PAN ASIA BANK

The Truly Sri Lankan Bank

PAN ASIA BANKING CORPORATION PLC

INTERIM FINANCIAL STATEMENTS

For the three months ended 31 March 2026

Company Registration No: PQ 48

PRESS RELEASE

Pan Asia Bank records highest ever quarterly Deposits and Advances growth in Q1 2026; Profit Before Tax rises 13% to Rs. 1.65 Bn

Financial Performance

- Net Interest Income - Rs. 3.41 billion (+12%)
- Net Fee and Commission Income - Rs. 0.77 billion (+55%)
- Operating Profit before Taxes on Financial Services - Rs. 2.17 billion(+ 14%)
- Profit Before Tax - Rs. 1.65 billion (+ 13%)
- Profit After Tax - Rs. 1.05 billion (+3%)
- Earnings per Share - Rs. 2.37
- Profitability Ratios: NIM-4.28%, ROA (Before Tax)-2.07%, ROE-13.86%

Balance Sheet Growth

- Total Assets increased by Rs. 26.59 billion (+9%) to Rs. 334.61 billion.
- Gross Loans and Advances grew by Rs. 22.36 billion (+10%) to Rs. 239.49 billion.
- Customer Deposits expanded by Rs. 23.16 billion (+10%) to Rs. 254.19 billion.
- The CASA ratio improved to 22.63% from 20.18%, indicating a strengthening of low-cost funding.

Credit Quality

- Credit quality strengthened during the period, with the Stage 3 Loans to Total Loans ratio improving to 1.57% from 1.73%, while provision coverage remained stable at 62.21%

Capital and Liquidity Position

- The Bank remains well capitalised and liquid;
  - CET1 Ratio: 14.86% *(Regulatory Minimum - 7%)*
  - Tier 1 Ratio: 14.86% *(Regulatory Minimum - 8.50%)*
  - Total Capital Ratio: 16.43% *(Regulatory Minimum - 12.50%)*
  - Leverage Ratio: 7.95% *(Regulatory Minimum - 3%)*
  - Liquidity Coverage Ratio (All Currency): 151.72% *(Regulatory minimum: 100%)*
  - Liquidity Coverage Ratio (Rupee): 192.98% *(Regulatory Minimum - 100%)*
  - Net Stable Funding Ratio: 126.92% *(Regulatory Minimum - 100%)*

Financial Performance Summary

Pan Asia Banking Corporation PLC delivered a robust financial performance in the first quarter of 2026, demonstrating resilience amid a volatile global macroeconomic landscape influenced by ongoing geopolitical tensions in the Middle East. Despite these external pressures, the Bank recorded a Profit Before Tax (PBT) of Rs. 1.65 billion and a Profit After Tax (PAT) of Rs. 1.05 billion, reflecting disciplined financial stewardship, operational consistency, and effective risk management.

Income Performance

During the quarter, the Bank recorded a solid income performance, supported by continued balance sheet expansion and improving business activity across its core banking segments. Interest income increased by 18%, while interest expenses grew by 23%, reflecting expansion in loans and advances across corporate, SME, and retail portfolios, alongside deposit mobilisation to support asset growth amid evolving market conditions.

The Bank's continued focus on corporate and business banking customers with stronger credit profiles enhanced earnings stability and supported quality-driven growth. As a result, Net Interest Income increased by 12% year-on-year compared to Q1 2025, primarily driven by higher lending volumes within a relatively stable to moderately easing interest rate environment.

Non-interest income recorded strong momentum, with net fee and commission income rising by 55%, supported by increased lending activity, growth in trade-related income, and strong remittance inflows. Growth was broad-based, with trade finance, card-related services, and remittance products contributing meaningfully, reflecting gradually improving economic activity and strengthening revenue diversification.

Net gains from trading increased by over 40%, driven by higher realised income from investments in unit trusts and government securities classified at FVPL. In contrast, gains from derecognition of FVOCI assets declined by 62%, mainly due to market-driven valuation movements in Treasury bills and bonds within a still-adjusting yield environment.

Collectively, these dynamics contributed to a 14% increase in total operating income compared to Q1 2025, reflecting a balanced and resilient income profile despite ongoing macroeconomic adjustments.

Asset Quality and Impairment Expenses

Credit loss expenses declined by 93% year-on-year in Q1 2026, primarily driven by net impairment reversals in Stage 3 exposures, reflecting improved credit performance, recoveries, and disciplined risk management. The Bank continued to adopt a prudent and forward-looking approach to credit risk management, taking into account prevailing macroeconomic conditions, including ongoing geopolitical uncertainties.

Stage-wise impairment movements indicate continued portfolio discipline. Stage 1 loan related impairment charges increased to Rs. 125.94 million, largely attributable to loan book expansion and updated forward-looking risk indicators, while Stage 2 impairment charges amounted to Rs. 153.54 million, reflecting moderate stress in selected borrower segments.

In contrast, the Bank recorded a net Stage 3 impairment reversal of Rs. 125.30 million, supported by improved borrower performance, effective recoveries, and focused resolution strategies.

The Bank maintained strong asset quality during the quarter, with the Stage 3 loan ratio at 1.57%, remaining among one of the lowest in the industry. This performance is underpinned by robust underwriting standards and proactive portfolio monitoring. Despite general repayment pressures arising from climate-related disruptions in late 2025 and the indirect impact of ongoing geopolitical tensions, targeted recovery and client engagement strategies were implemented to preserve asset quality while supporting affected borrowers.

The Stage 3 Provision Coverage Ratio remained stable at 62.21%, reflecting continued prudence in provisioning across sectors exhibiting early signs of stress and further reinforcing balance sheet resilience.

Net Operating Income, defined as total operating income less impairment charges, increased by 17% compared to Q1 2025. This stronger growth was primarily driven by the significant reduction in credit loss expenses during the period, which enhanced overall earnings after accounting for credit risk.

Operational Efficiency

The Bank continued to prioritise operational efficiency through disciplined cost management. The Cos- to-Income Ratio increased marginally by 114 basis points year-on-year, primarily due to a higher comparative base resulting from a one-off reversal of bonus provisions recognised in Q1 2025.

Excluding this non-recurring item, cost discipline was effectively maintained while advancing strategic investments in branch network expansion, technology upgrades, and staff development. Continued process optimisation, increased digital adoption, and greater automation enabled the Bank to efficiently manage higher business volumes, supporting improved profitability and operating leverage.

