

INTERIM FINANCIAL STATEMENTS
for the nine-month period ended 30 September 2026

Bank of Ceylon

Fitch Ratings: AA+(lka)

Financial Commentary for 3Q 2026

- Profit Before Tax of Rs. 94.1 billion
- Profit After Tax of Rs. 58.7 billion
- Total Assets base of Rs. 5.9 trillion
- Total Deposit base of Rs. 4.8 trillion
- Gross loans and advances of Rs. 2.9 trillion
- Rs. 60.1 billion contribution to the Government as taxes

Bank of Ceylon (BOC), Sri Lanka's leading financial institution, reinforced its financial resilience and market leadership during the first nine months of 2026, recording a Profit Before Tax (PBT) of Rs. 94.1 billion. This performance underscores the Bank's strong earnings capacity, disciplined financial management and ability to sustain business momentum amid evolving market conditions. With its extensive nationwide presence, robust financial foundation and enduring role as the Bankers to the Nation, BOC continued to channel its financial strength towards supporting businesses, enabling economic activity and contributing to Sri Lanka's sustainable economic progress.

Strong Financial Performance and Enhanced Operational Efficiency

During the first nine months of 2026, BOC continued to deliver resilient financial performance, supported by effective balance sheet management, disciplined funding strategies and sustained growth in its core banking operations.

Net Interest Income (NII) reached Rs. 169.2 billion, reflecting an 10% increase compared with the corresponding period of the previous year. Interest income increased by 6% to Rs. 390.8 billion, while interest expenses increased by 3% to Rs. 221.6 billion. This performance reflects the Bank's continued focus on optimizing its earning assets, managing funding costs and maintaining an effective asset-liability position amid changing market conditions.

Net fee and commission income increased by 13% to Rs. 19.0 billion, supported by higher transaction volumes across card services, retail banking, digital payment channels and remittance services. The Bank's extensive customer base, established card business and continued investment in digital banking capabilities supported the growth in non-interest income, further diversifying its earnings base. Building on its earnings performance, total operating income increased by 10 % to Rs. 198.9 billion, while operating expenses amounted to Rs. 63.2 billion.

Operating profit before taxes on financial services reached Rs. 118.8 billion. After accounting for taxes on financial services amounting to Rs. 24.7 billion and income tax expenses of Rs. 35.4 billion, the Bank recorded a Profit Before Tax (PBT) of Rs. 94.1 billion and a Profit After Tax (PAT) of Rs. 58.7 billion respectively.

Extending its contribution beyond financial performance, BOC contributed Rs. 60.1 billion in direct taxes to the Government during the period, reaffirming its significant contribution to national revenue and economic stability.

Prudent Risk Management and Strengthened Asset Quality

BOC continued to maintain a prudent and proactive approach to credit risk management during the 3Q 2026, focusing on strengthening portfolio quality, maintaining adequate provisioning and managing credit exposures amid evolving economic conditions.

During the period, the Bank recognized an impairment charge of Rs. 16.8 billion on loans and advances, compared with Rs. 18.7 billion in the corresponding period of 2025. This reflects the Bank's continued focus on assessing expected credit losses across lending segments and maintaining adequate provisioning buffers.

Asset quality remained a key priority, with the Stage 3 loan ratio (Net) standing at 4.97%. The Stage 3 provision coverage ratio stood at 61.70%, reflecting the Bank's provisioning strength and continued focus on maintaining portfolio resilience.

Strengthened credit evaluation, proactive portfolio monitoring, enhanced recovery mechanisms and disciplined lending practices continued to support the Bank in effectively managing credit exposures and maintaining sound asset quality.

Robust Balance Sheet and Financial Position

As of 30 September 2026, BOC maintained a strong balance sheet, with total assets amounting to Rs. 5.9 trillion, reflecting a 7% increase YTD. This growth demonstrates the Bank's sustainable growth in balance sheet and effective management of its asset portfolio.

