

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30.06.2025				
In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01.04.2025 To 30.06.2025 (Unaudited)	From 01.04.2024 To 30.06.2024 (Unaudited)	From 01.04.2025 To 30.06.2025 (Unaudited)	From 01.04.2024 To 30.06.2024 (Unaudited)
Interest Income	626	652	162,827	150,392
Interest Expenses	170	161	99,238	88,611
Net Interest Income	456	491	63,589	61,781
Fee and Commission Income	76	31	22,710	18,912
Fee and Commission Expenses	-	-	-	-
Net fee and commission income	-	-	-	-
Net gains/(losses) from trading	-	-	-	-
Net fair value gains/(losses) on:	-	-	-	-
financial assets at fair value through profit or loss	-	-	-	-
financial liabilities at fair value through profit or loss	-	-	-	-
Net gains/(losses) on derecognition of financial assets:	-	-	-	-
at fair value through profit or loss	-	-	-	-
at amortised cost	-	-	-	-
at fair value through other comprehensive income	-	-	-	-
Net other operating income	3	(69)	1,808	598
Total Operating Income	535	453	88,106	81,291
Impairment Charges	23	(41)	6,910	12,584
Net operating income	512	494	81,196	68,708
Personnel Expenses	29	34	26,123	16,785
Depreciation and amortization expenses	0.06	1	-	-
Other expenses	39	121	14,281	19,491
Share of profits/(loss) of associates and joint ventures	-	-	-	-
Operating profit/(loss) before VAT and NBT on financial services	444	339	40,792	32,432
Value Added Tax (VAT) on financial services	45	25	-	-
Nation Building Tax (NBT) on financial services	-	-	-	-
Operating profit/(loss) after VAT & NBT on financial services	399	315	40,792	32,432
Share of profits of associates and joint ventures	-	-	-	-
Profit/ Loss before tax	399	315	40,792	32,432
Income tax expenses	26	95	11,065	8,398
Profit/(loss) for the period	372	219	29,728	24,034
Profit attributable to:	-	-	-	-
Equity holders of the parent	-	-	-	-
Non-controlling interests	-	-	-	-
Earnings per share on profit	-	-	-	-
Basic earnings per ordinary share	-	-	-	-
Diluted earnings per ordinary share	-	-	-	-

SIMPLIFIED STATEMENT OF FINANCIAL POSITIONA AT 31.12.2024				
In Rupees Millions	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	as at 30.06.2025 (Unaudited)	as at 31.03.2025 (Audited)	as at 30.06.2025 (Unaudited)	as at 31.03.2025 (Audited)
Assets				
Cash and cash equivalents	68	140	19,561	13,126
Balances with central banks of Sri Lanka	75	85	312,131	307,000
Placements with banks	20,973	18,950	202,944	228,553
Derivative financial instruments	-	8	-	-
Financial assets recognized through profit or loss	-	-	-	-
Measured at fair value	-	-	53,487	45,481
Designated at fair value	-	-	-	-
Financial assets at amortised cost	-	-	-	-
Loans and advances	15,383	16,487	5,841,160	5,710,712
Debt and other instruments	2,869	2,274	2,278,676	2,204,983
Financial assets measured at fair value through other comprehensive income	5	19	-	-
Investment in subsidiaries	-	-	2,505	2,568
Investment in associates and joint ventures	-	-	-	-
Property plant and equipment	41	41	87,625	88,267
Investment properties	-	-	-	-
Goodwill and intangible assets	-	-	-	-
Deferred tax assets	-	-	-	-
Other assets	171	190	156,946	133,417
Total Assets	39,585	38,194	8,955,035	8,734,107
Liabilities				
Due to banks	7,796	6,676	23,856	2,207
Derivative financial instruments	7	-	-	-
Financial liabilities recognized through profit or loss	-	-	-	-
Measured at fair value	-	-	-	-
Designated at fair value	-	-	-	-
Financial liabilities at amortised cost	-	-	-	-
Due to depositors	7,708	8,082	7,442,891	7,371,536
Due to debt securities holders	-	-	506,216	412,872
Due to other borrowers	-	-	-	-
Debt securities issued	-	-	-	-
Retirement benefit obligations	-	-	-	-
Current tax liabilities	327	379	-	-
Deferred tax liabilities	3	-	-	-
Other provisions	-	-	-	-
Other liabilities	602	463	255,330	254,392
Due to subsidiaries	-	-	-	-
Total Liabilities	16,443	15,600	8,228,293	8,041,007
Equity				
Stated capital/Assigned capital	1,741	1,741	13,470	13,470
Statutory reserve fund	909	885	157,017	157,017
OCI reserve	-	-	-	-
Retained earnings	20,426	14,619	-	-
Other reserves	66	5,349	556,255	522,613
Total Shareholders' equity	23,142	22,594	726,742	693,100
Non-controlling interest	-	-	-	-
Total Equity	23,142	22,594	726,742	693,100
Total Equity and Liabilities	39,585	38,194	8,955,035	8,734,107
Contingent liabilities and commitments	13,305	12,385	2,871,091	2,948,357
Memorandum Information				
Number of Employees				
Number of Branches				
Note: Amounts stated are net of impairment and depreciation.				

