SEYLAN BANK PLC
FINANCIAL STATEMENTS
Three Months ended 31st March, 2026

SEYLAN

STATEMENT COMPREHENSIVE INCOME

LKR'000

(In terms of Rule 7.4 of the Colombo Stock Exchange)

	Bank For the Three Months Ended 31st March			Group For the Three Months Ended 31st March		
	2026	2025	Growth %	2026	2025	Growth %
Interest Income	22,797,220	19,483,400	**17.01**	22,810,309	19,497,520	**16.99**
Less: Interest Expenses	13,062,962	10,896,804	**19.88**	12,978,827	10,815,691	**20.00**
Net Interest Income	**9,734,258**	**8,586,596**	**13.37**	**9,831,482**	**8,681,829**	**13.24**
Add: Net Fee and Commission Income	2,311,272	1,863,313	**24.04**	2,311,248	1,863,275	**24.04**
Add: Other Operating Income	329,951	544,058	**(39.35)**	224,636	443,724	**(49.37)**
Total Operating Income	**12,375,481**	**10,993,967**	**12.57**	**12,367,366**	**10,988,828**	**12.54**
Less: Impairment Charges	100,151	225,427	**(55.57)**	100,151	225,427	**(55.57)**
Less: Personnel Expenses	3,238,004	2,805,662	**15.41**	3,252,455	2,818,110	**15.41**
Less: Other Expenses	2,892,823	2,328,980	**24.21**	2,933,068	2,358,238	**24.38**
Operating Profit before Taxes	**6,144,503**	**5,633,898**	**9.06**	**6,081,692**	**5,587,053**	**8.85**
Less: Income Tax and Other Taxes	3,238,878	2,873,213	**12.73**	3,262,136	2,896,419	**12.63**
Profit for the Period	**2,905,625**	**2,760,685**	**5.25**	**2,819,556**	**2,690,634**	**4.79**
Profit Attributable to:						
Equity Holders of the Bank	2,905,625	2,760,685	**5.25**	2,809,653	2,679,317	**4.86**
Non-controlling Interest	-	-	**-**	9,903	11,317	**(12.49)**
Profit for the Period	**2,905,625**	**2,760,685**	**5.25**	**2,819,556**	**2,690,634**	**4.79**
Other Comprehensive Income for the Period, net of Taxes	(369,611)	128,824	**(386.91)**	(373,483)	128,804	**(389.96)**
Total Comprehensive Income for the Period	**2,536,014**	**2,889,509**	**(12.23)**	**2,446,073**	**2,819,438**	**(13.24)**
Total Comprehensive Income Attributable to:						
Equity Holders of the Bank	2,536,014	2,889,509	**(12.23)**	2,437,150	2,808,126	**(13.21)**
Non-controlling Interest	-	-	**-**	8,923	11,312	**(21.12)**
Total Comprehensive Income for the Period	**2,536,014**	**2,889,509**	**(12.23)**	**2,446,073**	**2,819,438**	**(13.24)**

SELECTED PERFORMANCE INDICATORS

Item	BANK		GROUP	
	31.03.2026	31.12.2025	**31.03.2026**	31.12.2025
Regulatory Capital (LKR Mn.)				
Common Equity Tier I	70,086	73,126	71,867	74,904
Total (Tier I) Capital	70,086	73,126	71,867	74,904
Total Capital Base	100,695	105,578	102,476	107,356
Regulatory Capital Ratios (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)	11.40	12.39	11.68	12.69
Total Tier I Capital Ratio (Minimum Requirement - 8.50%)	11.40	12.39	11.68	12.69
Total Capital Ratio (Minimum Requirement - 12.50%)	16.38	17.89	16.66	18.18
Basel III Leverage Ratios (%) (Minimum Requirement - 3.00%)	6.98	7.47	7.16	7.65
Regulatory Liquidity Requirement				
Liquidity Coverage Ratio %				
Rupee - (Minimum Requirement -100%)	188.30	227.99		
All Currency - (Minimum Requirement-100%)	192.49	229.92		
Net Stable Funding Ratio (%) (Minimum Requirement -100%)	124.10	127.25		
Assets Quality				
Impaired Loans (Stage 3) to Total Loans, Ratio (%)	1.01	1.03		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	86.23	86.33		
Income & Profitability				
Net Interest Margin (%)	4.23	4.50		
Return on Assets (before Tax) (%)	1.98	2.31		
Return on Equity (%)	14.39	15.89		
Cost to Income Ratio (%)	49.54	44.52		
Memorandum Information				
Credit Rating - Fitch	A+ (lka)	A+ (lka)		
Number of Employees	3,290	3,243		
Number of Banking Centers	172	172		

