Seylan Bank PLC

Interim Financial Statements

For the 09 Months Ended 30th September 2026

Seylan reports an impressive PAT of LKR 9.1 Bn

- Profit before Income Tax - LKR 14,044 Mn up by 9.64%
- Total Assets reach LKR 1.013 Trillion
- Return on Equity (ROE) of 14.44%
- Total Capital Adequacy Ratio of 15.14%
- Impaired Loans (Stage 3) Ratio at 1.02%

Seylan Bank reported a Profit Before Tax (PBT) of LKR 14,044 Mn in Q3 2026, compared with LKR 12,809 Mn in Q3 2025, reflecting a year-on-year growth of 9.64%.

For the nine months ended 30 September 2026, the Bank recorded a Profit After Tax (PAT) of LKR 9,116 Mn, an increase of 9.47% from LKR 8,327 Mn reported in the corresponding period of 2025.

Statement of Financial Performance

Net Interest Income increased by 6.62% to LKR 28,848 Mn for the nine months ended 30 September 2026, compared with LKR 27,057 Mn recorded in the corresponding period of 2025. This growth was primarily driven by the significant expansion in the Bank's total assets over the year aptly supported by strong deposit mobilisation. However, the Bank's Net Interest Margin (NIM) declined from 4.50% in 2025 to 3.99% in Q3 2026, due to the upward movement in market interest rates.

The Bank's net fee-based income recorded a growth of 18.19%, increasing to LKR 7,110 Mn in Q3 2026 from LKR 6,015 Mn in the corresponding period of 2025. This growth was mainly attributable to increased fee income from cards, remittances, trade, loans and other financial services.

The Bank's total operating income increased by 8.87% to LKR 37,253 Mn in Q3 2026, compared with last year's LKR 34,218 Mn. This growth was primarily driven by increases in net interest income, net fee and commission income, net gains from derecognition of financial assets, and other operating income.

Total operating expenses increased by 13.54% to LKR 18,557 Mn for the nine months ended 30 September 2026, compared with LKR 16,343 Mn recorded in the corresponding period of 2025. Personnel expenses increased by 12.98%, from LKR 8,749 Mn to LKR 9,884 Mn, mainly due to annual salary revision. Other operating expenses including depreciation and amortisation expenses increased by 14.20%, reflecting higher prices of consumables and other related cost of services during the period. The Bank continues to implement targeted cost optimisation initiatives to manage overhead cost effectively.

The Bank recorded a net impairment reversal of LKR 232 Mn in Q3 2026, compared with a charge of LKR 645 Mn reported in Q3 2025. The Bank continues to ensure that impairment provisions adequately reflect changes in global and domestic economic conditions, the credit risk profiles of customers, and credit quality of its loan portfolio. These measures are aimed at maintaining the adequacy of provisions recognised in the financial statements. The Bank's asset quality indicators remained stable, with the Impaired Loan (Stage 3) Ratio at 1.02% as at 30 September 2026, compared with 1.03% in December 2025. Meanwhile, the Stage 3 Provision Coverage Ratio stood at 84.98%, reflecting the Bank's Strong provision coverage.

Income tax expenses increased by 9.96% to LKR 4,929 Mn for the nine months ended 30 September 2026, compared with LKR 4,482 Mn in the corresponding period of 2025. Value Added Tax on Financial Services and the Social Security Contribution Levy increased by 10.53%, from LKR 4,420 Mn to LKR 4,885 Mn during the first nine months of 2026.

Statement of Financial Position

During the period the Bank's total assets surpassed the 1 Trillion mark and increased to LKR 1,013 Bn from LKR 921 Bn reported in 2025. Seylan Bank became the fourth private commercial bank in Sri Lanka to reach this milestone. The Bank continues to attract new customers for loans and deposits, while strengthening relationships with its existing customer base.

Loans and advances recorded a net growth of LKR 89 Bn, reaching LKR 689 Bn, while customer deposits increased by LKR 78 Bn to LKR 811 Bn during the first nine months of 2026. The Bank's CASA ratio stood at 26%.

Key financial ratios and indicators

Key financial ratios and indicators of Seylan Bank PLC remained sound as at 30 September 2026. The Bank maintained capital adequacy ratios well above the regulatory minimum requirements, with both the Common Equity Tier 1 Capital Ratio and the Total Tier 1 Capital Ratio standing at 11.12%, while the Total Capital Ratio stood at 15.14%.

The Bank's liquidity position remained strong, with the All Currency Liquidity Coverage Ratio (LCR) and the Rupee LCR recorded at 163.01% and 171.69%, respectively, both well above the minimum statutory requirements.

The Bank's asset quality indicators remained strong, with Impaired Loan (Stage 3) Ratio standing at 1.02%, compared with 1.03% in 2025. The Stage 3 Impairment Provision Coverage Ratio stood at 84.98%, one of the highest in the Banking Industry.

The Return on Equity (ROE) stood at 14.44%, compared with 15.89% in 2025, while the Return on Average Assets (before tax) was 1.94%, compared with 2.31% in the corresponding period.

The Bank's Earnings per Share (EPS) increased to LKR 14.34 in Q3 2026, compared with LKR 13.10 recorded in Q3 2025. As at 30 September 2026, the Net Asset Value per Share stood at LKR 136.68 for the Bank and LKR 140.09 for the Group.

During the 3Q of 2026, Seylan Bank continued to expand its flagship CSR initiative completing 8 libraries, increasing the total number of "Seylan Pahasara Libraries" established across the island to 299. Strengthening this commitment to education and community development, the Bank introduced a "Pahasara Week", a programme for engaging with the students, principals, teachers and parents during the week preceding the opening of each library which is centered to promoting Financial Literacy together with educational and extracurricular activities.

The National Long Term Rating of Seylan Bank, was upgraded by two notches, to A+(lka) with a Stable Outlook by Fitch Ratings in 2025.

Seylan Bank PLC
Income Statement

(Amounts in LKR Thousands)

	Bank			Bank		
	For the Nine Months Ended 30th September			For the Quarter Ended 30th September		
	2026	**2025**	***Growth %***	**2026**	**2025**	***Growth %***
Interest Income	72,062,522	60,066,268	***19.97***	25,119,887	20,647,128	***21.66***
Less : Interest Expenses	43,214,714	33,008,825	***30.92***	15,832,479	11,351,819	***39.47***
Net Interest Income	**28,847,808**	**27,057,443**	***6.62***	**9,287,408**	**9,295,309**	***(0.08)***
Fee and Commission Income	8,727,276	7,104,606	***22.84***	3,025,687	2,566,717	***17.88***
Less : Fee and Commission Expenses	1,617,587	1,089,309	***48.50***	565,533	398,624	***41.87***
Net Fee and Commission Income	**7,109,689**	**6,015,297**	***18.19***	**2,460,154**	**2,168,093**	***13.47***
Net Gains / (Losses) from Trading	(1,194,751)	89,797	***(1,430.50)***	(2,312,436)	(97,550)	***(2,270.51)***
Net Gains from Derecognition of Financial Assets	56,014	115,358	***(51.44)***	19,402	20,394	***(4.86)***
Net Other Operating Income	2,434,553	940,057	***158.98***	2,257,107	295,488	***663.86***
Total Operating Income	**37,253,313**	**34,217,952**	***8.87***	**11,711,635**	**11,681,734**	***0.26***
Impairment Charges / (Reversals)	(232,732)	645,376	***(136.06)***	(965,297)	226,717	***(525.77)***
Net Operating Income	**37,486,045**	**33,572,576**	***11.66***	**12,676,932**	**11,455,017**	***10.67***
Less : Operating Expenses						
Personnel Expenses	9,883,935	8,748,772	***12.98***	3,331,180	2,947,636	***13.01***
Depreciation and Amortisation Expenses	1,141,291	1,037,955	***9.96***	393,468	352,629	***11.58***
Other Expenses	7,531,458	6,556,672	***14.87***	2,549,570	2,290,458	***11.31***
Total Operating Expenses	**18,556,684**	**16,343,399**	***13.54***	**6,274,218**	**5,590,723**	***12.23***
Operating Profit before Taxes	**18,929,361**	**17,229,177**	***9.87***	**6,402,714**	**5,864,294**	***9.18***
Less : Value Added Tax on Financial Services	4,489,086	3,880,724	***15.68***	1,655,986	1,316,437	***25.79***
Less : Social Security Contribution Levy	395,838	538,990	***(26.56)***	-	182,837	***(100.00)***
Profit before Income Tax	**14,044,437**	**12,809,463**	***9.64***	**4,746,728**	**4,365,020**	***8.74***
Less : Income Tax Expense	4,928,657	4,482,425	***9.96***	1,711,105	1,526,684	***12.08***
Profit for the Period	**9,115,780**	**8,327,038**	***9.47***	**3,035,623**	**2,838,336**	***6.95***
Basic/Diluted Earnings per Ordinary Share (Rs.)	**14.34**	**13.10**	***9.47***	**4.78**	**4.47**	***6.94***

Seylan Bank PLC
Statement of Profit or Loss and Other Comprehensive Income

(Amounts in LKR Thousands)