Gross loans and advances stood at Rs. 2.9 trillion, reflecting the Bank's continued support for economic activities across key sectors. The deposit base reached Rs. 4.8 trillion, representing an 8% increase YTD, demonstrating sustained customer confidence and the Bank's strong deposit mobilization capabilities.

The Bank's substantial balance sheet capacity, diversified funding base and extensive customer portfolio continued to reinforce its financial strength and ability to support the financing requirements of individuals, businesses and the wider economy.

Key Performance Indicators, Capital Adequacy and Liquidity

BOC maintained strong financial and prudential indicators during the first nine months of 2026, reflecting its sustained profitability, efficient utilization of capital and sound liquidity management.

The Bank recorded a Return on Assets (ROA) of 2.21% and a Return on Equity (ROE) of 19.69%, demonstrating its ability to generate returns from its asset and capital base. The Bank remained reasonably capitalized, with Tier I Capital Adequacy Ratio of 13.21% and Total Capital Adequacy Ratio of 16.73%, comfortably maintaining the applicable regulatory capital requirements. Liquidity remained robust, with the Rupee Liquidity Coverage Ratio (LCR) at 243.00% and all-currency LCR at 231.51%, both comfortably above the minimum regulatory thresholds. These indicators underscore BOC's strong position, liquidity resilience and capacity to meet its financial obligations while supporting future business growth.

Strengthening Credit Ratings and Investor Confidence

BOC achieved significant milestones during 2026, further strengthening its institutional standing and confidence among local and international stakeholders.

Fitch Ratings upgraded BOC's National Long-Term Rating to 'AA+(lka)' from 'AA-(lka)', with a Stable Outlook, following the recalibration of Sri Lanka's national rating scale with the upgrade of the Bank's International Credit Ratings to ' B-/Stable'. This improvement reflects the Bank's established market position, strong deposit base and financial resilience, further reinforcing its standing within the domestic banking sector.

In another landmark achievement, BOC successfully concluded Sri Lanka's largest-ever listed debenture issue, with a maximum issuance amount of Rs. 30.0 billion. This Basel III-compliant Tier II subordinated debenture issue, initially offered at Rs. 10.0 billion with the option to increase the issuance amount to Rs. 30.0 billion, oversubscribed, reflecting strong investor confidence in the Bank's financial strength, credibility and long-term prospects.

The successful response to this landmark issue further strengthens the Bank's regulatory capital base and enhances its capacity to support future business expansion, lending activities and the financing requirements of productive sectors of the economy.

Recognition and Brand Leadership

BOC continued to strengthen its position in the local and international banking landscape through distinguished recognition for its brand value, financial strength and digital banking innovation.

The Bank was recognized as Sri Lanka's No. 1 Brand and Most Valuable Brand by Brand Finance Lanka in 2026, with a brand value of Rs. 65.5 billion. The Banking 500 Report 2026 published by Brand Finance placed BOC among the Top 500 Banking Brands globally, making it the only Sri Lankan bank to achieve this recognition. Further strengthening its global presence, it also ranked among the Top 1,000 World Banks by The Banker (UK). The BOC FLEX App also secured three awards at the Digital CX Awards 2026 in Singapore, reinforcing the Bank's leadership in digital banking innovation and customer experience.

BOC maintains a widespread domestic network of over 2,500 direct customer touchpoints, including fully equipped and mobile branches, SME centers, ATMs, CRMs and the BOC Connect Agent Network. Internationally, the Bank extends its presence through branches in India, Maldives and Seychelles, a limited-services branch in Hulhumale and a fully owned subsidiary in London, United Kingdom.

