SEYLAN BANK PLC
FINANCIAL STATEMENTS
Nine Months ended 30th September, 2025

STATEMENT OF COMPREHENSIVE INCOME

LKR'000

	BANK For the Nine Months Ended 30th September			BANK For the Quarter Ended 30th September		
	2025	2024	Growth %	2025	2024	Growth %
Interest Income	60,066,268	63,696,556	**(5.70)**	20,647,128	19,750,787	**4.54**
Less: Interest Expenses	33,008,825	36,434,750	**(9.40)**	11,351,819	11,079,026	**2.46**
Net Interest Income	**27,057,443**	**27,261,806**	**(0.75)**	**9,295,309**	**8,671,761**	**7.19**
Net Fee and Commission Income	6,760,588	5,828,577	**15.99**	2,444,587	2,089,675	**16.98**
Other Operating Income	1,327,839	1,173,209	**13.18**	292,157	222,793	**31.13**
Total Operating Income	**35,145,870**	**34,263,592**	**2.57**	**12,032,053**	**10,984,229**	**9.54**
Less: Impairment Charges	772,287	4,149,782	**(81.39)**	281,331	1,194,117	**(76.44)**
Less: Personnel Expenses	8,748,772	8,085,327	**8.21**	2,947,636	2,713,586	**8.63**
Less: Other Expenses	8,395,634	7,588,271	**10.64**	2,938,792	2,571,719	**14.27**
Operating Profit before Taxes	**17,229,177**	**14,440,212**	**19.31**	**5,864,294**	**4,504,807**	**30.18**
Less: Income Tax and Other Taxes	8,902,139	7,847,125	**13.44**	3,025,958	2,470,050	**22.51**
Profit for the Period	**8,327,038**	**6,593,087**	**26.30**	**2,838,336**	**2,034,757**	**39.49**
Other Comprehensive Income/(loss) for the Period, net of Taxes	1,590,076	(96,218)	**1,752.58**	(126,674)	(223,550)	**43.34**
Total Comprehensive Income for the Period	**9,917,114**	**6,496,869**	**52.64**	**2,711,662**	**1,811,207**	**49.72**

	GROUP For the Nine Months Ended 30th September			GROUP For the Quarter Ended 30th September		
	2025	2024	Growth %	2025	2024	Growth %
Interest Income	60,106,609	63,741,790	**(5.70)**	20,660,556	19,763,721	**4.54**
Less: Interest Expenses	32,765,235	36,195,703	**(9.48)**	11,270,494	11,002,950	**2.43**
Net Interest Income	**27,341,374**	**27,546,087**	**(0.74)**	**9,390,062**	**8,760,771**	**7.18**
Net Fee and Commission Income	6,756,286	5,827,806	**15.93**	2,441,658	2,089,568	**16.85**
Other Operating Income	1,285,221	1,141,659	**12.57**	331,063	246,580	**34.26**
Total Operating Income	**35,382,881**	**34,515,552**	**2.51**	**12,162,783**	**11,096,919**	**9.61**
Less: Impairment Charges	772,287	4,149,782	**(81.39)**	281,331	1,194,117	**(76.44)**
Less: Personnel Expenses	8,786,962	8,124,049	**8.16**	2,959,431	2,725,540	**8.58**
Less: Other Expenses	8,480,918	7,695,697	**10.20**	2,967,133	2,606,570	**13.83**
Operating Profit before Taxes	**17,342,714**	**14,546,024**	**19.23**	**5,954,888**	**4,570,692**	**30.28**
Less: Income Tax and Other Taxes	8,972,252	7,918,561	**13.31**	3,050,713	2,494,204	**22.31**
Profit for the Period	**8,370,462**	**6,627,463**	**26.30**	**2,904,175**	**2,076,488**	**39.86**
Profit Attributable to:						
Equity Holders of the Bank	8,330,425	6,604,193	26.14	2,887,512	2,065,926	39.77
Non-controlling Interest	40,037	23,270	72.05	16,663	10,562	57.76
Profit for the Period	**8,370,462**	**6,627,463**	**26.30**	**2,904,175**	**2,076,488**	**39.86**
Other Comprehensive Income/(loss) for the Period, net of Taxes	**1,589,179**	**(86,325)**	**1,940.93**	**(129,973)**	**(227,596)**	**42.89**
Total Comprehensive Income for the Period	**9,959,641**	**6,541,138**	**52.26**	**2,774,202**	**1,848,892**	**50.05**
Total Comprehensive Income Attributable to:						
Equity Holders of the Bank	9,919,831	6,514,873	52.26	2,758,374	1,839,354	49.96
Non-controlling Interest	39,810	26,265	51.57	15,828	9,538	65.95
Total Comprehensive Income for the Period	**9,959,641**	**6,541,138**	**52.26**	**2,774,202**	**1,848,892**	**50.05**