	Bank			Bank		
	For the Nine Months Ended 30th September			For the Quarter Ended 30th September		
	2026	**2025**	***Growth %***	**2026**	**2025**	***Growth %***
Profit for the Period	**9,115,780**	**8,327,038**	***9.47***	**3,035,623**	**2,838,336**	***6.95***
Other Comprehensive Income/ (Loss), Net of Tax						
Items that are or may be Reclassified to Income Statement in Subsequent Periods						
Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	(2,237,480)	1,068,766	***(309.35)***	(246,754)	(424,139)	***41.82***
Deferred Tax effect relating to items that are or may be Reclassified to Income Statement	671,244	(320,629)	***309.35***	74,026	127,243	***(41.82)***
Items that will never be Reclassified to Income Statement in Subsequent Periods						
Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	(41,671)	841,939	***(104.95)***	(445,250)	170,222	***(361.57)***
Deferred Tax effect relating to items that will never be Reclassified to Income Statement	-	-	*-*	-	-	*-*
Other Comprehensive Income/ (Loss) for the Period, Net of Taxes	**(1,607,907)**	**1,590,076**	***(201.12)***	**(617,978)**	**(126,674)**	***(387.85)***
Total Comprehensive Income for the Period	**7,507,873**	**9,917,114**	***(24.29)***	**2,417,645**	**2,711,662**	***(10.84)***

Seylan Bank PLC
Income Statement

(Amounts in LKR Thousands)

	Group			*Group*		
	For the Nine Months Ended 30th September			*For the Quarter Ended 30th September*		
	2026	**2025**	***Growth %***	**2026**	**2025**	***Growth %***
Interest Income	72,097,602	60,106,609	***19.95***	25,129,701	20,660,556	***21.63***
Less : Interest Expenses	42,961,509	32,765,235	***31.12***	15,746,552	11,270,494	***39.71***
Net Interest Income	**29,136,093**	**27,341,374**	***6.56***	**9,383,149**	**9,390,062**	***(0.07)***
Fee and Commission Income	8,726,948	7,104,481	***22.84***	3,025,520	2,562,080	***18.09***
Less : Fee and Commission Expenses	1,617,587	1,093,486	***47.93***	565,533	401,545	***(40.84)***
Net Fee and Commission Income	**7,109,361**	**6,010,995**	***18.27***	**2,459,987**	**2,160,535**	***13.86***
Net Gains / (Losses) from Trading	(1,194,751)	89,797	***(1,430.50)***	(2,312,436)	(97,550)	***(2,270.51)***
Net Gains from Derecognition of Financial Assets	56,014	115,358	***(51.44)***	19,402	20,394	***(4.86)***
Net Other Operating Income	2,367,266	897,439	***163.78***	2,270,018	339,023	***569.58***
Total Operating Income	**37,473,983**	**34,454,963**	***8.76***	**11,820,120**	**11,812,464**	***0.06***
Impairment Charges / (Reversals)	(232,732)	645,376	***(136.06)***	(965,297)	226,717	***(525.77)***
Net Operating Income	**37,706,715**	**33,809,587**	***11.53***	**12,785,417**	**11,585,747**	***10.35***
Less : Operating Expenses						
Personnel Expenses	9,925,585	8,786,962	***12.96***	3,344,624	2,959,431	***13.02***
Depreciation and Amortization Expenses	1,177,222	1,075,472	***9.46***	405,986	364,744	***11.31***
Other Expenses	7,596,461	6,604,439	***15.02***	2,567,885	2,306,684	***11.32***
Total Operating Expenses	**18,699,268**	**16,466,873**	***13.56***	**6,318,495**	**5,630,859**	***12.21***
Operating Profit before Taxes	**19,007,447**	**17,342,714**	***9.60***	**6,466,922**	**5,954,888**	***8.60***
Less : Value Added Tax on Financial Services	4,489,086	3,880,724	***15.68***	1,655,986	1,316,437	***25.79***
Less : Social Security Contribution Levy	395,838	538,990	***(26.56)***	-	182,837	***(100.00)***
Profit before Income Tax	**14,122,523**	**12,923,000**	***9.28***	**4,810,936**	**4,455,614**	***7.97***
Less : Income Tax Expense	4,997,881	4,552,538	***9.78***	1,733,740	1,551,439	***11.75***
Profit for the Period	**9,124,642**	**8,370,462**	***9.01***	**3,077,196**	**2,904,175**	***5.96***
Profit Attributable to :						
Equity Holders of the Bank	**9,090,711**	**8,330,425**	***9.13***	**3,066,674**	**2,887,512**	***6.20***
Non-Controlling Interest	**33,931**	**40,037**	***(15.25)***	**10,522**	**16,663**	***(36.85)***
Profit for the Period	**9,124,642**	**8,370,462**	***9.01***	**3,077,196**	**2,904,175**	***5.96***
Basic/Diluted Earnings per Ordinary Share (Rs.)	**14.30**	**13.11**	***9.08***	**4.82**	**4.54**	***6.17***

Seylan Bank PLC
Statement of Profit or Loss and Other Comprehensive Income

(Amounts in LKR Thousands)

	Group			Group		
	For the Nine Months Ended 30th September			For the Quarter Ended 30th September		
	2026	**2025**	***Growth %***	**2026**	**2025**	***Growth %***
Profit for the Period	**9,124,642**	**8,370,462**	***9.01***	**3,077,196**	**2,904,175**	***5.96***
Other Comprehensive Income/ (Loss), Net of Tax						
Items that are or may be Reclassified to Income Statement in Subsequent Periods						
Net Gains/(Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	(2,251,996)	1,067,485	***(310.96)***	(249,208)	(428,851)	***41.89***
Deferred Tax effect relating to items that are or may be Reclassified to Income Statement	675,599	(320,245)	***310.96***	74,762	128,656	***(41.89)***
Items that will never be Reclassified to Income Statement in Subsequent Periods						
Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	(41,671)	841,939	***(104.95)***	(445,250)	170,222	***(361.57)***
Revaluation of Property, Plant and Equipment	3,098	-	**-**	-	-	-
Deferred Tax effect relating to items that will never be Reclassified to Income Statement	(929)	-	**-**	-	-	**-**
Other Comprehensive Income/(Loss) for the Period, Net of Taxes	**(1,615,899)**	**1,589,179**	***(201.68)***	**(619,696)**	**(129,973)**	***(376.79)***
Total Comprehensive Income for the Period	**7,508,743**	**9,959,641**	***(24.61)***	**2,457,500**	**2,774,202**	***(11.42)***
Attributable to :						
Equity Holders of the Bank	**7,476,835**	**9,919,831**	***(24.63)***	**2,447,413**	**2,758,374**	***(11.27)***
Non-Controlling Interest	**31,908**	**39,810**	***(19.85)***	**10,087**	**15,828**	***(36.27)***
Total Comprehensive Income for the Period	**7,508,743**	**9,959,641**	***(24.61)***	**2,457,500**	**2,774,202**	***(11.42)***

Seylan Bank PLC
Statement of Financial Position

(Amounts in LKR Thousands)