Taxation

Taxes and levies on financial services and income tax expenses increased by 16% and 34%, respectively, during the quarter, broadly in line with improved profitability. The relatively higher increase in income tax expense is primarily attributable to a lower comparative base in Q1 2025, which included a favourable reversal of excess income tax provisions relating to prior years, following the successful resolution of a tax appeal.

The Bank remains focused on effective tax planning, maintaining strong compliance standards, and proactive engagement with regulatory authorities, supporting a stable, transparent, and well-governed tax position.

Profitability and Returns

The Bank recorded a 13% year-on-year increase in Profit Before Tax in Q1 2026, reflecting strong underlying earnings momentum. The Net Interest Margin (NIM) was sustained at a healthy level, supported by effective balance sheet management and stable funding dynamics.

Key profitability indicators remained robust, with Return on Equity and Return on Assets Before Tax reflecting resilient core income generation, improved asset quality, and disciplined execution across the Bank's operations.

The positive earnings performance was further supported by strong growth in both fund-based and non-fund-based income streams, alongside continued cost discipline and operational efficiency improvements.

Overall, the Bank remains well-positioned to sustain its earnings trajectory, supported by a resilient business model, stable funding base, and a continued focus on high-quality growth amid evolving macroeconomic conditions.

Other Comprehensive Income

Fair value losses were recorded on government securities classified under FVOCI, mainly Rupee Treasury Bills and Treasury Bonds, due to increases in market interest rates during the period. These are mark-to-market adjustments arising from yield movements and do not impact the Bank's underlying earnings performance.

Balance Sheet Growth

The Bank achieved its highest loan growth on record in the first quarter of 2026, with the advances portfolio expanding by 10% to Rs. 239.49 billion. This growth was driven by strong credit demand across the SME, Corporate, and Retail sectors, supported by targeted sectoral strategies and focused business origination.

The Bank's balance sheet expanded significantly during the period, with total assets increasing by 9% to Rs. 334.61 billion, reflecting sustained business momentum. Customer deposits also recorded their strongest quarterly growth in Q1 2026, rising by 10% to Rs. 254.19 billion. This expansion was underpinned by robust mobilisation of both term deposits and CASA balances, highlighting growing customer confidence in the Bank's franchise.

This broad-based balance sheet growth was supported by improved liquidity buffers, including higher cash balances, and continued growth in foreign currency deposits. These factors contributed to funding stability while enabling continued asset expansion. The sustained momentum across assets, loans, and deposits positions the Bank to support future earnings growth and strengthens its financial resilience.

Capital and Liquidity

The Bank maintained a strong capital and liquidity position during the period, with all regulatory ratios remaining comfortably above minimum requirements. Capital adequacy remained robust, with a Common Equity Tier 1 (CET1) Ratio and Tier 1 Ratio of 14.86%, and a Total Capital Ratio of 16.43%, providing a solid buffer to support growth while maintaining prudent risk coverage.

Liquidity indicators continued to demonstrate resilience, reflecting effective balance sheet management and a stable funding profile. The Liquidity Coverage Ratio (LCR) stood well above regulatory thresholds, with the Rupee LCR at 192.98% and the All Currency LCR at 151.72%, while the Net Stable Funding Ratio (NSFR) remained strong at 126.92%.

The Bank's Leverage Ratio of 7.95% further underscores its balance sheet strength, reinforcing overall financial resilience and providing capacity to sustain future expansion in a disciplined manner.

Chairman's and CEO's Statements

Reflecting on the Bank's performance in the first quarter of 2026, Chairman Aravinda Perera stated: *"The Bank has commenced 2026 on a strong footing, delivering steady earnings growth alongside its highest-ever quarterly expansion in loans and deposits. This performance reflects the resilience of our business model, disciplined execution of strategy, and the continued trust placed in us by our customers and other stakeholders.*

While the operating environment remains dynamic, the Bank's focus on prudent governance, capital strength, and liquidity discipline continues to underpin stability. Maintaining a well-balanced approach to growth and risk remains a core priority of the Board, particularly in a context where external uncertainties persist.

As we progress through the year, we remain committed to strengthening our franchise, enhancing operational resilience, and ensuring that growth is both sustainable and aligned with long-term value creation. The progress achieved in the first quarter provides a solid platform for the Bank to build on its strategic objectives for 2026."

Commenting on the Bank's performance, Director/CEO Naleen Edirisinghe stated: *"The Bank has delivered a strong start to 2026, with broad-based growth across income streams and balance sheet segments. The 13% growth in Profit Before Tax, supported by a 12% increase in Net Interest Income and strong momentum in fee-based income, reflects the strength of our core banking operations and customer franchise.*

Our advances portfolio expanded by 10% during the quarter, driven by healthy demand across corporate, SME, and retail segments, while deposits recorded their highest-ever quarterly growth, reinforcing funding strength and customer confidence. Importantly, this growth has been achieved alongside continued improvement in asset quality indicators and a disciplined risk management approach.

We remain focused on driving high-quality growth by deepening relationships with our core customer segments, optimising margins, and enhancing non-interest income streams. At the same time, investments in digital capabilities, process efficiency, and data-driven decision-making continue to strengthen our operating platform.

Looking ahead, our priorities for 2026 remain clear—sustain balance sheet growth, preserve asset quality leadership, and improve operational efficiency while capitalising on emerging opportunities in a gradually stabilising economic environment. The Bank is well-positioned to translate this momentum into sustained financial performance and long-term shareholder value."

Outlook and Strategic Direction

Pan Asia Bank enters the remainder of 2026 on a strong footing, supported by solid earnings momentum, robust balance sheet growth, and strengthened core operations. The Bank remains focused on sustaining high-quality growth, preserving asset quality, and maintaining strong capital and liquidity buffers.

Amid evolving macroeconomic conditions and geopolitical uncertainties, the Bank is well positioned to navigate challenges through its disciplined strategy, resilient business model, and continued focus on efficiency and customer engagement, supporting sustainable long-term value creation.