SELECTED PERFORMANCE INDICATORS

Item	BANK		GROUP	
	30.09.2025	31.12.2024	30.09.2025	31.12.2024
Regulatory Capital (LKR Mn.)				
Common Equity Tier I	**64,480**	66,565	**65,502**	67,793
Total (Tier I) Capital	**64,480**	66,565	**65,502**	67,793
Total Capital Base	**96,615**	86,837	**97,637**	88,064
Regulatory Capital Ratios (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)	**12.24**	14.25	**12.42**	14.50
Total Tier I Capital Ratio (Minimum Requirement - 8.50%)	**12.24**	14.25	**12.42**	14.50
Total Capital Ratio (Minimum Requirement - 12.50%)	**18.34**	18.59	**18.52**	18.84
Leverage Ratio (%) (Minimum Requirement - 3.00%)	**7.11**	8.16	**7.22**	8.30
Regulatory Liquidity Requirement				
Liquidity Coverage Ratio %				
Rupee - (Minimum Requirement - 100%)	**276.57**	415.75		
All Currency - (Minimum Requirement -100%)	**317.20**	491.37		
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	**132.90**	144.76		
Assets Quality				
Impaired Loans (Stage 3) Ratio (%)	**1.48**	2.10		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	**83.22**	80.90		
Income & Profitability				
Net Interest Margin (%)	**4.48**	4.90		
Return on Assets (before Tax) (%)	**2.12**	2.14		
Return on Equity (%)	**15.08**	15.35		
Cost to Income Ratio (%)	**48.78**	47.05		
Memorandum Information				
Credit Rating - Fitch	**A+ (lka)**	A+ (lka)		
Number of Employees	**3,252**	3,211		
Number of Banking Centers	**170**	170		

STATEMENT OF FINANCIAL POSITION

LKR'000

	BANK			GROUP		
	As at 30.09.2025	As at 31.12.2024 (Audited)	Growth %	As at 30.09.2025	As at 31.12.2024 (Audited)	Growth %
Assets						
Cash and Cash Equivalents	18,964,213	17,384,396	**9.09**	18,964,214	17,384,436	**9.09**
Balances with Central Bank of Sri Lanka	5,263,491	8,719,115	**(39.63)**	5,263,491	8,719,115	**(39.63)**
Placements with Banks and Finance Companies	30,608,931	50,156,002	**(38.97)**	30,608,931	50,156,002	**(38.97)**
Derivative Financial Instruments	10,484	17,398	**(39.74)**	10,484	17,398	**(39.74)**
Financial Assets recognised through Profit or Loss	13,198,000	21,454,098	**(38.48)**	13,198,000	21,454,098	**(38.48)**
Financial Assets at Amortised Cost						
- Loans and Advances	533,755,460	462,950,751	**15.29**	533,755,460	462,950,751	**15.29**
- Debt and Other Instruments	132,633,152	136,224,930	**(2.64)**	132,727,864	136,314,858	**(2.63)**
Financial Assets measured at Fair Value through Other Comprehensive Income	92,892,528	56,248,530	**65.15**	93,256,493	56,615,939	**64.72**
Investment in Subsidiary	1,153,602	1,153,602	**-**	-	-	**-**
Property, Plant & Equipment	5,011,747	5,100,594	**(1.74)**	7,794,734	7,923,121	**(1.62)**
Tax Assets	-	205,963	**(100.00)**	-	-	**-**
Other Assets	19,648,509	20,074,460	**(2.12)**	18,105,145	18,531,459	**(2.30)**
Total Assets	**853,140,117**	**779,689,839**	**9.42**	**853,684,816**	**780,067,177**	**9.44**
Liabilities						
Due to Banks	22,537,256	8,141,795	**176.81**	22,537,256	8,141,795	**176.81**
Derivative Financial Instruments	41,817	809	**5,068.97**	41,817	809	**5,068.97**
Financial Liabilities at Amortised Cost						
- Due to Depositors	674,854,107	646,817,333	**4.33**	674,854,107	646,817,333	**4.33**
- Due to Borrowers	5,057,992	1,485,675	**240.45**	5,057,992	1,485,675	**240.45**
Debt Securities Issued	38,989,658	25,128,383	**55.16**	38,989,658	25,128,383	**55.16**
Tax Liabilities	3,645,533	1,489,697	**144.72**	4,347,878	1,979,772	**119.62**
Other Liabilities & Provisions	29,832,934	26,137,675	**14.14**	26,484,312	22,837,598	**15.97**
Total Liabilities	**774,959,297**	**709,201,367**	**9.27**	**772,313,020**	**706,391,365**	**9.33**
Equity						
Stated Capital	21,693,370	21,693,370	**-**	21,693,370	21,693,370	**-**
Statutory Reserve Fund	3,383,537	3,383,537	**-**	3,383,537	3,383,537	**-**
Retained Earnings	47,636,808	41,525,916	**14.72**	48,474,868	42,360,589	**14.43**
Other Reserves	5,467,105	3,885,649	**40.70**	6,748,208	5,167,422	**30.59**
Total Shareholders' Equity	**78,180,820**	70,488,472	**10.91**	**80,299,983**	72,604,918	**10.60**
Non-controlling Interest	**-**	-	**-**	1,071,813	1,070,894	**0.09**
Total Equity	**78,180,820**	70,488,472	**10.91**	81,371,796	73,675,812	**10.45**
Total Equity & Liabilities	**853,140,117**	779,689,839	**9.42**	853,684,816	780,067,177	**9.44**
Contingent Liabilities and Commitments	**275,490,485**	**180,816,364**	**52.36**	**275,495,100**	**180,821,071**	**52.36**

Certification;

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

Shanuka Jayarathna

Chief Financial Officer - Designate

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 28, 2025
Colombo

(Sgd.)
Ramesh Jayasekara
Director/Chief Executive Officer