	Bank			Group		
	As at 30.09.2026	*As at 31.12.2025 (Audited)*	***Growth %***	*As at 30.09.2026*	*As at 31.12.2025 (Audited)*	***Growth %***
Assets						
Cash and Cash Equivalents	16,143,856	18,202,545	***(11.31)***	16,143,858	18,202,585	***(11.31)***
Balances with Central Bank of Sri Lanka	16,034,555	11,218,110	***42.93***	16,034,555	11,218,110	***42.93***
Placements with Banks and Other Financial Institutions	22,239,819	32,006,116	***(30.51)***	22,239,819	32,006,116	***(30.51)***
Derivative Financial Instruments	213,193	200,648	***6.25***	213,193	200,648	***6.25***
Financial Assets recognized through Profit or Loss						
- Measured at Fair Value	16,824,025	14,959,447	***12.46***	16,824,025	14,959,447	***12.46***
- Designated at Fair Value	-	-	***-***	-	-	***-***
Financial Assets at Amortized Cost						
- Loans and Advances	688,919,940	599,801,944	***14.86***	688,919,940	599,801,944	***14.86***
- Debt and Other Instruments	132,194,142	120,394,298	***9.80***	132,194,142	120,489,193	***9.71***
Financial Assets measured at Fair Value through Other Comprehensive Income	88,085,608	92,796,261	***(5.08)***	88,338,074	93,167,635	***(5.18)***
Investment in Subsidiary	1,153,602	1,153,602	***-***	-	-	***-***
Group Balances Receivable	40,480	40,480	***-***	-	-	***-***
Property, Plant & Equipment	5,739,054	5,672,416	***1.17***	8,559,655	8,502,813	***0.67***
Right-of-use Assets	5,475,524	5,483,485	***(0.15)***	3,138,030	3,117,002	***0.67***
Investment Properties	-	-	***-***	814,202	825,593	***(1.38)***
Intangible Assets	1,018,670	896,209	***13.66***	1,036,137	897,908	***15.39***
Deferred Tax Assets	4,103,173	3,431,810	***19.56***	3,390,244	2,731,914	***24.10***
Other Assets	14,682,573	14,745,802	***(0.43)***	14,714,993	14,789,172	***(0.50)***
Total Assets	**1,012,868,214**	921,003,173	***9.97***	**1,012,560,867**	920,910,080	***9.95***
Liabilities						
Due to Banks	30,060,556	23,898,752	***25.78***	30,060,556	23,898,752	***25.78***
Derivative Financial Instruments	783,604	6,413	***12,118.99***	783,604	6,413	***12,118.99***
Financial Liabilities at Amortized Cost						
- Due to Depositors	810,998,303	732,960,379	***10.65***	810,998,303	732,960,379	***10.65***
- Due to Debt Securities Holders	15,479,389	5,203,644	***197.47***	15,479,389	5,203,644	***197.47***
- Due to Other Borrowers	21,054	16,354	***28.74***	21,054	16,354	***28.74***
Group Balances Payable	362,616	221,437	***63.76***	-	-	***-***
Debt Securities Issued	32,731,052	40,131,478	***(18.44)***	32,731,052	40,131,478	***(18.44)***
Retirement Benefit Obligations	3,746,765	3,626,538	***3.32***	3,741,556	3,621,329	***3.32***
Current Tax Liabilities	5,857,193	8,607,524	***(31.95)***	5,871,644	8,634,268	***(32.00)***
Lease Liabilities	6,094,793	6,030,361	***1.07***	2,903,221	2,838,264	***2.29***
Other Provisions	5,157,347	4,678,137	***10.24***	5,185,149	4,707,631	***10.14***
Other Liabilities	14,696,323	13,708,221	***7.21***	14,645,496	13,675,453	***7.09***
Total Liabilities	**925,988,995**	839,089,238	***10.36***	**922,421,024**	835,693,965	***10.38***
Equity						
Stated Capital	21,693,370	21,693,370	-	21,693,370	21,693,370	-
Statutory Reserve Fund	3,988,952	3,988,952	-	3,988,952	3,988,952	-
Fair Value through Other Comprehensive Income Reserve	4,754	1,614,071	***(99.71)***	(22,566)	1,594,340	***(101.42)***
Retained Earnings	57,757,368	51,237,691	***12.72***	58,627,700	52,132,637	***12.46***
Other Reserves	3,434,775	3,379,851	***1.63***	4,762,945	4,706,856	***1.19***
Total Shareholders' Equity	**86,879,219**	81,913,935	***6.06***	**89,050,401**	84,116,155	***5.87***
Non-controlling Interest	-	-	***-***	**1,089,442**	1,099,960	***(0.96)***
Total Equity	**86,879,219**	81,913,935	***6.06***	**90,139,843**	85,216,115	***5.78***
Total Equity & Liabilities	**1,012,868,214**	921,003,173	***9.97***	**1,012,560,867**	920,910,080	***9.95***
Contingent Liabilities and Commitments	**307,398,569**	292,985,888	***4.92***	**307,412,706**	293,010,210	***4.92***
Memorandum Information						
Number of Employees	**3,295**	3,243		**3,313**	3,261	
Number of Banking Centres	**172**	172		**172**	172	
Net Assets Value per Ordinary Share (Rs.)	**136.68**	128.87		**140.09**	**132.33**	

Certification;
I certify that the above Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

(Sgd.)

K. Kandeepan Ihsan
Chief Financial Officer

We the undersigned, being the Chairman, Director/ Chief Executive Officer of Seylan Bank PLC certify jointly that,
a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka; and
b) the information contained in these statements have been extracted from the un-audited financial statements of the Bank & Group unless indicated as audited .

(Sgd.)
Justice Buwaneka Aluwihare PC
Chairman
October 30, 2026
Colombo

(Sgd.)
Ramesh Jayasekara
Director/Chief Executive Officer

Seylan Bank PLC
Statement of Changes in Equity
For the Nine Months ended 30th September 2026 - Bank

(Amounts in LKR Thousands)

		Stated Capital		Statutory	Retained	FVOCI Reserve	Other Reserves			Total
		Ordinary Shares - Voting	Ordinary Shares - Non Voting	Reserve Fund *	Earnings	**	Revaluation Reserve	Special Reserve ***	Other Reserves	
1	**Balance as at 01st January 2025**	**13,172,977**	**8,520,393**	**3,383,537**	**41,525,916**	**530,760**	**2,070,817**	**583,497**	**700,575**	**70,488,472**
	Total Comprehensive Income for the Period									
	Profit for the Period	-	-	-	8,327,038	-	-	-	-	**8,327,038**
	Other Comprehensive Income (net of tax)									
	- Net Gains / (Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	748,137	-	-	-	**748,137**
	- Net Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	841,939	-	-	-	**841,939**
2	**Total Comprehensive Income for the Period**	**-**	**-**	**-**	**8,327,038**	**1,590,076**	**-**	**-**	**-**	**9,917,114**
	Transactions with Equity Holders , Recognized Directly In Equity									
	Cash Dividend			-	(2,224,766)	-	-	-	-	**(2,224,766)**
	Net Gain on Disposal of Equity Investments measured at Fair Value through Other Comprehensive Income	-	-	-	55,306	(55,306)	-	-	-	**-**
	Transferred to Special Reserve	-	-	-	(46,686)	-	-	46,686	-	**-**
3	**Total Transactions with Equity Holders**	**-**	**-**	**-**	**(2,216,146)**	**(55,306)**	**-**	**46,686**	**-**	**(2,224,766)**
	Balance as at 30th September 2025 (1+ 2 + 3)	**13,172,977**	**8,520,393**	**3,383,537**	**47,636,808**	**2,065,530**	**2,070,817**	**630,183**	**700,575**	**78,180,820**
1	**Balance as at 01st January 2026**	**13,172,977**	**8,520,393**	**3,988,952**	**51,237,691**	**1,614,071**	**2,070,817**	**660,333**	**648,701**	**81,913,935**
	Total Comprehensive Income for the Period									
	Profit for the Period	-	-	-	9,115,780	-	-		-	**9,115,780**
	Other Comprehensive Income (net of tax)									
	- Net Gains / (Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	(1,566,236)	-		-	**(1,566,236)**
	- Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	(41,671)	-		-	**(41,671)**
2	**Total Comprehensive Income for the Period**	**-**	**-**	**-**	**9,115,780**	**(1,607,907)**	**-**		**-**	**7,507,873**
	Transactions with Equity Holders , Recognized Directly In Equity									
	Cash Dividend	-	-	-	(2,542,589)	-	-	-	-	**(2,542,589)**
	Net Gains on Disposal of Equity Investments measured at Fair Value through Other Comprehensive Income	-	-	-	1,410	(1,410)	-	-	-	**-**
	Transferred to Special Reserve	-	-	-	(54,924)	-	-	54,924	-	**-**
3	**Total Transactions with Equity Holders**	**-**	**-**	**-**	**(2,596,103)**	**(1,410)**	**-**	**54,924**	**-**	**(2,542,589)**
	Balance as at 30th September 2026 (1 + 2 + 3)	**13,172,977**	**8,520,393**	**3,988,952**	**57,757,368**	**4,754**	**2,070,817**	**715,257**	**648,701**	**86,879,219**

* Statutory Reserve Fund represents the statutory requirement in terms of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax).

** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.

*** Special Reserve was created for Restructured International Sovereign Bonds as per CBSL Instructions (02/17/500/0819/016)

Seylan Bank PLC
Statement of Changes in Equity
For the Nine Months ended 30th September 2026 - Group

(Amounts in LKR Thousands)