STATEMENT OF PROFIT OR LOSS

Rs. 000

30 September	Bank						Group					
	For the nine month period ended			For the quarter ended			For the nine month period ended			For the quarter ended		
	2026 Audited	2025	Change %	2026 Audited	2025	Change %	2026	2025	Change %	2026	2025	Change %
Total income	**432,250,366**	**405,164,174**	**6.7**	**149,177,093**	**136,989,147**	**8.9**	**440,837,859**	**412,245,763**	**6.9**	**152,441,184**	**139,498,771**	**9.3**
Interest income	390,789,644	368,113,349	6.2	137,104,287	123,295,991	11.2	399,130,259	374,311,308	6.6	140,210,154	125,509,782	11.7
Interest expenses	(221,572,181)	(214,902,925)	3.1	(77,240,230)	(72,817,275)	6.1	(225,843,380)	(217,642,648)	3.8	(78,990,145)	(73,759,431)	7.1
Net interest income	**169,217,463**	**153,210,424**	**10.4**	**59,864,057**	**50,478,716**	**18.6**	**173,286,879**	**156,668,660**	**10.6**	**61,220,009**	**51,750,351**	**18.3**
Fee and commission income	30,732,665	25,930,923	18.5	10,680,411	9,263,026	15.3	31,064,584	26,360,365	17.8	10,779,640	9,424,085	14.4
Fee and commission expenses	(11,730,098)	(9,151,079)	28.2	(4,361,335)	(3,336,935)	30.7	(11,750,270)	(9,214,761)	27.5	(4,363,285)	(3,356,623)	30.0
Net fee and commission income	**19,002,567**	**16,779,844**	**13.2**	**6,319,076**	**5,926,091**	**6.6**	**19,314,314**	**17,145,604**	**12.6**	**6,416,355**	**6,067,462**	**5.8**
Net gains/ (losses) from trading	5,100,051	4,078,439	25.0	1,477,995	1,480,909	(0.2)	5,146,153	4,110,957	25.2	1,496,354	1,494,658	0.1
Net fair value gains/ (losses) from financial instruments at fair value through profit or loss	(287,319)	1,347,488	(121.3)	(423,719)	1,020,233	(141.5)	(458,135)	807,706	(156.7)	(422,901)	982,074	(143.1)
Net gains/(losses) on derecognition of financial assets												
- at fair value through profit or loss	188,962	360,586	(47.6)	61,500	203,780	(69.8)	148,156	394,032	(62.4)	48,383	227,281	(78.7)
- at fair value through other comprehensive income	551,077	1,147,780	(52.0)	193,569	338,782	(42.9)	551,077	1,870,821	(70.5)	193,569	397,736	(51.3)
- at amortised cost	-	-	-	-	-	-	-	-	-	-	-	-
Other operating income	5,175,286	4,185,609	23.6	83,050	1,386,426	(94.0)	5,255,765	4,390,574	19.7	135,985	1,463,155	(90.7)
	10,728,057	**11,119,902**	**(3.5)**	**1,392,395**	**4,430,130**	**(68.6)**	**10,643,016**	**11,574,090**	**(8.0)**	**1,451,390**	**4,564,904**	**(68.2)**
Total operating income	**198,948,087**	**181,110,170**	**9.8**	**67,575,528**	**60,834,937**	**11.1**	**203,244,209**	**185,388,354**	**9.6**	**69,087,754**	**62,382,717**	**10.7**
Impairment (charge)/ reversal												
Loans and advances	(16,850,198)	(18,668,458)	(9.7)	(2,295,720)	(6,627,937)	(65.4)	(16,976,642)	(18,465,316)	(8.1)	(2,343,807)	(6,517,573)	(64.0)
