SEYLAN BANK PLC
FINANCIAL STATEMENTS
Nine Months ended 30th September, 2026

SEYLAN

STATEMENT OF COMPREHENSIVE INCOME

LKR'000

	BANK For the Nine Months Ended 30th September			BANK 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)**
Net Fee and Commission Income	7,109,689	6,015,297	**18.19**	2,460,154	2,168,093	**13.47**
Other Operating Income	1,295,816	1,145,212	**13.15**	(35,927)	218,332	**(116.46)**
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)**
Less: Personnel Expenses	9,883,935	8,748,772	**12.98**	3,331,180	2,947,636	**13.01**
Less: Other Expenses	8,672,749	7,594,627	**14.20**	2,943,038	2,643,087	**11.35**
Operating Profit before Taxes	**18,929,361**	**17,229,177**	**9.87**	**6,402,714**	**5,864,294**	**9.18**
Less: Income and Other Taxes	9,813,581	8,902,139	**10.24**	3,367,091	3,025,958	**11.27**
Profit for the Period	**9,115,780**	**8,327,038**	**9.47**	**3,035,623**	**2,838,336**	**6.95**
Other Comprehensive Income 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)**

	GROUP For the Nine Months Ended 30th September			GROUP 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)**
Net Fee and Commission Income	7,109,361	6,010,995	**18.27**	2,459,987	2,160,535	**13.86**
Other Operating Income	1,228,529	1,102,594	**11.42**	(23,016)	261,867	**(108.79)**
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)**
Less : Personnel Expenses	9,925,585	8,786,962	**12.96**	3,344,624	2,959,431	**13.02**
Less : Other Expenses	8,773,683	7,679,911	**14.24**	2,973,871	2,671,428	**11.32**
Operating Profit before Taxes	**19,007,447**	**17,342,714**	**9.60**	**6,466,922**	**5,954,888**	**8.60**
Less: Income and Other Taxes	9,882,805	8,972,252	**10.15**	3,389,726	3,050,713	**11.11**
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**
Other Comprehensive Income 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)**
Total Comprehensive Income 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)**

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 - Positive)	**A+ (lka)**	A+ (lka)		
Number of Employees	**3,295**	3,243		
Number of Banking Centers	**172**	172		

*Profit for the period ended 30.06.2026 have been certified by the external auditors and included in the CET 1, Total tier 1 and Total Capital Ratio disclosed above.

STATEMENT OF FINANCIAL POSITION

LKR'000

	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 recognised through Profit or Loss	16,824,025	14,959,447	**12.46**	16,824,025	14,959,447	**12.46**
Financial Assets at Amortised 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	**-**	-	-	**-**
Property, Plant & Equipment	5,739,054	5,672,416	**1.17**	8,559,655	8,502,813	**0.67**
Tax Assets	4,103,173	3,431,810	**19.56**	3,390,244	2,731,914	**24.10**
Other Assets	21,217,247	21,165,976	**0.24**	19,703,362	19,629,675	**0.38**
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 Amortised Cost						
- Due to Depositors	810,998,303	732,960,379	**10.65**	810,998,303	732,960,379	**10.65**
- Due to Borrowers	15,500,443	5,219,998	**196.94**	15,500,443	5,219,998	**196.94**
Debt Securities Issued	32,731,052	40,131,478	**(18.44)**	32,731,052	40,131,478	**(18.44)**
Tax Liabilities	5,857,193	8,607,524	**(31.95)**	5,871,644	8,634,268	**(32.00)**
Other Liabilities & Provisions	30,057,844	28,264,694	**6.34**	26,475,422	24,842,677	**6.57**
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	**-**
Retained Earnings	57,757,368	51,237,691	**12.72**	58,627,700	52,132,637	**12.46**
Other Reserves	3,439,529	4,993,922	**(31.13)**	4,740,379	6,301,196	**(24.77)**
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**

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