In Rupee Thousands

Income Statement

	For the Three Months ended 31st March		Change %
	2 026	2 025	
Gross Income	**9,739,413**	**8,224,224**	**18**
Interest Income	8,767,219	7,404,633	18
Less: Interest Expense	5,356,010	4,368,224	23
Net Interest Income	**3,411,209**	**3,036,409**	**12**
Fee and Commission Income	790,803	515,900	53
Less: Fee and Commission Expense	20,869	18,656	12
Net Fee and Commission Income	**769,934**	**497,244**	**55**
Net Gains from Trading	88,512	63,168	40
Net Fair Value Gains/(Losses) from Financial Assets at FVPL	(2,013)	67,870	(103)
Net Gains from Derecognition of Financial Assets at FVOCI	66,584	175,769	(62)
Net Other Operating Gains/(Losses)	28,308	(3,116)	1,008
Total Operating Income	**4,362,534**	**3,837,344**	**14**
Less: Impairment Charges	8,136	122,862	(93)
Net Operating Income	**4,354,398**	**3,714,482**	**17**
Less: Operating Expenses			
Personnel Expenses	1,056,219	810,229	30
Depreciation and Amortisation	160,323	142,586	12
Other Operating Expenses	968,104	850,879	14
Total Operating Expenses	**2,184,646**	**1,803,694**	**21**
Operating Profit before Taxes on Financial Services	**2,169,752**	**1,910,788**	**14**
Less: Taxes and Levies on Financial Services	519,343	447,167	16
Profit before Tax	**1,650,409**	**1,463,621**	**13**
Less: Income Tax Expense	600,228	446,841	34
Profit for the Period	**1,050,181**	**1,016,780**	**3**
Earnings Per Share - Basic/Diluted (Rs.)	2.37	2.30	3

In Rupee Thousands

Statement of Comprehensive Income

	For the Three Months ended 31st March		Change %
	2026	2025	
Profit for the Period	**1,050,181**	**1,016,780**	**3**
Other Comprehensive Income for the Period			
Other Comprehensive Income to be Reclassified to Profit or Loss			
Debt Instruments at FVOCI			
Net Fair Value Gains/(Losses) arising on Remeasurement	(123,193)	88,907	(239)
Reclassification of Gains to Profit or Loss due to Derecognition	(66,584)	(175,769)	62
	(189,777)	**(86,862)**	**(118)**
Deferred Tax Effect on the above	56,933	26,059	118
Other Comprehensive Losses for the Period	**(132,844)**	**(60,803)**	**(118)**
Total Comprehensive Income for the Period	**917,337**	**955,977**	**(4)**

In Rupee Thousands

Statement of Financial Position

	As at 31/03/2026	As at 31/12/2025 (Audited)	Change %
Assets			
Cash and Cash Equivalents	6,676,833	5,273,592	27
Balances with Central Bank of Sri Lanka	8,721,558	11,847,843	(26)
Placements with Banks	-	1,049,717	(100)
Reverse Repurchase Agreements	-	2,531,544	(100)
Derivative Financial Instruments	428,767	158,553	170
Financial Assets at Fair Value through Profit or Loss (FVPL)	500,816	2,577,568	(81)
Financial Assets at Amortised Cost			
-Loans and Advances	230,262,833	208,052,059	11
-Debt and Other Instruments	55,453,146	55,056,833	1
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI)	24,996,490	14,336,711	74
Property, Plant and Equipment	3,328,699	3,356,173	(1)
Right-of-Use Assets	1,407,364	1,488,444	(5)
Intangible Assets	369,837	391,016	(5)
Deferred Tax Assets	344,569	212,056	62
Other Assets	2,114,978	1,683,686	26
Total Assets	**334,605,890**	**308,015,795**	**9**
Liabilities			
Due to Banks	13,253,213	13,052,683	2
Repurchase Agreements	18,579,481	20,241,528	(8)
Derivative Financial Instruments	122,423	26,685	359
Financial Liabilities at Amortised Cost			
-Due to Depositors	254,194,770	231,039,744	10
-Due to Debt Securities Holders	6,536,909	4,998,322	31
Retirement Benefit Obligations	844,018	762,826	11
Current Tax Liabilities	1,580,076	1,419,410	11
Other Provisions and Accruals	988,947	804,821	23
Other Liabilities	7,641,107	5,279,606	45
Total Liabilities	**303,740,944**	**277,625,625**	**9**
Equity			
Stated Capital	3,614,253	3,614,253	-
Statutory Reserve Fund	1,394,753	1,394,753	-
Special Reserve	595,771	595,771	-
Retained Earnings	23,942,658	23,331,770	3
FVOCI Reserve	2,010	134,854	(99)
Revaluation Reserve	1,315,501	1,318,769	(0)
Total Equity	**30,864,946**	**30,390,170**	**2**
Total Equity and Liabilities	**334,605,890**	**308,015,795**	**9**
Commitments and Contingencies	**116,971,804**	**98,210,306**	**19**
Net Assets Value Per Share (Rs.)	**69.74**	**68.67**	**2**
Memorandum Information			
Number of Employees	1,613	1,604	
Number of Branches	88	88	

CERTIFICATION:

I certify that the above Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007 and give a true and fair view of the state of affairs of the Pan Asia Banking Corporation PLC as at 31st March 2026 and its profit for the period then ended.

(Sgd)
M.D.J.S. Fernando
Chief Financial Officer

We, the undersigned, being the Chairman and Director/Chief Executive Officer of Pan Asia Banking Corporation PLC, certify jointly that;

(a) the above Financial Statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;
(b) the information contained in these Financial Statements have been extracted from the Unaudited Financial Statements of the Bank unless indicated as 'Audited'.

(Sgd)
M.Y.A. Perera
Chairman

(Sgd)
E.M.N. Edirisinghe
Director/Chief Executive Officer

13th May 2026
Colombo

In Rupee Thousands

Statement of Changes in Equity	Stated Capital*		Reserves					Total
	Ordinary Voting Shares	Ordinary Non-Voting Shares	Statutory Reserve Fund	Special Reserve	Retained Earnings	FVOCI Reserve	Revaluation Reserve	
Balance as at 01/01/2025	3,614,253	-	1,194,474	595,771	19,954,770	165,129	1,253,381	26,777,778
Comprehensive Income for the Period								
Profit for the Period	-	-	-	-	1,016,780	-	-	1,016,780
Other Comprehensive Losses for the Period	-	-	-	-	-	(60,803)	-	(60,803)
Total Comprehensive Income/(Losses) for the Period	**-**	**-**	**-**	**-**	**1,016,780**	**(60,803)**	**-**	**955,977**
Transactions with Equity Holders, Recognised Directly in Equity, Contribution by and Distribution to Equity Holders								
Final Dividend for 2024 - Cash	-	-	-	-	(442,562)	-	-	(442,562)
Total Transactions with Equity Holders	**-**	**-**	**-**	**-**	**(442,562)**	**-**	**-**	**(442,562)**
Other Transactions								
Realisation of Revaluation Reserve	-	-	-	-	3,269	-	(3,269)	-
Total Other Transactions	**-**	**-**	**-**	**-**	**3,269**	**-**	**(3,269)**	**-**
Balance as at 31/03/2025	**3,614,253**	**-**	**1,194,474**	**595,771**	**20,532,258**	**104,326**	**1,250,112**	**27,291,194**
Balance as at 01/01/2026	3,614,253	-	1,394,753	595,771	23,331,770	134,854	1,318,769	30,390,170
Comprehensive Income for the Period								
Profit for the Period	-	-	-	-	1,050,181	-	-	1,050,181
Other Comprehensive Losses for the Period	-	-	-	-	-	(132,844)	-	(132,844)
Total Comprehensive Income/(Losses) for the Period	**-**	**-**	**-**	**-**	**1,050,181**	**(132,844)**	**-**	**917,337**
Transactions with Equity Holders, Recognised Directly in Equity, Contribution by and Distribution to Equity Holders								
Final Dividend for 2025 - Cash	-	-	-	-	(442,562)	-	-	(442,562)
Total Transactions with Equity Holders	**-**	**-**	**-**	**-**	**(442,562)**	**-**	**-**	**(442,562)**
Other Transactions								
Realisation of Revaluation Reserve	-	-	-	-	3,269	-	(3,269)	-
Total Other Transactions	**-**	**-**	**-**	**-**	**3,269**	**-**	**(3,269)**	**-**
Balance as at 31/03/2026	**3,614,253**	**-**	**1,394,753**	**595,771**	**23,942,658**	**2,010**	**1,315,501**	**30,864,946**