		Stated Capital		Statutory Reserve Fund *	Retained Earnings	Other Reserves				Total	Non-Controlling Interest	Total Equity
		Ordinary Shares - Voting	Ordinary Shares - Non Voting			FVOCI Reserve **	Revaluation Reserve	Special Reserve ***	Other			
1	**Balance as at 01st January 2025**	**13,172,977**	**8,520,393**	**3,383,537**	**42,360,589**	**513,900**	**3,092,283**	**583,497**	**977,742**	**72,604,918**	**1,070,894**	**73,675,812**
	Total Comprehensive Income for the Period											
	Profit for the Period	-	-	-	8,330,425	-	-	-	-	**8,330,425**	40,037	**8,370,462**
	Other Comprehensive Income (Net of Tax)											
	- Net Gains / (Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	747,467	-	-	-	**747,467**	(227)	**747,240**
	- Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	841,939	-	-	-	**841,939**	-	**841,939**
2	**Total Comprehensive Income for the Period**	**-**	**-**	**-**	**8,330,425**	**1,589,406**	**-**	**-**	**-**	**9,919,831**	**39,810**	**9,959,641**
	Transactions with Equity Holders , Recognized Directly In Equity											
	Cash Dividend	-	-	-	(2,224,766)	-	-	-	-	**(2,224,766)**	(38,891)	**(2,263,657)**
	Net Gain on Disposal of Equity Investments measured at Fair Value through Other Comprehensive Income	-	-	-	55,306	(55,306)	-	-	-	**-**	-	**-**
	Transferred to Special Reserve	-	-	-	(46,686)	-	-	46,686	-	**-**	-	**-**
3	**Total Transactions with Equity Holders**	**-**	**-**	**-**	**(2,216,146)**	**(55,306)**	**-**	**46,686**	**-**	**(2,224,766)**	**(38,891)**	**(2,263,657)**
	Balance as at 30th September 2025 (1+ 2 + 3)	**13,172,977**	**8,520,393**	**3,383,537**	**48,474,868**	**2,048,000**	**3,092,283**	**630,183**	**977,742**	**80,299,983**	**1,071,813**	**81,371,796**
1	**Balance as at 01st January 2026**	**13,172,977**	**8,520,393**	**3,988,952**	**52,132,637**	**1,594,340**	**3,120,655**	**660,333**	**925,868**	**84,116,155**	**1,099,960**	**85,216,115**
	Total Comprehensive Income for the Period											
	Profit for the Period	-	-	-	9,090,711	-	-	-	-	**9,090,711**	33,931	**9,124,642**
	Other Comprehensive Income (Net of Tax)											
	- Net Gains / (Losses) on Investments in Debt Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	(1,573,825)	-	-	-	**(1,573,825)**	(2,572)	**(1,576,397)**
	- Change in Fair Value on Investments in Equity Instruments measured at Fair Value through Other Comprehensive Income	-	-	-	-	(41,671)	-	-	-	**(41,671)**	-	**(41,671)**
	Revaliuation of Property, Plant and Equipment						1,620			**1,620**	549	**2,169**
2	**Total Comprehensive Income for the Period**	**-**	**-**	**-**	**9,090,711**	**(1,615,496)**	**1,620**	**-**	**-**	**7,476,835**	**31,908**	**7,508,743**
	Transactions with Equity Holders , Recognized Directly In Equity											
	Cash Dividends to Equity Holders	-	-	-	(2,542,589)	-	-	-	-	**(2,542,589)**	(42,426)	**(2,585,015)**
	Net Gains on Disposal of Equity Investments measured at Fair Value through Other Comprehensive Income	-	-	-	1,410	(1,410)	-	-	-	**-**	-	**-**
	Transferred to Special Reserve	-	-	-	(54,924)	-	-	54,924	-	**-**	-	**-**
	Reversal of revaluation of Property, Plant and Equipment written off	**-**	**-**	**-**	455	**-**	(455)		**-**	**-**	**-**	**-**
3	**Total Transactions with Equity Holders**	**-**	**-**	**-**	**(2,595,648)**	**(1,410)**	**(455)**	**54,924**	**-**	**(2,542,589)**	**(42,426)**	**(2,585,015)**
	Balance as at 30th September 2026 (1 + 2 + 3)	**13,172,977**	**8,520,393**	**3,988,952**	**58,627,700**	**(22,566)**	**3,121,820**	**715,257**	**925,868**	**89,050,401**	**1,089,442**	**90,139,843**

* Statutory Reserve Fund represents the statutory requirement in terms of the Section 20(1) and (2) of the Banking Act No. 30 of 1988 (5% of net profit after tax).
** FVOCI Reserve - Fair Value through Other Comprehensive Income Reserve.
*** Special Reserve was created for Restructured International Sovereign Bonds as per CBSL Instructions

Statement of Cash Flows	Bank		Group	
For the Nine months ended 30th September	2026	2025	2026	2025
	LKR '000	LKR '000	LKR '000	LKR '000
Cash Flows from Operating Activities				
Interest Receipts	68,142,978	57,987,907	68,178,058	58,028,248
Interest Payments	(34,535,567)	(28,590,782)	(34,521,752)	(28,586,098)
Net Fee and Commission Receipts	7,109,689	6,015,297	7,109,361	6,010,995
Trading Income	123,288	209,577	123,288	209,577
Payments to Employees	(9,521,865)	(8,326,702)	(9,563,515)	(8,364,892)
VAT and SSCL on Financial Services Paid	(5,005,949)	(4,768,611)	(5,005,949)	(4,818,567)
Receipts from Other Operating Activities	2,451,161	1,152,734	2,490,293	1,207,667
Payments on Other Operating Activities	(7,184,160)	(7,353,678)	(7,249,163)	(7,401,445)
Repayment of Interest Portion of Lease Liabilities	(429,908)	(415,320)	(190,518)	(176,414)
Operating Profit before Changes in Operating Assets and Liabilities	**21,149,667**	**15,910,422**	**21,370,103**	**16,109,071**
(Increase)/Decrease in Operating Assets :				
Balances with Central Bank of Sri Lanka	(4,816,445)	3,455,624	(4,816,445)	3,455,624
Financial Assets at Amortized Cost - Loans and Advances	(83,946,879)	(71,211,748)	(83,946,879)	(71,211,748)
Other Assets	(1,593,770)	124,976	(1,611,809)	86,344
Increase/(Decrease) in Operating Liabilities :				
Financial Liabilities at Amortized Cost - Due to Depositors	73,283,447	27,161,578	73,283,447	27,161,578
Financial Liabilities at Amortized Cost - Due to Debt Securities Holders	10,298,461	3,558,188	10,298,461	3,558,188
Financial Liabilities at Amortized Cost - Due to Other Borrowers	4,700	(5,346)	4,700	(5,346)
Other Liabilities	480,645	3,886,491	42,215	4,127,940
Due to Banks	6,161,804	14,395,461	6,161,804	14,395,461
Cash Generated from Operating Activities before Income Tax	**21,021,630**	**(2,724,355)**	**20,785,597**	**(2,322,889)**
Income Tax Paid	(7,700,468)	(2,383,242)	(7,738,366)	(2,420,919)
Net Cash (Used in)/ Generated from Operating Activities	**13,321,162**	**(5,107,596)**	**13,047,231**	**(4,743,808)**
Cash Flows from Investing Activities				
Purchase of Property , Plant & Equipment	(593,911)	(418,969)	(596,901)	(419,970)
Proceeds from Sale of Property , Plant & Equipment	7,031	398	7,031	398
Proceeds from Sale of Investment Properties	-	-	-	16,500
Improvements in Investment Properties	-	-	(12,720)	(3,135)
Net Cash Flow from Financial Assets - FVTPL	(1,271,548)	8,727,163	(1,271,548)	8,727,163
Net Cash Flow from Debt Instruments at Amortised Cost	(13,835,292)	4,021,211	(13,835,292)	4,021,211
Net Cash Flow from Financial Assets - FVOCI	2,509,951	(34,491,068)	2,723,754	(34,492,408)
Reverse Repurchase Agreements	1,727,867	559,297	1,727,867	559,297
Purchase of Intangible Assets	(309,438)	(179,563)	(325,206)	(179,563)
Dividend Received from Investment in Subsidiaries	106,419	97,550	-	-
Dividend Received from Other Investments	22,834	28,521	22,834	28,521
Net Cash Used in Investing Activities	**(11,636,086)**	**(21,655,460)**	**(11,560,180)**	**(21,741,986)**
Cash Flows from Financing Activities				
Net Proceeds from the Issue of Subordinated Debt	-	15,000,000	-	15,000,000
Repayment of Subordinated Debt	(6,000,000)	(715,000)	(6,000,000)	(715,000)
Interest Paid on Subordinated Debt	(5,010,219)	(3,421,006)	(5,010,219)	(3,421,006)
Dividend Paid to Non-Controlling Interest	-	-	(42,426)	(38,893)
Dividend Paid to Shareholders of the Bank	(2,161,201)	(1,891,051)	(2,161,201)	(1,891,051)
Repayment of Principal Portion of Lease Liabilities	(346,000)	(278,665)	(106,085)	(517,571)
Net Cash (Used In) / Generated from Financing Activities	**(13,517,420)**	**8,694,278**	**(13,319,931)**	**8,416,479**
Net Increase in Cash and Cash Equivalents	(11,832,344)	(18,068,778)	(11,832,880)	(18,069,315)
Cash and Cash Equivalents at Beginning of the Year	50,216,019	67,641,922	50,216,557	67,642,460
Cash and Cash Equivalents at End of the Period	**38,383,675**	**49,573,144**	**38,383,677**	**49,573,145**

EXPLANATORY NOTES

1. General

The Financial Statements of the Bank and Group have been prepared in accordance with the Sri Lanka Accounting Standards (SLFRSs/LKASs) issued by The Institute of Chartered Accountants of Sri Lanka.

There are no changes to the accounting policies and methods of computation since the publication of the last Annual Report.

The Interim Financial Statements of the Bank and the Group have been prepared and presented in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS) and provided necessary disclosure to comply with LKAS 34, Interim Financial Reporting.

The Group Financial Statements comprise of the consolidated Financial Statements of the Bank and its subsidiary Seylan Developments PLC (74.69%).