Other financial assets	(66,235)	425,387	(115.6)	(243,435)	1,786	(13,730.2)	(66,243)	425,387	(115.6)	(243,443)	1,786	(13,730.6)
Net operating income	**182,031,654**	**162,867,099**	**11.8**	**65,036,373**	**54,208,786**	**20.0**	**186,201,324**	**167,348,425**	**11.3**	**66,500,504**	**55,866,930**	**19.0**
Operating expenses												
Personnel expenses	(41,760,660)	(33,145,058)	26.0	(17,272,337)	(11,773,645)	46.7	(44,140,764)	(35,243,373)	25.2	(18,092,905)	(12,489,262)	44.9
Depreciation and amortisation	(4,229,507)	(3,468,966)	21.9	(1,481,404)	(1,182,586)	25.3	(4,073,140)	(3,516,466)	15.8	(1,425,071)	(1,202,151)	18.5
Other expenses	(17,211,002)	(15,190,834)	13.3	(6,486,595)	(5,274,415)	23.0	(18,912,376)	(16,762,626)	12.8	(6,937,139)	(5,866,374)	18.3
Total operating expenses	**(63,201,169)**	**(51,804,858)**	**22.0**	**(25,240,336)**	**(18,230,646)**	**38.5**	**(67,126,280)**	**(55,522,465)**	**20.9**	**(26,455,115)**	**(19,557,787)**	**35.3**
Operating profit before taxes on financial services	**118,830,485**	**111,062,241**	**7.0**	**39,796,037**	**35,978,140**	**10.6**	**119,075,044**	**111,825,960**	**6.5**	**40,045,389**	**36,309,143**	**10.3**
Taxes on Financial Services	(24,735,037)	(23,371,532)	5.8	(8,355,770)	(7,732,251)	8.1	(24,945,691)	(23,671,365)	5.4	(8,424,015)	(7,837,355)	7.5
Operating profit after taxes on financial services	**94,095,448**	**87,690,709**	**7.3**	**31,440,267**	**28,245,889**	**11.3**	**94,129,353**	**88,154,595**	**6.8**	**31,621,374**	**28,471,788**	**11.1**
Share of profits/ (losses) of Associate companies, net of tax	-	-	-	-	-	-	65,586	109,098	(39.9)	6,019	53,299	(88.7)
Profit before income tax	**94,095,448**	**87,690,709**	**7.3**	**31,440,267**	**28,245,889**	**11.3**	**94,194,939**	**88,263,693**	**6.7**	**31,627,393**	**28,525,087**	**10.9**
Income tax expense	(35,413,681)	(31,942,774)	10.9	(12,550,555)	(8,430,210)	48.9	(35,795,502)	(32,432,911)	10.4	(12,664,346)	(8,616,892)	47.0
Profit for the period	**58,681,767**	**55,747,935**	**5.3**	**18,889,712**	**19,815,679**	**(4.7)**	**58,399,437**	**55,830,782**	**4.6**	**18,963,047**	**19,908,195**	**(4.7)**
Profit attributable to:												
Equity holder of the Bank	58,681,767	55,747,935	5.3	18,889,712	19,815,679	(4.7)	58,565,715	55,897,016	4.8	19,003,812	19,913,446	(4.6)
Non controlling interest	-	-	-	-	-	-	(166,278)	(66,234)	151.0	(40,765)	(5,251)	676.3
Profit for the period	**58,681,767**	**55,747,935**	**5.3**	**18,889,712**	**19,815,679**	**(4.7)**	**58,399,437**	**55,830,782**	**4.6**	**18,963,047**	**19,908,195**	**(4.7)**
Earnings per share:												
Basic earnings per share (Rs.)	2,280.67	2,200.03	3.7	734.15	782.00	(6.1)	2,276.16	2,205.92	3.2	738.59	785.86	(6.0)
Diluted earnings per share (Rs.)	2,280.67	2,166.65	5.3	734.15	770.14	(4.7)	2,276.16	2,172.45	4.8	738.59	773.94	(4.6)