*** Number of Ordinary Shares (Voting) as at 31st March 2026 - 442,561,629**

In Rupee Thousands

Statement of Cash Flows

	Current Period From 01/01/2026 To 31/03/2026	Previous Period From 01/01/2025 To 31/03/2025
Cash Flows from Operating Activities		
Profit Before Tax	1,650,409	1,463,621
Adjustments for:		
Non-Cash Items included in Profit before Tax	79,265	376,004
Change in Operating Assets	(25,915,045)	(8,039,665)
Change in Operating Liabilities	23,576,528	8,439,882
Interest Expense on Subordinated Debentures and Other Term Borrowings	137,009	50,188
Interest Expense on Lease Liabilities	40,705	38,049
Gratuity Paid	(8,323)	(10,324)
Income Tax Paid	(515,142)	(75,403)
Net Cash Flows Generated from/(Used in) Operating Activities	**(954,593)**	**2,242,352**
Cash Flows from Investing Activities		
Purchase of Property, Plant and Equipment	(30,592)	(108,314)
Proceeds from the Sale of Property, Plant and Equipment	-	55
Aquisition of Intangible Assets	-	(12,097)
Net Cash Flows Used in Investing Activities	**(30,592)**	**(120,356)**
Cash Flows from Financing Activities		
Proceeds from Term Borrowings	1,844,000	-
Repayment of Term Borrowings	(312,500)	(1,576,645)
Interest Paid on Subordinated Debentures and Other Term Borrowings	(130,206)	(96,556)
Repayment of Principal Portion of Lease Liabilities	(57,915)	(58,399)
Interest Paid on Lease Liabilities	(40,705)	(38,049)
Net Cash Flows Generated from/(Used in) Financing Activities	**1,302,674**	**(1,769,649)**
Net Increase in Cash & Cash Equivalents	**317,489**	**352,347**
Net Foreign Exchange Difference	34,680	3,791
Cash and Cash Equivalents at the Beginning of the Period	6,325,256	3,414,202
Cash and Cash Equivalents at the End of the Period (Note A)	**6,677,425**	**3,770,340**

In Rupee Thousands

Note A - Cash & Cash Equivalents	**As at 31/03/2026**	**As at 31/03/2025**
Cash in Hand	4,941,778	2,837,232
Balances with Local and Foreign Banks	1,735,647	933,108
Cash & Cash Equivalents as per the Statement of Cash Flows	**6,677,425**	**3,770,340**
Less : Allowance for Expected Credit Losses	(592)	(1,530)
Cash & Cash Equivalents as per the Statement of Financial Position	**6,676,833**	**3,768,810**

In Rupee Thousands

Measurement of Financial Instruments

As at 31/03/2026	Financial Assets at FVPL	Financial Assets at FVOCI	Financial Assets and Liabilities at Amortised Cost	Derivative Financial Instruments at Fair Value	Total
Financial Assets					
Cash and Cash Equivalents	-	-	6,676,833	-	6,676,833
Balances with Central Bank of Sri Lanka	-	-	8,721,558	-	8,721,558
Derivative Financial Instruments	-	-	-	428,767	428,767
Financial Assets at Fair Value through Profit or Loss (FVPL)	500,816	-	-	-	500,816
Financial Assets at Amortised Cost - Loans and Advances	-	-	230,262,833	-	230,262,833
Financial Assets at Amortised Cost - Debt and Other Instruments	-	-	55,453,146	-	55,453,146
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI)	-	24,996,490	-	-	24,996,490
	500,816	**24,996,490**	**301,114,370**	**428,767**	**327,040,443**
Financial Liabilities					
Due to Banks	-	-	13,253,213	-	13,253,213
Repurchase Agreements	-	-	18,579,481	-	18,579,481
Derivative Financial Instruments	-	-	-	122,423	122,423
Due to Depositors	-	-	254,194,770	-	254,194,770
Due to Debt Securities Holders	-	-	6,536,909	-	6,536,909
Other Liabilities	-	-	1,727,471	-	1,727,471
	-	**-**	**294,291,844**	**122,423**	**294,414,267**

In Rupee Thousands

Measurement of Financial Instruments

As at 31/12/2025 (Audited)	Financial Assets at FVPL	Financial Assets at FVOCI	Financial Assets and Liabilities at Amortised Cost	Derivative Financial Instruments at Fair Value	Total
Financial Assets					
Cash and Cash Equivalents	-	-	5,273,592	-	5,273,592
Balances with Central Bank of Sri Lanka	-	-	11,847,843	-	11,847,843
Placements with Banks	-	-	1,049,717	-	1,049,717
Reverse Repurchase Agreements	-	-	2,531,544	-	2,531,544
Derivative Financial Instruments	-	-	-	158,553	158,553
Financial Assets at Fair Value through Profit or Loss (FVPL)	2,577,568	-	-	-	2,577,568
Financial Assets at Amortised Cost - Loans and Advances	-	-	208,052,059	-	208,052,059
Financial Assets at Amortised Cost - Debt and Other Instruments	-	-	55,056,833	-	55,056,833
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI)	-	14,336,711	-	-	14,336,711
	2,577,568	**14,336,711**	**283,811,587**	**158,553**	**300,884,420**
Financial Liabilities					
Due to Banks	-	-	13,052,683	-	13,052,683
Repurchase Agreements	-	-	20,241,528	-	20,241,528
Derivative Financial Instruments	-	-	-	26,685	26,685
Due to Depositors	-	-	231,039,744	-	231,039,744
Due to Debt Securities Holders	-	-	4,998,322	-	4,998,322
Other Liabilities	-	-	1,915,635	-	1,915,635
	-	**-**	**271,247,912**	**26,685**	**271,274,597**