2. Information on Ordinary Shares

Market Price (LKR)	30/09/2026		30/09/2025	
	Voting	Non-Voting	Voting	Non-Voting
Market Price Per Share	94.60	66.30	99.90	71.10
Highest price per share during the quarter ended	103.75	71.40	107.00	76.00
Lowest price per share during the quarter ended	94.50	65.00	76.40	57.60

Stated Capital as at September 30, 2026	No. of Shares	Stated Capital (LKR.'000)
Ordinary Voting	305,236,937	13,172,977
Ordinary Non-Voting	330,410,398	8,520,393
Total	**635,647,335**	**21,693,370**

3. Shareholders Information

3.1 Twenty Largest Ordinary Voting Shareholders as at September 30, 2026

		No. of Shares	%
1	Brown & Company PLC A/C No. 1	31,979,642	10.48
2	Sri Lanka Insurance Corporation Ltd-General Fund	30,523,687	10.00
3	Hatton National Bank PLC/Phantom Investments (Private) Limited	30,493,163	9.99
4	Employee's Provident Fund	30,088,766	9.86
5	Sampath Bank PLC/ LOLC Investments Ltd	28,559,742	9.36
6	Sampath Bank PLC/ Ambeon Holdings PLC	25,000,000	8.19
7	Seylan Bank PLC A/C No.04-Employees Gratuity Trust Fund	20,272,555	6.64
8	Bank of Ceylon No. 1 Account	17,169,574	5.62
9	Sri Lanka Insurance Corporation Life Ltd Participating Portfolio A/C 01	14,820,082	4.86
10	Sampath Bank PLC/Brown And Company Plc	10,371,776	3.40
11	Mr. M.A. Yaseen	8,000,000	2.62
12	Employees Trust Fund Board	5,235,318	1.72
13	Ambeon Holdings PLC	4,296,829	1.41
14	First Capital Holdings PLC	4,044,795	1.33
15	NDB Capital Holdings Limited Account No-02	2,391,656	0.78
16	Deutsche Bank Ag as Trustee to Assetline Income Plus Growth Fund	2,000,000	0.66
17	Asia Securities (Pvt) Ltd (Trading Account)	1,499,609	0.49
18	Commercial Bank of Ceylon PLC/P. A. De Silva	1,046,171	0.34
19	JN Lanka Holdings Company (Pvt) Ltd	1,000,000	0.33
19	Mr. Y.S.H.I. Silva	1,000,000	0.33

3.2 Twenty Largest Ordinary Non-Voting Shareholders as at September 30, 2026

		No. of Shares	%
1	Sampath Bank PLC/ LOLC Holdings PLC	146,722,737	44.41
2	Employee's Provident Fund	17,623,958	5.33
3	DFCC Bank PLC/ LOLC Holdings PLC	14,646,451	4.43
4	LOLC Holdings PLC	9,129,124	2.76
5	Akbar Brothers Pvt Ltd	7,587,592	2.30
6	Auerbach Grayson and Company LLC	4,526,357	1.37
7	J.B. Cocoshell (Pvt) Ltd	4,243,708	1.28
8	Sampath Bank PLC/Andaradeniya Estate Private Limited	3,536,313	1.07
9	Commercial Bank of Ceylon PLC/W. Jinadasa	2,950,000	0.89
10	LOLC Technologies Limited	2,885,232	0.87
11	Mr. N. Balasingam	2,584,925	0.78
12	Hatton National Bank PLC/Arunasalam Sithampalam	2,239,527	0.68
13	Finco Holdings (Private) Limited	2,159,137	0.65
14	Essajee Carimjee Insurance Brokers (Pvt) Ltd	2,040,000	0.62
15	DFCC Bank PLC A/C No.02	2,031,458	0.61
16	Mr. R. Gautam	1,963,600	0.59
17	Bank of Ceylon A/C NDB Wealth Growth Fund	1,941,078	0.59
18	First Capital Holdings PLC	1,645,946	0.50
19	Miss. S. Durga	1,595,236	0.48
20	Mr. H.M. Abdulhussein	1,550,000	0.47

3.3 Public Holding as at September 30, 2026

The Bank is compliant under Option 1 of the Section 7.13.1 of the Listing Rules of the Colombo Stock Exchange (Minimum Public Holding requirement).

	Ordinary Voting Shares (Option 1)	Ordinary Non-Voting Shares (Option 1)
Float adjusted market capitalization	LKR 15.846 Bn	LKR 11.369 Bn
Public Holding Percentage	54.88%	51.90%
No. of Public shareholders	12,473	9,626

4. Directors' and Chief Executive Officer's Shareholdings as at September 30, 2026

Name of Director	No. of Shares (Ordinary Voting)	No. of Shares (Ordinary Non-Voting)
Justice Buwaneka P. Aluwihare PC, Independent Director/ Chairman	Nil	Nil
Mr. R. J. Jayasekara, Director/Chief Executive Officer	728	35,174
Mr. D. M. D. K. Thilakaratne, Non-Executive Director/Deputy Chairman (Appointed as the Deputy Chairman w.e.f. 17.08.2026)	Nil	Nil
Mr. D. M. Rupasinghe, Independent Director	Nil	Nil
Mr. L. H. A. L. Silva, Independent Director	Nil	Nil
Mrs. A. A. Ludowyke, Independent Director	Nil	Nil
Mr. W. D. Batagoda, Non-Executive Director	Nil	Nil
Mrs. R. L. Samarasundera, Independent Director	Nil	Nil

5. Basic/ Diluted Earnings per Share

Basic Earnings per share has been calculated by dividing profit after tax attributable to the equity holders of the Bank by the weighted average number of shares in issue (both Voting and Non- voting) during the period ended September 30, 2026. Diluted Earnings per Share and the Basic Earnings per Share is the same due to non-availability of potentially dilutive ordinary shares.

6. Other Matters

6.1 Expected Credit Loss Computation

The Bank's estimated Expected Credit Loss (ECL) was based on the Probability of Default (PD), Loss Given Default (LGD) as at September 30, 2026 and Economic Factor Adjustment (EFA) applying the recent forecasts and projections.

In addition, where necessary, the Bank has recognized additional provisions for customer exposures assessed on a collective basis, taking into account potential increases in credit risk. Further, management overlays have been applied to customer exposures impacted by Middle East Crisis to prudently cover potential future losses.

6.2 Statement of Alternative Treatment (SoAT) on Reclassification of Debt Portfolio

The Bank has adopted the above SoAT on Reclassification of Debt Portfolio, issued by the Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka) and re-classified its Debt Portfolio of LKR 24.83 Bn from Fair Value Through Other Comprehensive Income (FVOCI) to Amortized Cost (AC) with effect from 01 April 2022, being the 1st day of the reporting period of the quarter ended 30 June 2022, as a one-off reclassification and accounted for in the financials for the six months ended 30 June 2022.
If the assets lying in the current portfolio had continued to be measured as Fair Value through Other Comprehensive Income, the fair value and the cumulative mark to market loss as at September 30, 2026 would have been LKR. 560 Mn and LKR. 38 Mn respectively.

6.3 Appointment of Deputy Chairman

Mr. D. M. D. K. Thilakaratne, Non-Executive Director was appointed as the Deputy Chairman of the Bank w.e.f. 17.08.2026.

7. Comparative Figures

Comparative figures have been re-classified where necessary, to conform to the current period presentation.

During the quarter there were no material changes in Contingent Liabilities, composition of Assets and Liabilities and use of funds raised by the Bank.

All known expenditure items have been provided in these Interim Accounts.

8. Seylan Bank PLC
Segment Reporting (Group)

(Amounts in LKR Thousands)

	Banking		Treasury		Property/ Investments		Unallocated/ Eliminations		Total	
	30.09.2026	30.09.2025	**30.09.2026**	30.09.2025	**30.09.2026**	30.09.2025	**30.09.2026**	30.09.2025	**30.09.2026**	30.09.2025
Interest Income	**56,528,032**	48,110,501	**15,861,164**	12,437,310	**48,921**	45,094	**(340,515)**	(486,296)	**72,097,602**	60,106,609
Less: Interest Expenses	**34,879,221**	28,813,017	**8,123,590**	4,035,334	**26**	69	**(41,328)**	(83,185)	**42,961,509**	32,765,235
Net Interest Income	**21,648,811**	19,297,484	**7,737,574**	8,401,976	**48,895**	45,025	**(299,187)**	(403,111)	**29,136,093**	**27,341,374**
Fee and Commission Income	**8,711,336**	7,093,301	**11,672**	6,880	**-**	-	**3,940**	4,300	**8,726,948**	7,104,481
Less : Fee and Commission Expenses	**1,584,956**	1,061,194	**32,631**	28,115	**-**	4,177	**-**	-	**1,617,587**	1,093,486
Net Fee and Commission Income	**7,126,380**	**6,032,107**	**(20,959)**	(21,235)	**-**	(4,177)	**3,940**	4,300	**7,109,361**	**6,010,995**
Net Gains from Trading	**-**	-	**(1,194,751)**	89,797	**-**	-	**-**	-	**(1,194,751)**	89,797
Net Gains from Derecognition of Financial Assets	**-**	-	**56,014**	115,358	**-**	-	**-**	-	**56,014**	115,358
Net Other Operating Income	**223,879**	114,671	**2,203,684**	825,392	**310,117**	308,627	**(370,414)**	(351,251)	**2,367,266**	897,439
Inter Segment Revenue	**(104,567)**	(102,299)	**-**	-	**-**	-	**104,567**	102,299	**-**	-
Total Operating Income	**28,894,503**	25,341,963	**8,781,562**	9,411,288	**359,012**	349,475	**(561,094)**	(647,763)	**37,473,983**	**34,454,963**
Less : Depreciation and Amortization Expenses	**760,151**	637,466	**15,289**	13,325	**1,936**	827	**399,846**	423,854	**1,177,222**	1,075,472
Less : Impairment Charges	**(159,311)**	559,490	**(73,421)**	85,886	**-**	-	**-**	-	**(232,732)**	645,376
Less : Operating Expenses, VAT & SSCL on Financial Services	**16,230,170**	14,137,539	**1,725,508**	1,754,337	**119,271**	90,992	**4,332,021**	3,828,247	**22,406,970**	19,811,115
Reportable Segment Profit Before Income Tax	**12,063,493**	**10,007,468**	**7,114,186**	7,557,740	**237,805**	**257,656**	**(5,292,961)**	**(4,899,864)**	**14,122,523**	**12,923,000**
Less : Income Tax Expense									**4,997,881**	4,552,538
Profit For The Period									**9,124,642**	**8,370,462**
Profit Attributable To:										
Equity Holders of The Bank									**9,090,711**	8,330,425
Non-controlling Interests									**33,931**	40,037
Profit For The Period									**9,124,642**	**8,370,462**
Other Comprehensive Income, Net of Income Tax									**(1,615,899)**	**1,589,179**
Other Information										
Total Assets	**710,260,332**	544,273,984	**287,283,579**	287,363,853	**6,770,827**	6,647,837	**8,246,129**	15,399,142	**1,012,560,867**	853,684,816
Total Liabilities & Equity	**860,020,678**	713,319,859	**124,610,541**	106,646,525	**6,770,827**	6,647,837	**21,158,821**	27,070,595	**1,012,560,867**	853,684,816
Cash Flows from Operating Activities	**11,032,499**	(8,157,078)	**7,056,054**	7,656,951	**99,541**	143,997	**(5,140,863)**	(4,387,678)	**13,047,231**	(4,743,808)
Cash Flows from Investing Activities	**(566,073)**	(295,631)	**(10,754,533)**	(21,060,530)	**77,213**	4,515	**(316,787)**	(390,340)	**(11,560,180)**	(21,741,986)
Cash Flows from Financing Activities	**(346,000)**	(517,571)	**(13,171,420)**	8,972,943	**(167,626)**	(153,657)	**365,115**	114,764	**(13,319,931)**	8,416,479
Capital Expenditure	**(559,076)**	(295,630)	**(14,764)**	(3,603)	**(43,466)**	(4,430)	**(317,521)**	(299,005)	**(934,827)**	(602,668)