STATEMENT OF COMPREHENSIVE INCOME

Rs. 000

30 September	Bank						Group					
	For the nine month period ended			For the quarter ended			For the nine month period ended			For the quarter ended		
	2026 Audited	2025	Change %	2026 Audited	2025	Change %	2026	2025	Change %	2026	2025	Change %
Profit for the period	**58,681,767**	**55,747,935**	**5.3**	**18,889,712**	**19,815,679**	**(4.7)**	**58,399,437**	**55,830,782**	**4.6**	**18,963,047**	**19,908,195**	**(4.7)**
Other comprehensive income for the period , net of tax												
Items that will be reclassified to profit or loss												
Exchange differences on translation of foreign operations	2,518,141	188,678	1,234.6	(2,664,215)	(164,397)	1,520.6	2,843,821	785,993	261.8	(2,789,402)	(245,563)	1,035.9
Net gains/ (losses) on cashflow hedge instruments	(451,333)	(697,249)	(35.3)	(59,226)	(107,916)	(45.1)	(451,333)	(697,249)	(35.3)	(59,226)	(107,916)	(45.1)
Net gains/ (losses) on investments in debt instruments measured at FVTOCI	(1,299,495)	(308,270)	321.5	(178,424)	(340,431)	(47.6)	(1,296,669)	(364,304)	255.9	(180,310)	(344,181)	(47.6)
Net (gains)/ losses on FVTOCI financial investments reclassification to profit or loss	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax effect on net gains/ (losses) on investments in debt instruments measured at FVTOCI	387,742	94,237	311.5	51,745	101,570	(49.1)	387,742	94,237	311.5	51,745	101,569	(49.1)
Share of other comprehensive income of Associate Companies, net of tax	-	-	-	-	-	-	(4,370)	25,472	(117.2)	(14,981)	21,835	(168.6)
	1,155,055	(722,604)	(259.8)	(2,850,120)	(511,174)	457.6	1,479,191	(155,851)	(1,049.1)	(2,992,174)	(574,256)	421.1
Items that will not be reclassified to profit or loss												
Change in fair value on investments in equity instruments measured at FVTOCI	(1,154,881)	2,020,567	(157.2)	(57,527)	1,237,920	(104.6)	(968,262)	2,415,365	(140.1)	(14,876)	1,551,665	(101.0)
Deferred tax effect on change in fair value on investments in equity instruments measured at FVTOCI	(82,150)	(168,932)	(51.4)	(66,246)	(18,355)	260.9	(82,150)	(168,932)	(51.4)	(66,246)	(18,355)	260.9
Gain/ (Loss) of derecognition of investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
Changes in revaluation surplus/ (deficit)	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax effect on revaluation surplus/ (deficit)	-	-	-	-	-	-	-	-	-	-	-	-
Re-measurement of post-employment benefit obligations	6,442,440	(7,964,000)	(180.9)	-	(16,700)	(100.0)	6,442,652	(7,953,009)	(181.0)	(721)	(20,585)	(96.5)
Deferred tax effect on post-employment benefit obligations	(1,932,732)	2,389,200	(180.9)	-	5,010	(100.0)	(1,932,796)	2,385,904	(181.0)	217	6,176	(96.5)
	3,272,677	(3,723,165)	(187.9)	(123,773)	1,207,875	(110.2)	3,459,444	(3,320,672)	(204.2)	(81,626)	1,518,901	(105.4)
Other comprehensive income for the period, net of tax	**4,427,732**	**(4,445,769)**	**(199.6)**	**(2,973,893)**	**696,701**	**(526.9)**	**4,938,635**	**(3,476,523)**	**(242.1)**	**(3,073,800)**	**944,645**	**(425.4)**
Total comprehensive income for the period	**63,109,499**	**51,302,166**	**23.0**	**15,915,819**	**20,512,380**	**(22.4)**	**63,338,072**	**52,354,259**	**21.0**	**15,889,247**	**20,852,840**	**(23.8)**
Attributable to:												
Equity holder of the Bank	63,109,499	51,302,166	23.0	15,915,819	20,512,380	(22.4)	63,505,521	52,410,558	21.2	15,930,141	20,850,357	(23.6)
Non controlling interest	-	-	-	-	-	-	(167,449)	(56,299)	197.4	(40,894)	2,483	(1,747.0)
Total comprehensive income for the period	**63,109,499**	**51,302,166**	**23.0**	**15,915,819**	**20,512,380**	**(22.4)**	**63,338,072**	**52,354,259**	**21.0**	**15,889,247**	**20,852,840**	**(23.8)**