Notes to the Financial Statements

1. Analysis of Loans and Advances and Impairment

1.1 Stage Wise Impairment on Loans and Advances

In Rupee Thousands

	As at 31/03/2026	As at 31/12/2025 (Audited)
Gross Loans and Advances (Note 1.2)	239,488,889	217,123,936
Less: Accumulated Impairment under Stage 1 (Note 1.3)	(1,814,709)	(1,688,770)
Accumulated Impairment under Stage 2 (Note 1.3)	(801,755)	(648,216)
Accumulated Impairment under Stage 3 (Note 1.3)	(6,609,592)	(6,734,891)
Net Loans and Advances	**230,262,833**	**208,052,059**

1.2 Loans and Advances - By Product

In Rupee Thousands

	As at 31/03/2026	As at 31/12/2025 (Audited)
Domestic Currency		
Term Loans	136,597,775	129,082,571
Overdraft	23,853,923	21,528,201
Trade Finance	2,824,623	2,351,518
Lease Rentals Receivable	21,187,232	17,974,833
Pawning and Gold Loans	25,086,789	21,155,350
Credit Cards	5,373,719	5,109,038
Others	2,147,002	1,887,102
Sub Total	**217,071,063**	**199,088,613**
Foreign Currency		
Term Loans	21,264,531	16,630,251
Overdraft	21,531	20,091
Trade Finance	1,131,764	1,384,981
Sub Total	**22,417,826**	**18,035,323**
Total	**239,488,889**	**217,123,936**

1.3 Movement of Impairment During the Period - Loans and Advances

In Rupee Thousands

	As at 31/03/2026	As at 31/12/2025 (Audited)
Under Stage 1		
Opening Balance	1,688,770	1,144,168
Charge/(Reversal) to Income Statement	125,939	544,602
Closing Balance	**1,814,709**	**1,688,770**
Under Stage 2		
Opening Balance	648,216	565,977
Charge/(Reversal) to Income Statement	153,539	82,239
Closing Balance	**801,755**	**648,216**
Under Stage 3		
Opening Balance	6,734,891	8,106,510
Charge/(Reversal) to Income Statement	(131,665)	(122,226)
Net (Write-offs)/Write-backs During the Period	6,366	(1,249,394)
Closing Balance	**6,609,592**	**6,734,891**
Total Impairment - Closing Balance	**9,226,056**	**9,071,877**

Notes to the Financial Statements

2. Analysis of Commitments and Contingencies

2.1 Stage Wise Impairment on Commitments and Contingencies — **In Rupee Thousands**

	As at 31/03/2026	As at 31/12/2025 (Audited)
Gross Commitments and Contingencies	116,971,804	98,210,306
Less: Accumulated Impairment under Stage 1 (Note 3)	(10,491)	(151,869)
Net Commitments and Contingencies	**116,961,313**	**98,058,437**

2.2 Commitments and Contingencies - By Product

	As at 31/03/2026	As at 31/12/2025 (Audited)
Domestic Currency		
Guarantees	5,571,391	5,434,179
Documentary Credit	20,513	15,596
Currency Swaps	35,569,228	30,035,106
Undrawn Credit Commitments	16,344,748	15,173,311
Sub Total	**57,505,880**	**50,658,192**
Foreign Currency		
Guarantees	233,844	230,966
Documentary Credit	9,681,000	5,809,230
Currency Swaps	49,383,542	41,390,300
Undrawn Credit Commitments	167,538	121,618
Sub Total	**59,465,924**	**47,552,114**
Total	**116,971,804**	**98,210,306**

3. Movement of Impairment During the Period - Other Financial Instruments — **In Rupee Thousands**

	Cash & Cash Equivalents	Placements with Banks	Debt & Other Instruments	Documentary Credit	Financial Guarantees	Total
Opening Balance as at 01/01/2025	501	-	82,067	43,858	81,152	**207,578**
Charge/(Reversal) to Income Statement	932	514	(12,113)	32,794	(5,935)	**16,192**
Closing Balance as at 31/12/2025 (Audited)	**1,433**	**514**	**69,954**	**76,652**	**75,217**	**223,770**
Opening Balance as at 01/01/2026	1,433	514	69,954	76,652	75,217	**223,770**
Charge/(Reversal) to Income Statement	(841)	(514)	3,058	(72,693)	(68,685)	**(139,675)**
Closing Balance as at 31/03/2026	**592**	**-**	**73,012**	**3,958**	**6,533**	**84,095**

3.1 Impairment provisions on 'Debt and Other Instruments' include provisions made on foreign currency denominated debt instruments of the Government of Sri Lanka.

4. Analysis of Deposits - By Product — **In Rupee Thousands**

	As at 31/03/2026	As at 31/12/2025 (Audited)
Domestic Currency		
Demand Deposits	9,958,754	7,855,505
Savings Deposits	41,983,953	33,773,916
Fixed Deposits	161,433,484	151,226,263
Certificate of Deposits	249,415	289,999
Margin Deposits	1,650,030	1,561,082
Sub Total	**215,275,636**	**194,706,765**
Foreign Currency		
Demand Deposits	705,032	934,730
Savings Deposits	4,876,227	4,049,438
Fixed Deposits	33,274,788	31,286,865
Margin Deposits	63,087	61,946
Sub Total	**38,919,134**	**36,332,979**
Total	**254,194,770**	**231,039,744**

Notes to the Financial Statements

5. Fair Value of Financial Instruments

5.1 Financial Instruments Recorded at Fair Value

The following is a description of how fair values are determined for financial instruments that are recorded at fair value using valuation techniques. These incorporate the Bank's estimate of assumptions that a market participant would make when valuing the instruments.

(a) Derivatives

Derivative products valued with market-observable inputs are mainly currency swaps and forward foreign exchange contracts. The most frequently applied valuation techniques include forward exchange spot and forward premiums.

(b) Financial Assets at Fair Value through Other Comprehensive Income

FVOCI financial assets primarily consist of unquoted equity securities and government securities. Government securities are valued using the published yield curves while unquoted equity securities are valued using prices of similar assets in quoted market prices in the active markets as at the reporting date.