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 30.06.2025

<i>In Rupees Millions</i>	Bank (in LKR)	
	Current Period	Previous Period
	30.06.2025 (Unaudited)	31.03.2025 (Audited)
Cash flows from operating activities		
Profit before tax	444	1,615
Adjustments for:		
Non-cash items included in the profit before tax	85	277
Changes in operating assets	1,141	(63)
Changes in operating liabilities	885	4,871
Dividend income	-	(3)
Tax paid	(127)	(902)
VAT paid	-	-
SSCL paid	-	-
Operating lease rental paid	(5)	(20)
Gratuity paid	-	(5)
Net cash generated from operating activities	2,424	5,771
Cash flows from investing activities		
Purchase of property, plant and equipment	-	(11)
Sales of property, plant and equipment	-	-
Net investment in financial assets at amortized cost	(595)	2,146
Net investment in fair value through OCI assets	-	(5)
Net investment in other financial assets	-	-
Dividends received	-	3
Net cash used in investing activities	(595)	2,134
Cash flows from financing activities		
Assigned capital received from head office	-	-
Net cash generated from financing activities	-	-
Net increase / (decrease) in cash and cash equivalents	1,829	7,905
Effect on exchange rate changes	-	(502)
Cash and cash equivalents at the beginning of the year	8,718	1,314
Cash and cash equivalents at the end of the year	10,546	8,718

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30.06.2025													
Bank (In LKR Millions)	Stated capital/Assigned capital					Reserves					Total	Non-controlling interest	Total Equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Reserve Fund	Share Premium	Statutory Reserve Fund	OCI Reserve	Fair value Reserve	Retained Earnings	Other Reserves			
Balance as at 01.04.2025 (Opening balance)			1,741			885	-		20,053	132	22,811		22,811
Total comprehensive income for the period											-		-
Profit/(loss) for the year (net of tax)									372		372		372
Other comprehensive income (net of tax)											-		-
Total comprehensive income for the year	-	-	1,741	-	-	885	-	-	20,426	132	23,183		23,183
Transactions with equity holders, recognised directly in equity													
Share issue/increase of assigned capital											-		-
Share options exercised											-		-
Bonus issue											-		-
Rights issue											-		-
Transfers to reserves during the period						24			-	(66)	(42.00)		(42)
Transfer to Other Reserve											-		-
Dividends to equity holders											-		-
Profit transferred to head office											-		-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)											-		-
Others (Please specify)											-		-
Total transactions with equity holders	-	-	-	-	-	24	-	-	-	(66)	(42)		(42)
Balance as at 30.06.2025 (Closing balance)	-	-	1,741	-	-	909	-	-	20,426	66	23,142		23,142

STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 30.06.2025													
Bank (In INR Millions)	Stated capital/Assigned capital					Reserves					Total	Non-controlling interest	Total Equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Reserve Fund	Share Premium	Statutory Reserve Fund	OCI Reserve	Fair value Reserve	Retained Earnings	Other Reserves			
Balance as at 01.04.2025 (Opening balance)	13,470			157,017	62,900		72,008		3,524	384,181	693,099		693,099
Total comprehensive income for the period											-		-
Profit/(loss) for the year (net of tax)									29,728		29,728		29,728
Other comprehensive income (net of tax)											-		-
Total comprehensive income for the year	13,470	-	-	157,017	62,900	-	72,008	-	33,252	384,181	722,828		722,828
Transactions with equity holders, recognised directly in equity													
Share issue/increase of assigned capital											-		-
Share options exercised											-		-
Bonus issue											-		-
Rights issue											-		-
Transfers to reserves during the period							(353)			4,264	3,910.99		3,911
Transfer to Other Reserve											-		-
Dividends to equity holders											-		-
Profit transferred to head office											-		-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)											-		-
Others (Please specify)											-		-
Total transactions with equity holders	-	-	-	-	-	-	(353)	-	-	4,264	3,911		3,911
Balance as at 30.06.2025 (Closing balance)	-	-	-	157,017	62,900	-	71,655	-	33,252	388,444	493,352		726,739

SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING) 30.06.2025				
ITEM	Bank (in LKR)		Group (in INR)	
	30.06.2025 (Unaudited)	31.03.2025 (Audited)	30.06.2025 (Unaudited)	31.03.2025 (Audited)
Regulatory Capital Adequacy				
Common Equity Tier 1 Rs. Mn	14,025	12,719	-	-
Core (Tier 1) Capital Rs. Mn	14,025	12,719		649,833
Total Capital Base Rs. Mn	14,046	12,740	739,357	735,714
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital (%) (Minimum Requirement 7%)	63.73%	53.54%	15.74%	15.85%
Tier 1 Capital ratio (%) (Minimum Requirement 8.5%)	63.73%	53.54%	-	-
Total Capital Ratio % (Minimum Requirement 12.5%)	63.83%	53.62%	17.80%	17.94%
Leverage Ratio (Minimum Requirement 3%)	34.82%	25.40%	6.90%	7.03%
Regulatory Liquidity				
Statutory Liquid Asset Rs.Mn	29,579.00	27,345.00	-	-
Statutory Liquid Asset Ratio % (Minimum requirement 20%)	188.00%	183.00%	-	-
Total Stock of High-Quality Liquid Assests Rs. Mn	2,942	2,305	1,707,551	1,764,912
Liquidity Coverage ratio (%) (Minimum requirement 100%)				
Rupee (%)	1070.00%	318.00%	-	-
All Currency (%)	757.22%	357.69%	126.30%	143.14%
Net Stable Funding Ratio (%) - (Minimum requirement 100%)	134%	117.00%	139.42%	141.62%
Assets Quality (Quality of Loan Portfolio)				
Gross Non-Performing Advances % (net of interest in suspense)	15.97%	15.03%	3.01%	3.09%
Net-Non Performing Advances % (net of interest in suspense and Provision)	0.07%	2.03%	0.18%	0.19%
Impaired Loans (Stage 03) to Total loans, Ratio (%)	0.36%	0.10%	-	-
Impairment (Stage 3) to Stage 3 Loans, Ratio (%)	97.75%	99.37%	-	-
Profitability				
Interest Margin (%)	5.28%	5.59%	3.23%	3.41%
Return on Assets (Before Tax) (%)	4.67%	4.63%	1.34%	1.32%
Return on Equity (%)	6.47%	6.77%	20.26%	20.76%

Analysis of Loans & Advance <i>In Rupees Millions</i>	Bank (in LKR)	
	Current Period	Previous Period
	30.06.2025	31.03.2025
By product-Domestic currency		
Overdrafts	2,792	2,393
Term loans	6,132	5,779
Other loans	1,821	1,612
Sub total	10,745	9,784.34
By product-Foreign currency		
Overdrafts	44.18	-
Term loans	1,556.65	1,543.42
Other loans	-	0.54
Trade Finance	5,958.49	8,080.63
Sub total	7,559.32	9,624.58
Total	18,304.49	19,408.92

Analysis of Loans & Advance <i>In Rupees Millions</i>	Group (in INR)	
	Current Period	Previous Period
	30.06.2025	31.03.2025
By product-Domestic currency		
Loans, cash credits, overdrafts etc.	2,705,058	2,712,596
Term loans	2,831,758	2,723,764
Bills Purchased & Discounted	14,560	20,126
Sub total	5,551,376.00	5,456,486.00
By product-Foreign currency		
Loans, cash credits, overdrafts etc.	356,418	326,884
Term loans	80,766	75,379
Bills Purchased & Discounted	22,914	22,656
Sub total	460,098	424,919
Total	6,011,474	5,881,405