Seylan Bank PLC

9.1 Analysis of Financial Instruments by Measurement Basis - Bank

(Amounts in LKR Thousands)

	30.09.2026			
	Financial Assets Measured at Fair Value through Profit or Loss (FVTPL)	Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	Financial Assets Measured at Amortised Cost (AC)	Total
Assets				
Cash and Cash Equivalents	-	-	16,143,856	16,143,856
Balances with Central Bank of Sri Lanka	-	-	16,034,555	16,034,555
Placements with Banks	-	-	22,239,819	22,239,819
Derivative Financial Instruments	213,193	-	-	213,193
Securities Purchased under Resale Agreements	-	-	400,049	400,049
Customer Loans and Advances	-	-	688,919,940	688,919,940
Debt Instruments	-	-	469,175	469,175
Equity Instruments	937,107	3,119,230		4,056,337
Government Securities	15,886,918	84,966,378	131,324,918	232,178,214
Group Balances Receivable	-	-	40,480	40,480
Other Financial Assets	-	-	8,727,478	8,727,478
Total Financial Assets	17,037,218	88,085,608	884,300,270	989,423,096

	Financial Liabilities Measured at Fair Value through Profit or Loss (FVTPL)	Financial Liabilities Measured at Amortised Cost (AC)	Total
Liabilities			
Due to Banks	-	30,060,556	30,060,556
Derivative Financial Instruments	783,604	-	783,604
Due to Depositors	-	810,998,303	810,998,303
Securities Sold under Repurchase Agreements	-	15,479,389	15,479,389
Due to Other Borrowers	-	21,054	21,054
Group Balances Payable	-	362,616	362,616
Debt Securities Issued	-	32,731,052	32,731,052
Lease Liabilities	-	6,094,793	6,094,793
Other Financial Liabilities	-	9,708,555	9,708,555
Total Financial Liabilities	783,604	905,456,318	906,239,922

	31.12.2025			
	Financial Assets Measured at Fair Value through Profit or Loss (FVTPL)	Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	Financial Assets Measured at Amortised Cost (AC)	Total
Assets				
Cash and Cash Equivalents	-	-	18,202,545	18,202,545
Balances with Central Bank of Sri Lanka	-	-	11,218,110	11,218,110
Placements with Banks	-	-	32,006,116	32,006,116
Derivative Financial Instruments	200,648	-	-	200,648
Securities Purchased under Resale Agreements	-	-	2,127,724	2,127,724
Customer Loans and Advances	-	-	599,801,944	599,801,944
Debt Instruments	-	-	681,840	681,840
Equity Instruments	622,451	2,863,671	-	3,486,122
Government Securities	14,336,996	89,932,590	117,584,734	221,854,320
Group Balances Receivable	-	-	40,480	40,480
Other Financial Assets	-	-	8,997,551	8,997,551
Total Financial Assets	15,160,095	92,796,261	790,661,044	898,617,400

	Financial Liabilities Measured at Fair Value through Profit or Loss (FVTPL)	Financial Liabilities Measured at Amortised Cost (AC)	Total
Liabilities			
Due to Banks	-	23,898,752	23,898,752
Derivative Financial Instruments	6,413	-	6,413
Due to Depositors	-	732,960,379	732,960,379
Securities Sold under Repurchase Agreements	-	5,203,644	5,203,644
Due to other Borrowers	-	16,354	16,354
Group Balances Payable	-	221,437	221,437
Debt Securities Issued	-	40,131,478	40,131,478
Lease Liabilities	-	6,030,361	6,030,361
Other Financial Liabilities	-	9,821,584	9,821,584
Total Financial Liabilities	6,413	818,283,989	818,290,402

Seylan Bank PLC

9.1 Analysis of Financial Instruments by Measurement Basis - Group

(Amounts in LKR Thousands)

	30.09.2026			
	Financial Assets Measured at Fair Value through Profit or Loss (FVTPL)	Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	Financial Assets Measured at Amortised Cost (AC)	Total
Assets				
Cash and Cash Equivalents	-	-	**16,143,858**	**16,143,858**
Balances with Central Bank of Sri Lanka	-	-	**16,034,555**	**16,034,555**
Placements with Banks and Other Financial Institutions	-	-	**22,239,819**	**22,239,819**
Derivative Financial Instruments	**213,193**	-	-	**213,193**
Securities Purchased under Resale Agreements	-	-	**400,049**	**400,049**
Customer Loans and Advances	-	-	**688,919,940**	**688,919,940**
Debt Instruments	-	-	**469,175**	**469,175**
Equity Instruments	**937,107**	**3,119,230**	-	**4,056,337**
Government Securities	**15,886,918**	**85,218,844**	**131,324,918**	**232,430,680**
Other Financial Assets	-	-	**8,746,980**	**8,746,980**
Total Financial Assets	**17,037,218**	**88,338,074**	**884,279,294**	**989,654,586**

	Financial Liabilities Measured at Fair Value through Profit or Loss (FVTPL)	Financial Liabilities Measured at Amortised Cost (AC)	Total
Liabilities			
Due to Banks	-	**30,060,556**	**30,060,556**
Derivative Financial Instruments	**783,604**	-	**783,604**
Due to Depositors	-	**810,998,303**	**810,998,303**
Securities Sold under Repurchase Agreements	-	**15,479,389**	**15,479,389**
Due to Other Borrowers	-	**21,054**	**21,054**
Debt Securities Issued	-	**32,731,052**	**32,731,052**
Lease Liabilities	-	**2,903,221**	**2,903,221**
Other Financial Liabilities	-	**9,708,555**	**9,708,555**
Total Financial Liabilities	**783,604**	**901,902,130**	**902,685,734**

	31.12.2025			
	Financial Assets Measured at Fair Value through Profit or Loss (FVTPL)	Financial Assets Measured at Fair Value through Other Comprehensive Income (FVOCI)	Financial Assets Measured at Amortised Cost (AC)	Total
Assets				
Cash and Cash Equivalents	-	-	18,202,585	18,202,585
Balances with Central Bank of Sri Lanka	-	-	11,218,110	11,218,110
Placements with Banks and Other Financial Institutions	-	-	32,006,116	32,006,116
Derivative Financial Instruments	200,648	-	-	200,648
Securities Purchased under Resale Agreements	-	-	2,127,724	2,127,724
Customer Loans and Advances	-	-	599,801,944	599,801,944
Debt Instruments	-	-	681,840	681,840
Equity Instruments	622,451	2,863,671	-	3,486,122
Government Securities	14,336,996	90,303,964	117,679,629	222,320,589
Other Financial Assets	-	-	9,018,613	9,018,613
Total Financial Assets	**15,160,095**	**93,167,635**	**790,736,561**	**899,064,291**

	Financial Liabilities Measured at Fair Value through Profit or Loss (FVTPL)	Financial Liabilities Measured at Amortised Cost (AC)	Total
Liabilities			
Due to Banks	-	23,898,752	23,898,752
Derivative Financial Instruments	6,413	-	6,413
Due to Depositors	-	732,960,379	732,960,379
Securities Sold under Repurchase Agreements	-	5,203,644	5,203,644
Due to other Borrowers	-	16,354	16,354
Debt Securities Issued	-	40,131,478	40,131,478
Lease Liabilities	-	2,838,264	2,838,264
Other Financial Liabilities	-	9,887,552	9,887,552
Total Financial Liabilities	**6,413**	**814,936,423**	**814,942,836**

Seylan Bank PLC

9.2 Fair Value of Financial Instruments

All financial assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy, as described below.