(c) Financial Assets at Fair Value through Profit or Loss

FVPL financial assets measured at fair value are the government securities and units trust securities. Sri Lanka government securities are valued using yield curves published by the Central Bank of Sri Lanka. The Bank uses net asset values of units as at the reporting date as the market value of units.

(d) Property, Plant & Equipment

Freehold land and buildings are carried at revalued amount, being their fair value at the revaluation date less any subsequent accumulated depreciation and subsequent accumulated impairment losses.

5.2 Determination of Fair Value and Fair Value Hierarchy

The Bank uses the following hierarchy for determining and disclosing the fair value of financial instruments by valuation technique.

Level 1: Quoted (unadjusted) prices in active markets for identical assets or liabilities.

Level 2: Other techniques for which all inputs which have a significant effect on the recorded fair value are observable, either directly or indirectly.

Level 3: Techniques which use inputs that have a significant effect on the recorded fair value that are not based on observable market data.

Also, the Bank has not changed the valuation models and assumptions used to measure the fair values of Level 3 financial instruments/assets during the 3 months period 2026. Further, there are no material changes in the fair value of financial assets categorised under Level 3, compared to the values reported as at 31st December 2025.

The following table shows an analysis of financial instruments and non-financial assets and liabilities recorded at fair value by level of fair value hierarchy.

				In Rupee Thousands
As at 31st March 2026	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial Assets				
Derivative Financial Instruments	-	428,767	-	428,767
Financial Assets at FVPL				
- Sri Lanka Government Rupee Securities - Treasury Bills & Bonds	500,816	-	-	500,816
Financial Assets at FVOCI				
- Sri Lanka Government Rupee Securities - Treasury Bills & Bonds	24,992,738	-	-	24,992,738
- Equities - Unquoted	-	3,752	-	3,752
Total	**25,493,554**	**432,519**	**-**	**25,926,073**
Non-Financial Assets				
Land - Revalued	-	-	1,725,000	1,725,000
Building - Revalued	-	-	677,859	677,859
Total	**-**	**-**	**2,402,859**	**2,402,859**
Financial Liabilities				
Derivative Financial Instruments	-	122,423	-	122,423
Total	**-**	**122,423**	**-**	**122,423**

				In Rupee Thousands
As at 31st December 2025	**Level 1**	**Level 2**	**Level 3**	**Total**
Financial Assets				
Derivative Financial Instruments	-	158,553	-	158,553
Financial Assets at FVPL				
- Sri Lanka Government Rupee Securities - Treasury Bills & Bonds	2,577,568	-	-	2,577,568
Financial Assets at FVOCI				
- Sri Lanka Government Rupee Securities - Treasury Bills and Bonds	14,332,959	-	-	14,332,959
- Equities - Unquoted	-	3,752	-	3,752
Total	**16,910,527**	**162,305**	**-**	**17,072,832**
Non-Financial Assets				
Land - Revalued	-	-	1,725,000	1,725,000
Building - Revalued	-	-	686,000	686,000
Total	**-**	**-**	**2,411,000**	**2,411,000**
Financial Liabilities				
Derivative Financial Instruments	-	26,685	-	26,685
Total	**-**	**26,685**	**-**	**26,685**

There were no transfers between Level 1, Level 2 and Level 3 during the 3 months period 2026 and the year 2025.

Fair Value of Financial Assets and Liabilities Not Carried at Fair Value

The following describes the methodologies and assumptions used to determine fair values for those financial instruments which are not already recorded at fair value in the Financial Statements.

Assets for which Fair Value Approximates Carrying Value

For financial assets and financial liabilities that have a short term maturity, it is assumed that the carrying value approximates their fair value. This assumption is applied for Cash and Cash Equivalents, Balances with Central Bank of Sri Lanka, Placements with Banks and Reverse Repurchase Agreements. This assumption is also applied to Call Money Borrowings, Balances with Foreign Banks, Repurchase Agreements, Demand Deposits, Margin Deposits, Savings Accounts without a specific maturity, floating rate instruments and fixed rate instrumemts having maturities within 12 months.

Fixed Rate Financial Instruments

The fair value of fixed rate financial assets and liabilities (other than assets and liabilities with maturities within 12 months) carried at amortised cost are estimated by comparing market interest rates when they were first recognised with current market rates for similar financial instruments.

Set out below is a comparison, by class, of the carrying value and fair value of the Bank's financial instruments that are not carried at fair value in the Financial Statements. This table does not include the fair value of non-financial assets and non-financial liabilities.

	As at 31st March 2026					**As at 31st December 2025**				
	Carrying Value	**Fair Value**				**Carrying Value**	**Fair Value**			
		Level 1	**Level 2**	**Level 3**	**Total**		**Level 1**	**Level 2**	**Level 3**	**Total**
Financial Assets										
Cash and Cash Equivalents	6,676,833	-	6,676,833	-	6,676,833	5,273,592	-	5,273,592	-	5,273,592
Balances with Central Bank of Sri Lanka	8,721,558	-	8,721,558	-	8,721,558	11,847,843	-	11,847,843	-	11,847,843
Placements with Banks	-	-	-	-	-	1,049,717	-	1,049,717	-	1,049,717
Reverse Repurchase Agreements	-	-	-	-	-	2,531,544	-	2,531,544	-	2,531,544
Loans and Advances - at Amortised Cost	230,262,833	-	230,365,498	-	230,365,498	208,052,059	-	208,328,645	-	208,328,645
Debt and Other Instruments - at Amortised Cost	55,453,146	46,680,436	8,764,845	-	55,445,281	55,056,833	46,789,805	8,762,954	-	55,552,759
Total Financial Assets	**301,114,370**	**46,680,436**	**254,528,734**	**-**	**301,209,170**	**283,811,588**	**46,789,805**	**237,794,295**	**-**	**284,584,100**
Financial Liabilities										
Due to Banks	13,253,213	-	13,253,213	-	13,253,213	13,052,683	-	13,052,683	-	13,052,683
Repurchase Agreements	18,579,481	-	18,579,481	-	18,579,481	20,241,528	-	20,241,528	-	20,241,528
Due to Depositors - at Amortised Cost	254,194,770	-	256,614,872	-	256,614,872	231,039,744	-	233,652,801	-	233,652,801
Due to Debt Securities Holders - at Amortised Cost	6,536,909	-	6,536,909	-	6,536,909	4,998,322	-	4,998,322	-	4,998,322
Other Liabilities	1,727,471	-	1,720,948	-	1,720,948	1,915,635	-	1,918,545	-	1,918,545
Total Financial Liabilities	**294,291,844**	**-**	**296,705,424**	**-**	**296,705,424**	**271,247,912**	**-**	**273,863,879**	**-**	**273,863,879**