Analysis of Deposit <i>In Rupees Millions</i>	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	30.06.2025	31.03.2025	30.06.2025	31.03.2025
By product - Domestic currency				
Demand deposits (Current accounts)	882	921	373,930	390,127
Savings deposits	447	410	2,388,602	2,431,360
Fixed deposits	3661	3,009	4,310,740	4,186,875
Others	85	75	-	-
Sub Total	5,074	4,415	7,073,272.00	7,008,362.00
By product - Foreign Currency				
Demand deposits (Current accounts)	115	1,045	7,836	6,177
Savings deposits	271	390	789	871
Fixed deposits	2,228	2,228	360,994	356,126
Others	21	3.01	-	-
Sub Total	2,634	3,666	369,619.00	363,174.00
Total	7,708	8,082	7,442,891.00	7,371,536.00

Analysis of commitments and contingencies <i>In Rupees Millions</i>	Bank (in LKR)		Group (in INR)	
	Current Period	Previous Period	Current Period	Previous Period
	30.06.2025	31.03.2025	30.06.2025	31.03.2025
By product – Domestic currency				
Guarantees	282	374		
Bonds	-	-		
Undrawn credit lines	-	-		
Other commitments	1,396	1,400		
Other contingencies	21	257		
Sub total	1,699	2,031	-	-
By product – Foreign currency				
Guarantees	6,379	6,291		
Bonds	-	-		
Undrawn credit lines	-	-		
Other commitments	4,483	3,008		
Other contingencies	744	1,057		
Sub total	11,606	10,355	-	-
Total	13,305	12,386	-	-

Movement of Impairment during the year (Bank) In Rupees Millions	Under stage 1		Under stage 2		Under stage 3	
	30.06.2025	31.03.2025	30.06.2025	31.03.2025	30.06.2025	31.03.2025
Opening balance	18	57	6	1	2,897	2,856
Charge/ (Write back) to income statement	(7)	(39)	(6)	5	13	41
Write-off during the year	-	-	-	-	-	-
Other movements	-	-	-	-	-	-
Closing balance	12	18	-	6	2,910	2,897

Movement of Impairment during the year (Group) In Rupees Millions	Under stage 1		Under stage 2		Under stage 3	
	30.06.2025	31.03.2025	30.06.2025	31.03.2025	30.06.2025	31.03.2025
Opening balance at 01.04.2025						
Charge/ (Write back) to income statement						
Write-off during the year						
Other movements						
Closing balance at 30.06.2025						

Stage-wise impairment during the period (Bank) In Rupees Millions	30.06.2025	31.03.2025
Gross loans and advances	18,304	19,409
Less: Accumulated impairment under stage 1	12	18
Accumulated impairment under stage 2	-	6
Accumulated impairment under stage 3	2,910	2,897
Net loans and advances	15,383	16,487

Stage-wise impairment during the period (Group) In Rupees Millions	30.06.2025	31.03.2025
Gross loans and advances		
Less: Accumulated impairment under stage 1		
Accumulated impairment under stage 2		
Accumulated impairment under stage 3		
Net loans and advances		

Analysis of financial instruments on measurement basis In Rupees Millions	Current Period 30.06.2025				Previous Period 31.03.2025			
	AC	FVPL	FVOCI	Total	AC	FVPL	FVOCI	Total
ASSETS								
Cash and cash equivalents	68			68	140			140
Balances with central banks	75			75	85			85
Placements with banks	20,973			20,973	18,950			18,950
Derivative financial instruments	-			-	8			8
Loans and advances	15,383			15,383	16,487			16,487
Equity instruments	-		5	5	-		19	19
Other Investments		2,869		2,869		2,274		2,274
Others	-			-	-			-
Total financial assets	36,499	2,869	5	39,373	35,670	2,274	19	37,963
LIABILITIES								
Due to banks	7,796			7,796	6,676			6,676
Derivative financial instruments	-			-	-			-
Financial liabilities - due to depositors	7,708			7,708	8,082			8,082
Total financial liabilities	15,504	-	-	15,504	14,758	-	-	14,758