Rs. 000

As at	Bank			Group		
	30-Sep-2026 Audited	31-Dec-2025 Audited	Change %	30-Sep-2026	31-Dec-2025 Audited	Change %
Assets						
Cash and cash equivalents	210,183,157	131,083,172	60.3	210,004,238	133,811,977	56.9
Balances with Central Banks	74,207,182	79,845,952	(7.1)	74,207,182	79,845,952	(7.1)
Placements with banks	163,225,140	39,458,670	313.7	162,783,565	43,182,411	277.0
Securities purchased under resale agreements	271,932,209	345,307	78,650.9	272,204,244	604,912	44,899.0
Derivative financial assets	4,384,165	6,900,797	(36.5)	4,384,165	6,900,797	(36.5)
Financial assets recognized through profit or loss						
measured at fair value	19,320,785	12,600,011	53.3	23,778,573	20,452,616	16.3
Financial assets at amortized cost						
- loans and advances	2,589,348,766	2,371,751,976	9.2	2,663,199,562	2,442,422,718	9.0
- debt and other instruments	2,271,318,449	2,605,510,006	(12.8)	2,283,397,332	2,611,713,109	(12.6)
Financial assets - measured at fair value through						
other comprehensive income	56,967,830	37,379,176	52.4	59,520,243	39,744,042	49.8
Investment in Subsidiary companies	8,870,311	8,105,402	9.4	-	-	-
Investment in Associate companies	92,988	92,988	-	879,474	894,332	(1.7)
Investment properties	2,588,135	2,414,640	7.2	-	-	-
Property, plant and equipment	46,483,816	46,142,559	0.7	63,998,645	63,453,867	0.9
Right of Use Asset/ Leasehold properties	4,712,652	5,510,507	(14.5)	3,373,181	2,957,410	14.1
Intangible assets	2,939,727	2,790,651	5.3	3,353,335	2,888,809	16.1
Deferred tax assets	24,578,340	27,402,018	(10.3)	24,718,628	27,518,175	(10.2)
Other assets	122,939,105	90,216,952	36.3	123,686,547	90,659,339	36.4
Total assets	**5,874,092,757**	**5,467,550,784**	**7.4**	**5,973,488,914**	**5,567,050,466**	**7.3**
Liabilities						
Due to banks	2,288,607	26,397,898	(91.3)	2,315,324	27,225,943	(91.5)
Securities sold under repurchase agreements	273,244,556	284,215,169	(3.9)	274,033,063	288,688,312	(5.1)
Derivative financial liabilities	1,160,122	561,062	106.8	1,160,122	561,062	106.8
Financial liabilities at amortized cost						
- due to depositors	4,753,090,196	4,388,585,972	8.3	4,814,489,971	4,447,652,639	8.2
- other borrowings	27,701,989	48,719,379	(43.1)	34,452,894	56,877,726	(39.4)
Debt securities issued	-	-	-	1,770,052	1,754,101	0.9
Current tax liabilities	19,223,545	25,418,318	(24.4)	19,619,821	25,667,188	(23.6)
Deferred tax liabilities	-	-	-	2,709,189	3,003,753	(9.8)
Insurance contract liabilities - Life	-	-	-	562,078	483,493	16.3
Insurance contract liabilities - Non life	-	-	-	458,974	558,400	(17.8)
Other liabilities	266,661,499	228,397,006	16.8	269,012,803	227,394,869	18.3
Subordinated liabilities	101,812,524	99,455,760	2.4	101,553,777	99,203,598	2.4
Total liabilities	**5,445,183,038**	**5,101,750,564**	**6.7**	**5,522,138,068**	**5,179,071,084**	**6.6**
Equity						
Share capital	25,730,000	25,730,000	-	25,730,000	25,730,000	-
Permanent reserve fund	18,474,000	18,474,000	-	18,474,000	18,474,000	-
OCI reserve	5,208,727	7,357,511	(29.2)	7,501,014	9,459,184	(20.7)
Cashflow hedge reserve	286,873	738,206	(61.1)	286,873	738,206	(61.1)
Retained earnings	261,625,015	204,351,656	28.0	264,300,360	207,048,884	27.7
Other reserves	117,585,104	109,148,847	7.7	134,117,651	125,454,103	6.9
Total equity attributable to equity holder of the Bank	**428,909,719**	**365,800,220**	**17.3**	**450,409,898**	**386,904,377**	**16.4**
Non controlling interest	-	-	-	940,948	1,075,005	(12.5)
Total equity	**428,909,719**	**365,800,220**	**17.3**	**451,350,846**	**387,979,382**	**16.3**
Total liabilities and equity	**5,874,092,757**	**5,467,550,784**	**7.4**	**5,973,488,914**	**5,567,050,466**	**7.3**
Contingent liabilities and commitments	1,587,079,242	1,808,404,621	(12.2)	1,589,666,450	1,812,255,096	(12.3)