Notes to the Financial Statements

6 Segment Reporting

For the Three Months ended 31st March				In Rupee Thousands
	2026			
	Retail & SME Banking	**Corporate Banking**	**Treasury and Investments**	**Total**
Gross Income				
Third Party	6,387,986	1,129,905	2,221,522	9,739,413
Inter-Segment	1,591,343	(378,538)	(1,212,805)	-
Total Income	**7,979,329**	**751,367**	**1,008,717**	**9,739,413**
Extract of Results				
Interest Income	5,600,076	1,073,606	2,093,537	8,767,219
Less: Interest Expense	4,123,685	547,720	684,605	5,356,010
Inter - Segment	1,591,343	(378,538)	(1,212,805)	-
Net Interest Income	**3,067,734**	**147,348**	**196,127**	**3,411,209**
Fee and Commission Income	750,174	40,629	-	790,803
Less: Fee and Commission Expense	11,819	-	9,050	20,869
Net Fee and Commission Income/(Losses)	**738,355**	**40,629**	**(9,050)**	**769,934**
Net Gains from Trading	-	-	88,512	88,512
Net Fair Value Losses from Financial Assets at FVPL	-	-	(2,013)	(2,013)
Net Gains from Derecognition of Financial Assets at FVOCI	-	-	66,584	66,584
Net Other Operating Gains/(Losses)	37,734	15,670	(25,096)	28,308
Total Operating Income	**3,843,823**	**203,647**	**315,064**	**4,362,534**
Less: Impairment Charges/(Reversals)	30,740	(24,306)	1,702	8,136
Net Operating Income	**3,813,083**	**227,953**	**313,362**	**4,354,398**
Less: Depreciation and Amortisation	158,858	209	1,256	160,323
Total Operating Expenses	1,179,674	41,259	52,751	1,273,684
Segment Result	**2,474,551**	**186,485**	**259,355**	**2,920,391**
Less: Un-allocated Expenses				750,639
Operating Profit Before Taxes on Financial Services				**2,169,752**
Less: Taxes and Levies on Financial Services				519,343
Profit Before Tax				**1,650,409**
Less: Income Tax Expense				600,228
Profit for the Period				**1,050,181**
Other Comprehensive Losses for the Period				**(132,844)**
Total Comprehensive Income for the Period				**917,337**
Capital Expenditure				
Property, Plant and Equipment	29,547	1,045	-	30,592
As at 31st March				
Segment Assets	183,171,816	52,146,466	86,437,728	321,756,010
Unallocated Assets	-	-	-	12,849,880
Total Assets	**183,171,816**	**52,146,466**	**86,437,728**	**334,605,890**
Segment Liabilities	225,105,329	32,193,741	35,133,817	292,432,887
Unallocated Liabilities and Equity	-	-	-	42,173,003
Total Liabilities and Equity	**225,105,329**	**32,193,741**	**35,133,817**	**334,605,890**

6 Segment Reporting

For the Three Months ended 31st March

In Rupee Thousands

	2025			
	Retail & SME Banking	**Corporate Banking**	**Treasury and Investments**	**Total**
Gross Income				
Third Party	4,953,840	573,192	2,697,192	8,224,224
Inter-Segment	1,550,233	(238,713)	(1,311,520)	-
Total Income	**6,504,073**	**334,479**	**1,385,672**	**8,224,224**
Extract of Results				
Interest Income	4,448,220	552,057	2,404,356	7,404,633
Less: Interest Expense	3,509,410	232,567	626,247	4,368,224
Inter - Segment	1,550,233	(238,713)	(1,311,520)	-
Net Interest Income	**2,489,043**	**80,777**	**466,589**	**3,036,409**
Fee and Commission Income	501,429	14,471	-	515,900
Less: Fee and Commission Expense	7,152	-	11,504	18,656
Net Fee and Commission Income/(Losses)	**494,277**	**14,471**	**(11,504)**	**497,244**
Net Gains from Trading	-	-	63,168	63,168
Net Fair Value Gains from Financial Assets at FVPL	-	-	67,870	67,870
Net Gains from Derecognition of Financial Assets at FVOCI	-	-	175,769	175,769
Net Other Operating Gains/(Losses)	4,192	6,664	(13,972)	(3,116)
Total Operating Income	**2,987,512**	**101,912**	**747,920**	**3,837,344**
Less: Impairment Charges/(Reversals)	163,235	(44,295)	3,922	122,862
Net Operating Income	**2,824,277**	**146,207**	**743,998**	**3,714,482**
Less: Depreciation and Amortisation	141,490	62	1,034	142,586
Total Operating Expenses	1,075,329	26,047	45,638	1,147,014
Segment Result	**1,607,458**	**120,098**	**697,326**	**2,424,882**
Less: Un-allocated Expenses				514,094
Operating Profit before Taxes & Levies on Financial Services				**1,910,788**
Less: Taxes & Levies on Financial Services				447,167
Profit before Tax				**1,463,621**
Less: Income Tax Expense				446,841
Profit for the Period				**1,016,780**
Other Comprehensive Losses for the Period				**(60,803)**
Total Comprehensive Income for the Period				**955,977**
Capital Expenditure				
Property, Plant and Equipment	108,314	-	-	108,314
Intangible Assets	12,097	-	-	12,097
As at 31st March				
Segment Assets	136,907,293	25,846,426	98,743,740	261,497,459
Unallocated Assets	-	-	-	9,914,567
Total Assets	**136,907,293**	**25,846,426**	**98,743,740**	**271,412,026**
Segment Liabilities	171,497,999	28,986,711	32,579,143	233,063,853
Unallocated Liabilities and Equity	-	-	-	38,348,173
Total Liabilities and Equity	**171,497,999**	**28,986,711**	**32,579,143**	**271,412,026**

