SEYLAN BANK PLC

FINANCIAL STATEMENTS

Six Months ended 30th June, 2026

STATEMENT COMPREHENSIVE INCOME

(Amounts in LKR Thousands)

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

	Bank For the Six Months Ended 30th June			Bank For the Quarter Ended 30th June		
	2026	**2025**	**Growth %**	**2026**	**2025**	**Growth %**
Interest Income	46,942,635	39,419,140	19.09	24,145,415	19,935,740	21.12
Less: Interest Expenses	27,382,235	21,657,006	26.44	14,319,273	10,760,202	33.08
Net Interest Income	**19,560,400**	**17,762,134**	**10.12**	**9,826,142**	**9,175,538**	**7.09**
Net Fee and Commission Income	4,649,535	3,847,204	20.85	2,321,968	1,969,401	17.90
Other Operating Income	1,331,743	926,880	43.68	1,018,087	397,312	156.24
Total Operating Income	**25,541,678**	**22,536,218**	**13.34**	**13,166,197**	**11,542,251**	**14.07**
Less: Impairment Charges	732,565	418,659	74.98	632,414	193,232	227.28
Less: Personnel Expenses	6,552,755	5,801,136	12.96	3,314,751	2,995,474	10.66
Less: Other Expenses	5,729,711	4,951,540	15.72	2,836,888	2,622,560	8.17
Operating Profit before Taxes	**12,526,647**	**11,364,883**	**10.22**	**6,382,144**	**5,730,985**	**11.36**
Less: Income Tax and Other Taxes	6,446,490	5,876,181	9.71	3,207,612	3,002,968	6.81
Profit for the Period	**6,080,157**	**5,488,702**	**10.78**	**3,174,532**	**2,728,017**	**16.37**
Other Comprehensive Income for the Period, net of Taxes	(989,929)	1,716,750	(157.66)	(620,318)	1,587,926	(139.06)
Total Comprehensive Income for the Period	**5,090,228**	**7,205,452**	**(29.36)**	**2,554,214**	**4,315,943**	**(40.82)**

	Group For the Six Months Ended 30th June			Group For the Quarter Ended 30th June		
	2026	**2025**	**Growth %**	**2026**	**2025**	**Growth %**
Interest Income	46,967,901	39,446,053	**19.07**	24,157,592	19,948,533	**21.10**
Less: Interest Expenses	27,214,957	21,494,741	**26.61**	14,236,130	10,679,050	**33.31**
Net Interest Income	**19,752,944**	**17,951,312**	**10.04**	**9,921,462**	**9,269,483**	**7.03**
Net Fee and Commission Income	4,649,374	3,850,460	**20.75**	2,338,126	1,987,185	**17.66**
Other Operating Income	1,251,545	840,727	**48.86**	1,026,909	397,003	**158.67**
Total Operating Income	**25,653,863**	**22,642,499**	**13.30**	**13,286,497**	**11,653,671**	**14.01**
Less: Impairment Charges	732,565	418,659	**74.98**	632,414	193,232	**227.28**
Less: Personnel Expenses	6,580,961	5,827,531	**12.93**	3,328,506	3,009,421	**10.60**
Less: Other Expenses	5,799,812	5,008,483	**15.80**	2,866,744	2,650,245	**8.17**
Operating Profit before Taxes	**12,540,525**	**11,387,826**	**10.12**	**6,458,833**	**5,800,773**	**11.34**
Less: Income Tax and Other Taxes	6,493,079	5,921,539	**9.65**	3,230,943	3,025,120	**6.80**
Profit for the Period	**6,047,446**	**5,466,287**	**10.63**	**3,227,890**	**2,775,653**	**16.29**
Profit Attributable to:						
Equity Holders of the Bank	6,024,037	5,442,913	**10.68**	3,214,384	2,763,596	**16.31**
Non-controlling Interest	23,409	23,374	**0.15**	13,506	12,057	**12.02**
Profit for the Period	**6,047,446**	**5,466,287**	**10.63**	**3,227,890**	**2,775,653**	**16.29**
Other Comprehensive Income for the Period, net of Taxes	(996,203)	1,719,152	**(157.95)**	(622,720)	1,590,348	**(139.16)**
Total Comprehensive Income for the Period	**5,051,243**	**7,185,439**	**(29.70)**	**2,605,170**	**4,366,001**	**(40.33)**
Total Comprehensive Income Attributable to:						
Equity Holders of the Bank	5,029,422	7,161,457	**(29.77)**	2,592,272	4,353,331	**(40.45)**
Non-controlling Interest	21,821	23,982	**(9.01)**	12,898	12,670	**1.80**
Total Comprehensive Income for the Period	**5,051,243**	**7,185,439**	**(29.70)**	**2,605,170**	**4,366,001**	**(40.33)**