STATEMENT OF CHANGES IN EQUITY- BANK

Rs. 000

	Share capital	Capital pending allotment	Permanent reserve fund	OCI reserve	Cashflow hedge reserve	Other reserves		Retained earnings	Total equity
						Other reserves	Revaluation reserve		
Balance as at 01 January 2025	**25,000,000**	**730,000**	**16,953,000**	**5,734,549**	**1,521,423**	**47,004,587**	**22,227,386**	**183,388,860**	**302,559,805**
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	55,747,935	55,747,935
Other comprehensive income, net of tax	-	-	-	1,637,602	(697,249)	188,678	-	(5,574,800)	(4,445,769)
Dividends	-	-	-	-	-	-	-	(5,000,000)	(5,000,000)
Transfers to share capital	730,000	(730,000)	-	-	-	-	-	-	-
Transfer to Other Reserves	-	-	-	-	-	500,000	-	(500,000)	-
Transfer to Special Reserve	-	-	-	-	-	27,551,805	-	(27,551,805)	-
Balance as at 30 September 2025	**25,730,000**	**-**	**16,953,000**	**7,372,151**	**824,174**	**75,245,070**	**22,227,386**	**200,510,190**	**348,861,971**
Balance as at 01 January 2026	**25,730,000**	**-**	**18,474,000**	**7,357,511**	**738,206**	**86,921,461**	**22,227,386**	**204,351,656**	**365,800,220**
Total comprehensive income for the period									
Profit for the period	-	-	-	-	-	-	-	58,681,767	58,681,767
Other comprehensive income, net of tax	-	-	-	(2,148,784)	(451,333)	2,518,141	-	4,509,708	4,427,732
Transfer to Special Reserve	-	-	-	-	-	5,918,116	-	(5,918,116)	-
Balance as at 30 September 2026	**25,730,000**	**-**	**18,474,000**	**5,208,727**	**286,873**	**95,357,718**	**22,227,386**	**261,625,015**	**428,909,719**