Selected Performance Indicators (As per Regulatory Reporting)		
	Bank	
	Current Period As at 31/03/2026	Previous Year As at 31/12/2025
Regulatory Capital Adequacy (LKR '000)		
Common Equity Tier 1 (CET 1) Capital before Adjustments	27,848,498	27,981,343
Common Equity Tier 1 (CET 1) Capital after Adjustments	27,100,478	27,378,270
Total Tier 1 Capital	27,100,478	27,378,270
Total Capital	29,955,515	30,024,080
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%)	14.86%	16.66%
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	14.86%	16.66%
Total Capital Ratio (Minimum Requirement - 12.5%)	16.43%	18.27%
Leverage Ratio (%)		
Leverage Ratio (%) (Minimum Requirement - 3%)	7.95%	8.74%
Assets Quality (%)		
Stage 3 Loans (Impaired Loans) to Total Loans*	1.57%	1.73%
Stage 3 Loan Impairment to Stage 3 Loans (Stage 3 Provision Cover)*	62.21%	62.63%
Income & Profitability (%)		
Interest Margin, %	4.28%	4.55%
Return on Assets (Before Tax), %	2.07%	2.08%
Return on Equity, %	13.86%	14.09%
Cost to Income Ratio (%)	50.08%	48.94%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) - (Minimum Requirement, 100%)		
Rupee (%)	192.98%	204.90%
All Currency (%)	151.72%	154.97%
Net Stable Funding Ratio (%) - (Minimum Requirement, 100%)	126.92%	128.52%
Memorandum Information		
Credit Rating (Fitch Ratings)	BBB(lka) Stable Outlook	BBB(lka) Stable Outlook
Number of Employees	1,613	1,604
Number of Branches	88	88

* Impaired loans (Stage 3) and total loans shall include total outstanding amount of on-balance sheet credit facilities and their respective undrawn amounts.

EXPLANATORY NOTES

1. These Interim Financial Statements have been prepared in accordance with LKAS 34 - Interim Financial Reporting and present information required by Listing Rule 7.4 of the Colombo Stock Exchange. These Financial Statements have been extracted from the Unaudited Financial Statements of the Bank unless indicated as 'Audited'.

2. There are no significant changes in accounting policies and methods of computation since the publication of Audited Financial Statements for the year 2025.

3. There are no material changes in the composition of assets, liabilities, contingent liabilities and use of funds raised through issue of shares and debentures.

4. All known expenses have been provided for in these Financial Statements.

5. The presentation and classification of previous period figures have been amended for better presentation and to be comparable with those of the current period.

6. **Impact of On-going Geopolitical Conflict in the Middle East**

   The on-going armed conflict in the Middle East has contributed to heighten the geopolitical and economic uncertainty globally, including volatility in energy prices, disruptions to trade and logistics and tightening global financial conditions, with indirect implications for the Sri Lankan economy. While the Bank did not experience any significant direct financial impact arising from the conflict, certain indirect effects were observed among customer segments exposed to higher import costs, energy price fluctuations and supply chain disruptions.

   The Bank closely monitored these developments and considered their potential impact on credit risk, liquidity and overall financial performance of the Bank. The conditions arising from the conflict existed at the reporting date and, where applicable, the related effects have been recognised in these Financial Statements.

   The management has made various estimates and exercised significant judgements where appropriate in these Financial Statements using forward-looking information based on circumstances prevailing as at 31st March 2026, which are inherently subject to uncertainties often outside the control of the Bank. Accordingly, the actual results are likely to be different from those forecasts since anticipated events frequently do not occur as expected and the effect of those differences may significantly impact accounting estimates included in these Financial Statements. The estimates and underlying assumptions are reviewed on an on-going basis and revisions to estimates are recognised prospectively. The significant accounting estimates impacted by these forecasts and associated uncertainties are predominantly related to expected credit losses and fair value measurement.

7. **Appointment of Director**
   Mrs. W. M. A. V. I. Perera has been appointed as a Non-Executive, Independent Director of the Bank with effect from 30th April 2026.

8. **Events after the Reporting Date**

   There are no material events that took place after the Statement of Financial Position date which require adjustment to or disclosures in these Financial Statements.

9. **Ratios**

Ratios	**31/03/2026**
Debt to Equity (Times)	0.21
Interest Cover (Times)	13.05

10. **Market Price of Ordinary Shares**

Market Price Per Share	**31/03/2026 (Rs.)**		**31/03/2025 (Rs.)**	
	Voting	**Non-Voting**	**Voting**	**Non-Voting**
Last Traded Price	50.50	-	35.50	-
Highest Price for the Quarter	65.00	-	41.90	-
Lowest Price for the Quarter	48.10	-	33.60	-

Shareholders' Information

Major Shareholders as at 31st March 2026

No	Name	No. of Shares	%
1	K. A. D. D. Perera	132,724,230	29.99
2	Bansei Securities Co. Ltd	44,256,164	10.00
3	K. D. H. Perera	23,305,998	5.27
4	P. J. Tay	21,917,994	4.95
5	K. D. A. Perera	19,200,000	4.34
6	Department of Samurdhi Development	11,114,376	2.51
7	Seylan Bank PLC/JN Lanka Holdings Company (Private) Limited	10,271,532	2.32
8	National Savings Bank	7,000,000	1.58
9	HNB Investment Bank (Pvt) Ltd/ Elayathamby Thavagnanasooriyam & Elayathamby Thavagnana Sundram	6,737,591	1.52
10	Imminent Technologies (Private) Limited	6,237,697	1.41
11	People's Leasing and Finance PLC/M. A. D. S. Madurapperuma	4,946,694	1.12
12	Sampath Bank PLC/JN Lanka Holdings Company (Private) Limited	4,839,050	1.09
13	Sampath Bank PLC/Andaradeniya Estate Private Limited	4,001,095	0.91
14	Assetline Finance PLC/S. K. Wijekoon	3,682,626	0.83
15	Hatton National Bank PLC/JN Lanka Holdings Company (Private) Limited	3,150,000	0.71
16	JN Lanka Holdings Company (Private) Limited	2,979,610	0.67
17	Emfi Capital Limited	2,754,612	0.62
18	Commercial Bank of Ceylon PLC/W. Jinadasa	2,378,000	0.54
19	Sri Lanka Insurance Corporation General Limited	2,287,044	0.52
20	Hatton National Bank PLC/Weththinge Jinadasa	2,249,346	0.51
		316,033,659	**71.41**
	Others	**126,527,970**	**28.59**
	Total	**442,561,629**	**100.00**

Public holding as at 31st March 2026 was 60.00% in the hands of 12,506 public shareholders.

Float Adjusted Market Capitalisation as at 31st March 2026 was Rs. 13,409,617,358/- and the Bank complies with Option No. 01.

Directors' and Chief Executive Officer's Holding in Shares as at 31st March 2026

No	Name of Director	No. of Shares
1	M. Y. A. Perera	-
2	B. D. A. Perera	-
3	S. A. Walgama	-
4	A. A. K. Amarasinghe	-
5	K. A. M. K. Ranasinghe	-
6	M. D. D. D. Perera	-
7	A. Goonesekere	-
8	E. M. N. Edirisinghe	1,950