SELECTED PERFORMANCE INDICATORS

Item	BANK		GROUP	
	30.06.2026	31.12.2025	**30.06.2026**	31.12.2025
Regulatory Capital (LKR Mn.)				
Common Equity Tier I	**69,152**	73,126	**70,938**	74,904
Total (Tier I) Capital	**69,152**	73,126	**70,938**	74,904
Total Capital Base	**98,651**	105,578	**100,437**	107,356
Regulatory Capital Ratios (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement - 7.00%)	**10.91**	12.39	**11.18**	12.69
Total Tier I Capital Ratio (Minimum Requirement - 8.50%)	**10.91**	12.39	**11.18**	12.69
Total Capital Ratio (Minimum Requirement - 12.50%)	**15.56**	17.89	**15.83**	18.18
Basel III Leverage Ratio (%) (Minimum Requirement - 3.00%)	**6.63**	**7.47**	**6.80**	**7.65**
Regulatory Liquidity Requirement				
Liquidity Coverage Ratio %				
Rupee - (Minimum Requirement - 100%)	**175.88**	227.99		
All Currency - (Minimum Requirement -100%)	**187.03**	229.92		
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	**118.71**	127.25		
Assets Quality				
Impaired Loans (Stage 3) Ratio (Gross) (%)	**6.97**	7.54		
Impaired Loans (Stage 3) Ratio (Net) (%)	**1.03**	1.03		
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	**85.26**	86.33		
Income & Profitability				
Net Interest Margin (%)	**4.16**	4.50		
Return on Assets (before Tax) (%)	**1.98**	2.31		
Return on Equity (%)	**14.74**	15.89		
Cost to Income Ratio (%)	**48.09**	44.52		
Memorandum Information				
Credit Rating - Fitch	**A+ (lka)**	A+ (lka)		
Number of Employees	**3,300**	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

(Amounts in LKR Thousands)

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

	BANK			GROUP		
	As at 30.06.2026	**As at 31.12.2025 (Audited)**	**Growth %**	**As at 30.06.2026**	**As at 31.12.2025 (Audited)**	**Growth %**
Assets						
Cash and Cash Equivalents	19,031,687	18,202,545	**4.56**	19,031,727	18,202,585	**4.56**
Balances with Central Bank of Sri Lanka	8,929,650	11,218,110	**(20.40)**	8,929,650	11,218,110	**(20.40)**
Placements with Banks and Finance Companies	29,543,527	32,006,116	**(7.69)**	29,543,527	32,006,116	**(7.69)**
Derivative Financial Instruments	1,812,523	200,648	**803.33**	1,812,523	200,648	**803.33**
Financial Assets recognised through Profit or Loss	18,641,671	14,959,447	**24.61**	18,641,671	14,959,447	**24.61**
Financial Assets at Amortised Cost						
- Loans and Advances	650,365,165	599,801,944	**8.43**	650,365,165	599,801,944	**8.43**
- Debt and Other Instruments	125,333,352	120,394,298	**4.10**	125,333,352	120,489,193	**4.02**
Financial Assets measured at Fair Value through Other Comprehensive Income	88,464,728	92,796,261	**(4.67)**	88,828,721	93,167,635	**(4.66)**
Investment in Subsidiary	1,153,602	1,153,602	-	-	-	-
Property, Plant & Equipment	5,608,271	5,672,416	**(1.13)**	8,431,143	8,502,813	**(0.84)**
Tax Assets	4,029,146	3,431,810	**17.41**	3,320,560	2,731,914	**21.55**
Other Assets	23,078,710	21,165,976	**9.04**	21,570,487	19,629,675	**9.89**
Total Assets	**975,992,032**	**921,003,173**	**5.97**	**975,808,526**	**920,910,080**	**5.96**
Liabilities						
Due to Banks	24,182,056	23,898,752	**1.19**	24,182,056	23,898,752	**1.19**
Derivative Financial Instruments	235,449	6,413	**3,571.43**	235,449	6,413	**3,571.43**
Financial Liabilities at Amortised Cost						
- Due to Depositors	771,065,557	732,960,379	**5.20**	771,065,557	732,960,379	**5.20**
- Due to Borrowers	22,681,261	5,219,998	**334.51**	22,681,261	5,219,998	**334.51**
Debt Securities Issued	34,471,936	40,131,478	**(14.10)**	34,471,936	40,131,478	**(14.10)**
Tax Liabilities	8,060,074	8,607,524	**(6.36)**	8,101,467	8,634,268	**(6.17)**
Other Liabilities & Provisions	30,834,125	28,264,694	**9.09**	27,388,457	24,842,677	**10.25**
Total Liabilities	**891,530,458**	**839,089,238**	**6.25**	**888,126,183**	**835,693,965**	**6.27**
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	54,718,178	51,237,691	**6.79**	55,557,459	52,132,637	**6.57**
Other Reserves	4,061,074	4,993,922	**(18.68)**	5,363,207	6,301,196	**(14.89)**
Total Shareholders' Equity	**84,461,574**	**81,913,935**	**3.11**	**86,602,988**	**84,116,155**	**2.96**
Non-controlling Interest	-	-	-	**1,079,355**	**1,099,960**	**(1.87)**
Total Equity	84,461,574	81,913,935	**3.11**	**87,682,343**	85,216,115	**2.89**
Total Equity & Liabilities	**975,992,032**	**921,003,173**	**5.97**	**975,808,526**	**920,910,080**	**5.96**
Contingent Liabilities and Commitments	**329,354,436**	**292,985,888**	**12.41**	**329,368,094**	**293,010,210**	**12.41**
Memorandum Information						
Number of Employees	3,300	3,243	**1.76**	**3,318**	3,261	**1.75**
Number of Banking Centres	172	172	-	**172**	172	-
Net Assets Value per Ordinary Share (Rs.)	132.87	128.87	**3.10**	**136.24**	132.33	**2.95**

Certification;

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

(Sgd.)

Ayesha Naotunna

Assistant General Manager - Finance

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

(Sgd.)

Ramesh Jayasekara

Director/Chief Executive Officer

July 30, 2026

Colombo