Level 1 – fair value measurements using quoted prices (unadjusted) in active markets for identical assets or liabilities;
Level 2 – fair value measurements using inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e. as prices) or indirectly (i.e. derived from prices); and
Level 3 – fair value measurements using inputs for the asset or liability that are not based on observable market data (i.e. unobservable inputs).

Financial Instruments Measured at Fair Value - Fair Value Hierarchy

Bank **(Amounts in LKR Thousands)**

Date of Valuation	30.09.2026				31.12.2025			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Financial assets measured at fair value								
Derivative Financial Instruments	-	213,193	-	**213,193**	-	200,648	-	**200,648**
Financial Assets recognised through Profit or Loss - measured at Fair Value	16,824,025	-	-	**16,824,025**	14,959,447	-	-	**14,959,447**
Financial Assets measured at Fair Value through Other Comprehensive Income	87,363,811	-	721,797	**88,085,608**	92,074,464	-	721,797	**92,796,261**
Financial Liabilities measured at fair value								
Derivative Financial Instruments	-	783,604	-	**783,604**	-	6,413	-	**6,413**

Group **(Amounts in LKR Thousands)**

Date of Valuation	30.09.2026				31.12.2025			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Financial assets measured at fair value								
Derivative Financial Instruments	-	213,193	-	**213,193**	-	200,648	-	**200,648**
Financial Assets recognised through Profit or Loss - measured at Fair Value	16,824,025	-	-	**16,824,025**	14,959,447	-	-	**14,959,447**
Financial Assets measured at Fair Value through Other Comprehensive Income	87,616,277	-	721,797	**88,338,074**	92,445,838	-	721,797	**93,167,635**
Financial Liabilities measured at fair value								
Derivative Financial Instruments	-	783,604	-	**783,604**	-	6,413	-	**6,413**

Financial Instruments not Measured at Fair Value **(Amounts in LKR Thousands)**

	Bank				Group			
Date of Valuation	30.09.2026		31.12.2025		30.09.2026		31.12.2025	
	Carrying Value	Fair Value	Carrying Value	Fair Value	Carrying Value	Fair Value	Carrying Value	Fair Value
Financial Assets								
Cash and Cash Equivalents	**16,143,856**	**16,143,856**	18,202,545	18,202,545	**16,143,858**	**16,143,858**	18,202,585	18,202,585
Balances with Central Bank of Sri Lanka	**16,034,555**	**16,034,555**	11,218,110	11,218,110	**16,034,555**	**16,034,555**	11,218,110	11,218,110
Placements with Banks and Other Financial Institutions	**22,239,819**	**22,239,819**	32,006,116	32,006,116	**22,239,819**	**22,239,819**	32,006,116	32,006,116
Financial Assets at Amortized Cost - Loans and Advances	**688,919,940**	**687,363,360**	599,801,944	597,839,695	**688,919,940**	**687,363,360**	599,801,944	597,839,695
Financial Assets at Amortized Cost - Debt and Other Instruments	**132,194,142**	**121,133,271**	120,394,298	124,016,510	**132,194,142**	**121,133,271**	120,489,193	124,016,510
Other Financial Assets	**8,727,478**	**8,727,478**	8,997,551	8,997,551	**8,746,980**	**8,746,980**	9,018,613	9,018,613
Financial Liabilities								
Due to Banks	**30,060,556**	**30,060,556**	23,898,752	23,898,752	**30,060,556**	**30,060,556**	23,898,752	23,898,752
Due to Depositors	**810,998,303**	**810,998,303**	732,960,379	732,960,379	**810,998,303**	**810,998,303**	732,960,379	732,960,379
Due to Debt Securities Holders	**15,479,389**	**15,479,389**	5,203,644	5,203,644	**15,479,389**	**15,479,389**	5,203,644	5,203,644
Due to Other Borrowers	**21,054**	**21,054**	16,354	16,354	**21,054**	**21,054**	16,354	16,354
Debt Securities Issued	**32,731,052**	**30,227,991**	40,131,478	39,400,177	**32,731,052**	**30,227,991**	40,131,478	39,400,177
Lease Liabilities	**6,094,793**	**6,094,793**	6,030,361	6,030,361	**2,903,221**	**2,903,221**	2,838,264	2,838,264
Other Financial Liabilities	**9,708,555**	**9,708,555**	9,821,584	9,821,584	**9,708,555**	**9,708,555**	9,887,552	9,887,552

Seylan Bank PLC

10 Analysis of Loans & Advances , Commitments, Contingencies and Impairment

(Amounts in LKR Thousands)

	Bank		Group	
	As at 30.09.2026	*As at 31.12.2025*	*As at 30.09.2026*	*As at 31.12.2025*
10.1 Product-wise Gross Loans & Advances				
By product - Domestic Currency				
Export Bills	160,419	46,964	160,419	46,964
Import Bills	436,660	416,676	436,660	416,676
Local Bills	3,142	11,216	3,142	11,216
Lease Rentals Receivable	44,828,255	36,829,284	44,828,255	36,829,284
Overdrafts	70,902,034	63,054,131	70,902,034	63,054,131
Revolving Import Loans	33,652,316	36,218,200	33,652,316	36,218,200
Packing Credit Loans	5,889,034	6,473,683	5,889,034	6,473,683
Staff Loans	9,066,537	8,338,417	9,066,537	8,338,417
Housing Loans	18,336,651	17,695,857	18,336,651	17,695,857
Pawning Receivables	68,043,637	49,203,725	68,043,637	49,203,725
Refinance Loans	8,859,840	8,563,067	8,859,840	8,563,067
Credit Cards	11,371,093	9,642,294	11,371,093	9,642,294
Margin Trading	17,627,962	16,498,690	17,627,962	16,498,690
Factoring	1,786,909	1,680,629	1,786,909	1,680,629
Term Loans	359,579,558	328,644,599	359,579,558	328,644,599
Total	**650,544,046**	**583,317,432**	**650,544,046**	**583,317,432**
By product - Foreign Currency				
Export Bills	2,636,162	2,967,020	2,636,162	2,967,020
Import Bills	695,131	675,382	695,131	675,382
Local Bills	-	-	-	-
Overdrafts	1,037,821	1,357,646	1,037,821	1,357,646
Revolving Import Loans	708,385	191,756	708,385	191,756
Packing Credit Loans	17,990,529	14,348,582	17,990,529	14,348,582
Housing Loans	45,631	60,579	45,631	60,579
Term Loans	77,548,670	60,822,311	77,548,670	60,822,311
Total	**100,662,329**	**80,423,276**	**100,662,329**	**80,423,276**
Gross Loans and Advances	**751,206,375**	**663,740,708**	**751,206,375**	**663,740,708**
10.2 Product-wise Commitments and Contingencies				
By product - Domestic Currency				
Commitments				
Undrawn Credit Lines	161,112,596	173,332,376	161,112,596	173,332,376
Capital Commitments	327,203	255,766	341,340	280,088
Contingencies				
Acceptances	282,153	3,409	282,153	3,409
Standby Letters of Credit	-	-	-	-
Guarantees	86,128,515	64,560,817	86,128,515	64,560,817
Documentary Credit	731,909	453,220	731,909	453,220
Bills for Collection	724,579	774,062	724,579	774,062
Forward Exchange Contracts (Net)	(37,697,688)	(29,532,485)	(37,697,688)	(29,532,485)
Total	**211,609,267**	**209,847,165**	**211,623,404**	**209,871,487**
By product - Foreign Currency				
Commitments				
Undrawn Credit Lines	11,403,023	10,653,544	11,403,023	10,653,544
Capital Commitments	1,107,566	944,013	1,107,566	944,013
Contingencies				
Acceptances	14,392,848	12,836,251	14,392,848	12,836,251
Standby Letters of Credit	149,365	140,058	149,365	140,058
Guarantees	4,038,393	4,038,515	4,038,393	4,038,515
Documentary Credit	21,510,328	18,912,138	21,510,328	18,912,138
Bills for Collection	6,282,497	6,039,528	6,282,497	6,039,528
Forward Exchange Contracts (Net)	36,905,282	29,574,676	36,905,282	29,574,676
Total	**95,789,302**	**83,138,723**	**95,789,302**	**83,138,723**
Total Commitments and Contingencies	**307,398,569**	**292,985,888**	**307,412,706**	**293,010,210**

Seylan Bank PLC
Analysis of Loans & Advances , Commitments, Contingencies and Impairment

(Amounts in LKR Thousands)