Please visit the following web link for comprehensive information, including the detailed financial statements and accompanying notes.

https://www.seylan.lk/about-us/investor-relation

STATEMENT OF FINANCIAL POSITION

LKR'000

(In terms of Rule 7.4 of the Colombo Stock Exchange)

	BANK			GROUP		
	As at 31.03.2026	As at 31.12.2025 (Audited)	Growth %	As at 31.03.2026	As at 31.12.2025 (Audited)	Growth %
Assets						
Cash and Cash Equivalents	19,324,440	18,202,545	6.16	19,324,480	18,202,585	6.16
Balances with Central Bank of Sri Lanka	8,986,914	11,218,110	(19.89)	8,986,914	11,218,110	(19.89)
Placements with Banks and Finance Companies	22,971,172	32,006,116	(28.23)	22,971,172	32,006,116	(28.23)
Derivative Financial Instruments	331,457	200,648	65.19	331,457	200,648	65.19
Financial Assets recognised through Profit or Loss						
- Measured at Fair Value	17,433,515	14,959,447	16.54	17,433,515	14,959,447	16.54
Financial Assets at Amortised Cost						
- Loans and Advances	627,728,039	599,801,944	4.66	627,728,039	599,801,944	4.66
- Debt and Other Instruments	121,904,125	120,394,298	1.25	121,968,367	120,489,193	1.23
Financial Assets measured at Fair Value through Other Comprehensive Income	91,194,952	92,796,261	(1.73)	91,553,891	93,167,635	(1.73)
Investment in Subsidiary	1,153,602	1,153,602	-	-	-	-
Property, Plant & Equipment	5,590,519	5,672,416	(1.44)	8,421,341	8,502,813	(0.96)
Tax Assets	3,638,680	3,431,810	6.03	2,935,292	2,731,914	7.44
Other Assets	23,106,581	21,165,976	9.17	21,483,330	19,629,675	9.44
Total Assets	**943,363,996**	**921,003,173**	**2.43**	**943,137,798**	**920,910,080**	**2.41**
Liabilities						
Due to Banks	21,776,408	23,898,752	(8.88)	21,776,408	23,898,752	(8.88)
Derivative Financial Instruments	194,183	6,413	2,927.96	194,183	6,413	2,927.96
Financial Liabilities at Amortised Cost						
- Due to Depositors	742,544,680	732,960,379	1.31	742,544,680	732,960,379	1.31
- Due to Borrowers	13,030,933	5,219,998	149.63	13,030,933	5,219,998	149.63
Debt Securities Issued	41,068,384	40,131,478	2.33	41,068,384	40,131,478	2.33
Tax Liabilities	8,889,811	8,607,524	3.28	8,924,483	8,634,268	3.36
Other Liabilities & Provisions	33,952,237	28,264,694	20.12	30,521,554	24,842,677	22.86
Total Liabilities	**861,456,636**	**839,089,238**	**2.67**	**858,060,625**	**835,693,965**	**2.68**
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	51,574,563	51,237,691	0.66	52,373,537	52,132,637	0.46
Other Reserves	4,650,475	4,993,922	(6.88)	5,954,857	6,301,196	(5.50)
Total Shareholders' Equity	**81,907,360**	**81,913,935**	**(0.01)**	**84,010,716**	**84,116,155**	**(0.13)**
Non-controlling Interest	-	-	-	1,066,457	1,099,960	(3.05)
Total Equity	**81,907,360**	**81,913,935**	**(0.01)**	**85,077,173**	**85,216,115**	**(0.16)**
Total Equity & Liabilities	**943,363,996**	**921,003,173**	**2.43**	**943,137,798**	**920,910,080**	**2.41**
Contingent Liabilities and Commitments	**307,221,727**	**292,985,888**	**4.86**	**307,235,171**	**293,010,210**	**4.85**
Memorandum Information						
Number of Employees	**3,290**	**3,243**	**1.45**	**3,308**	**3,261**	**1.44**
Number of Banking Centres	**172**	172	-	**172**	172	-
Net Assets Value per Ordinary Share (Rs.)	**128.86**	128.87	**(0.01)**	**132.17**	132.33	**(0.12)**

Certification;

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

(Sgd.)
Shanuka Jayarathna
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
April 28, 2026
Colombo

(Sgd.)
Ramesh Jayasekara
Director/Chief Executive Officer