	Bank		Group	
	As at 30.09.2026	*As at 31.12.2025*	*As at 30.09.2026*	*As at 31.12.2025*
10.3 Stage-wise Impairment on Loans & Advances, Commitments and Contingencies				
Gross Loans and Advances, Commitments and Contingencies	**1,058,604,944**	**956,726,596**	**1,058,619,081**	**956,750,918**
Less : Accumulated Impairment under Stage 1	4,930,266	5,084,776	4,930,266	5,084,776
Accumulated Impairment under Stage 2	4,847,031	4,804,361	4,847,031	4,804,361
Accumulated Impairment under Stage 3	54,427,911	55,453,696	54,427,911	55,453,696
Net Loans & Advances, Commitments and Contingencies	**994,399,736**	**891,383,763**	**994,413,873**	**891,408,085**
Movement of Impairment during the Period	**From 01.01.2026 to 30.09.2026**	**From 01.01.2025 to 31.12.2025**	**From 01.01.2026 to 30.09.2026**	**From 01.01.2025 to 31.12.2025**
Stage 1				
Opening Balance as at 01st January	5,084,776	3,429,685	5,084,776	3,429,685
Charge/(Write back) to Income Statement	(210,889)	1,624,823	(210,889)	1,624,823
Exchange Rate Movements	56,379	30,268	56,379	30,268
Closing Balance	**4,930,266**	**5,084,776**	**4,930,266**	**5,084,776**
Stage 2				
Opening Balance as at 01st January	4,804,361	4,754,675	4,804,361	4,754,675
Charge/(Write back) to Income Statement	38,770	38,102	38,770	38,102
Exchange Rate Movements	3,900	11,584	3,900	11,584
Closing Balance	**4,847,031**	**4,804,361**	**4,847,031**	**4,804,361**
Stage 3				
Opening Balance as at 01st January	55,453,696	58,943,823	55,453,696	58,943,823
Charge/(Write back) to Income Statement	(1,348,621)	(964,372)	(1,348,621)	(964,372)
Reversal for Write-off during the Period	(54,431)	(3,141,443)	(54,431)	(3,141,443)
Exchange Rate Movements	461,717	615,688	461,717	615,688
Other Movements	(84,450)	-	(84,450)	-
Closing Balance	**54,427,911**	**55,453,696**	**54,427,911**	**55,453,696**
Total Impairment	**64,205,208**	**65,342,833**	**64,205,208**	**65,342,833**

11 Analysis of Deposits

(Amounts in LKR Thousands)

Deposits - By product	Bank		Group	
	As at 30.09.2026	*As at 31.12.2025*	*As at 30.09.2026*	*As at 31.12.2025*
By product - Domestic Currency				
Demand Deposits	38,010,476	47,027,482	38,010,476	47,027,482
Savings Deposits	138,403,426	144,512,468	138,403,426	144,512,468
Fixed Deposits	457,041,895	398,795,088	457,041,895	398,795,088
Certificate of Deposits	686,256	655,700	686,256	655,700
Margin Accounts	2,125,037	1,673,059	2,125,037	1,673,059
Total	**636,267,090**	**592,663,797**	**636,267,090**	**592,663,797**
By product - Foreign Currency				
Demand Deposits	6,892,232	6,405,838	6,892,232	6,405,838
Savings Deposits	22,506,827	21,500,913	22,506,827	21,500,913
Fixed Deposits	145,055,795	112,370,568	145,055,795	112,370,568
Margin Accounts	276,359	19,263	276,359	19,263
Total	**174,731,213**	**140,296,582**	**174,731,213**	**140,296,582**
Total Deposits	**810,998,303**	**732,960,379**	**810,998,303**	**732,960,379**

SEYLAN BANK PLC - DEBENTURES

	CURRENT PERIOD 01-Jul-26 to 30-Sep-26	COMPARATIVE PERIOD 01-Jul-25 to 30-Sep-25
Debt (Debentures) / Equity Ratio (Times)	0.38	0.50
Debt (Debentures plus Long Term Debt) / Equity Ratio (Times)	0.40	0.50
Interest Cover (Times)	4.89	5.27
Quick Asset Ratio (Times)	0.77	0.80
2018 Issue		
Market Prices during July to September (Ex Interest)		
10 Year Fixed Semi Annual - 13.50% p.a	*	*
Interest Yield as at Date of Last Trade	*	*
Yield to Maturity of Trade Done on	*	*
Interest Rate of Comparable Government Security		
- 10 Years	10.31%	8.97%
2021 Issue		
Market Prices during July to September (Ex Interest)		
5 Year Fixed Annual - 9.75% p.a (Debenture matured on 11/04/2026)	*	*
5 Year Fixed Quarterly - 9.25% p.a. (Debenture matured on 11/04/2026)	*	*
Interest Yield as at Date of Last Trade		
5 Year Fixed Annual - 9.75% p.a	*	*
5 Year Fixed Quarterly - 9.25% p.a.	*	*
Yield to Maturity of Trade Done on		
5 Year Fixed Annual - 9.75% p.a	*	*
5 Year Fixed Quarterly - 9.25% p.a.	*	*
Interest Rate of Comparable Government Security		
- 5 Years		7.88%
2023 Issue		
Market Prices during July to September (Ex Interest)		
5 Year Fixed Annual - 28.00% p.a		
- Highest Price	*	139.37
- Lowest Price	*	129.50
- Last Traded Price * / (06/08/2025)	*	139.37
5 Year Fixed Quarterly - 25.00% p.a.		
- Highest Price	*	134.01
- Lowest Price	*	133.95
- Last Traded Price * / (06/08/2025)	*	133.95
Interest Yield as at Date of Last Trade		
5 Year Fixed Annual - 28.00% p.a * / (06/08/2025)	*	20.09%
5 Year Fixed Quarterly - 25.00% p.a. * / (06/08/2025)	*	20.49%
Yield to Maturity of Trade Done on		
5 Year Fixed Annual - 28.00% p.a * / (06/08/2025)	*	10.56%
5 Year Fixed Quarterly - 25.00% p.a. * / (06/08/2025)	*	10.55%
Interest Rate of Comparable Government Security		
- 5 Years	10.55%	9.16%
2024 Issue		
Market Prices during July to September (Ex Interest)		
5 Year Fixed Annual - 13.25% p.a		
- Highest Price	104.88	*
- Lowest Price	100.00	*
- Last Traded Price (30/09/2026) / *	100.87	*
5 Year Fixed Quarterly - 12.60% p.a.	*	*
7 Year Fixed Annual - 13.50% p.a	*	*
7 Year Fixed Semi Annual - 13.05% p.a	*	*
Interest Yield as at Date of Last Trade		
5 Year Fixed Annual - 13.25% p.a (30/09/2026) / *	13.14%	*
5 Year Fixed Quarterly - 12.60% p.a.	*	*
7 Year Fixed Annual - 13.50% p.a	*	*
7 Year Fixed Semi Annual - 13.05% p.a	*	*
Yield to Maturity of Trade Done on		
5 Year Fixed Annual - 13.25% p.a (30/09/2026) / *	12.80%	*
5 Year Fixed Quarterly - 12.60% p.a.	*	*
7 Year Fixed Annual - 13.50% p.a	*	*
7 Year Fixed Semi Annual - 13.05% p.a	*	*
Interest Rate of Comparable Government Security		
- 5 Years	10.74%	9.43%
- 7 Years	11.41%	10.03%
2025 Issue (Debenture allotted on 18 July 2025)		
Market Prices during July to September (Ex Interest)		
5 Year Fixed Annual - 11.25% p.a	*	*
5 Year Fixed Quarterly - 10.80% p.a.	*	*
10 Year Fixed Annual - 11.75% p.a	*	*
10 Year Fixed Semi Annual - 11.40% p.a	*	*
Interest Yield as at Date of Last Trade	*	*
Yield to Maturity of Trade Done on	*	*
Interest Rate of Comparable Government Security		
- 5 Years	11.18%	9.66%
- 10 Years	12.06%	11.37%

* No trading during the period.

Seylan Bank PLC
Selected Performance Indicators

Item	Bank		Group	
	30.09.2026	31.12.2025	**30.09.2026**	31.12.2025
Regulatory Capital (LKR Mn.) *				
Common Equity Tier I	**74,905**	73,126	**76,680**	74,904
Total (Tier I) Capital	**74,905**	73,126	**76,680**	74,904
Total Capital Base	**101,990**	105,578	**103,765**	107,356
Regulatory Capital Ratios (%) *				
Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)	**11.12**	12.39	**11.38**	12.69
Total Tier I Capital Ratio (Minimum Requirement - 8.50%)	**11.12**	12.39	**11.38**	12.69
Total Capital Ratio (Minimum Requirement - 12.50%)	**15.14**	17.89	**15.39**	18.18
Leverage Ratio (%) (Minimum Requirement - 3.00%)	**6.94**	7.47	**7.10**	7.65
Regulatory Liquidity				
Liquidity Coverage Ratio %				
Rupee - (Minimum Requirement - 100%)	**171.69**	227.99		
All Currency - (Minimum Requirement -100%)	**163.01**	229.92		
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	**145.54**	127.25		
Assets Quality				
Impaired Loans (Stage 3) Ratio (Gross) (%)	**6.82**	7.54		
Impaired Loans (Stage 3) Ratio (Net) (%)	**1.02**	1.03		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	**84.98**	86.33		
Income & Profitability				
Net Interest Margin (%)	**3.99**	4.50		
Return on Assets (before Tax) (%)	**1.94**	2.31		
Return on Equity (%)	**14.44**	15.89		
Cost to Income Ratio (%)	**49.81**	44.52		
Memorandum Information				
Credit Rating - Fitch (Outlook - Stable)	**A+ (lka)**	A+ (lka)		
Number of Employees	**3,295**	3,243		
Number of Banking Centers	**172**	172		

***** Profits for the period ended 30.06.2026 have been certified by the external auditor and included in the CET 1, Total Tier 1 and Total Capital ratios disclosed above.