STATEMENT OF CHANGES IN EQUITY -GROUP

Rs. 000

	Share capital	Capital pending allotment	Permanent reserve fund	OCI reserve	Cashflow hedge reserve	Other reserves		Retained earnings	Non controlling interest	Total equity
						Other reserves	Revaluation reserve			
Balance as at 01 January 2025	**25,000,000**	**730,000**	**16,953,000**	**7,328,571**	**1,521,423**	**50,641,970**	**33,584,706**	**185,536,613**	**1,151,477**	**322,447,760**
Total comprehensive income for the period										
Profit for the period	-	-	-	-	-	-	-	55,897,016	(66,234)	55,830,782
Other comprehensive income, net of tax	-	-	-	1,966,295	(697,249)	785,993	-	(5,541,496)	9,935	(3,476,522)
Dividends	-	-	-	-	-	-	-	(5,000,000)	-	(5,000,000)
Surcharge Tax	-	-	-	-	-	-	-	-	-	-
Transfers to share capital	730,000	(730,000)	-	-	-	-	-	-	-	-
Transfer to Special Reserve	-	-	-	-	-	27,551,805	-	(27,551,805)	-	-
Transfers to other reserves	-	-	-	-	-	472,351	-	(472,351)	-	-
Subsidiary dividends to non controlling interest	-	-	-	-	-	-	-	-	(6,809)	(6,809)
Balance as at 30 September 2025	**25,730,000**	**-**	**16,953,000**	**9,294,866**	**824,174**	**79,452,119**	**33,584,706**	**202,867,977**	**1,088,369**	**369,795,211**
Balance as at 01 January 2026	**25,730,000**	**-**	**18,474,000**	**9,459,184**	**738,206**	**91,417,008**	**34,037,095**	**207,048,884**	**1,075,005**	**387,979,382**
Total comprehensive income for the period										
Profit for the period	-	-	-	-	-	-	-	58,565,715	(166,278)	58,399,437
Other comprehensive income, net of tax	-	-	-	(1,958,170)	(451,333)	2,843,821	-	4,505,488	(1,170)	4,938,636
Subsidiary dividends to non controlling interest	-	-	-	-	-	-	-	-	(6,809)	(6,809)
Transfer to Special Reserve	-	-	-	-	-	5,918,116	-	(5,918,116)	-	-
Transfer from Other Reserves	-	-	-	-	-	(98,389)	-	98,389	-	-
Investment in Preference shares	-	-	-	-	-	-	-	-	40,200	40,200
Balance as at 30 September 2026	**25,730,000**	**-**	**18,474,000**	**7,501,014**	**286,873**	**100,080,556**	**34,037,095**	**264,300,360**	**940,948**	**451,350,846**

STATEMENT OF CASH FLOWS

Rs.'000

For the period ended 30 September	Bank		Group	
	2026	2025	2026	2025
Cash flows from operating activities				
Profit before income tax	94,095,448	87,690,709	94,194,939	88,263,693
Adjustments for :				
Net interest income	(169,217,463)	(153,210,424)	(173,286,879)	(156,668,660)
Dividend income	(176,545)	(481,457)	(203,320)	(510,182)
Dividends from subsidiaries and associates	(451,309)	(472,486)	-	-
Share of (profit)/ loss of associate companies, net of tax	-	-	(65,586)	(109,098)
Change in operating assets	(678,279,242)	(229,826,844)	(673,621,418)	(254,553,438)
Change in operating liabilities	387,940,244	462,665,232	385,321,903	480,863,658
Other non-cash items included in profit before tax	29,979,025	18,209,815	29,988,640	18,129,674
Other net (gains)/ losses from investing activities	(452,720)	(2,855,854)	(241,098)	(3,072,559)
	(336,562,562)	**181,718,691**	**(337,912,819)**	**172,343,088**
Benefit paid from defined benefit plans	(9,916,678)	(9,746,159)	(9,957,513)	(9,800,890)
Interest received	240,714,300	210,785,509	248,153,259	216,204,813
Interest paid	(212,751,991)	(178,477,808)	(216,219,908)	(180,836,172)
Dividends received	12,455	9,353	17,900	10,882
Net cash from / (used in) operating activities before income tax	**(318,504,476)**	**204,289,586**	**(315,919,081)**	**197,921,721**
Income tax paid	(39,401,496)	(35,356,688)	(39,827,428)	(35,900,227)
Net cash from / (used in) operating activities	**(357,905,972)**	**168,932,898**	**(355,746,509)**	**162,021,494**
Cash flows from investing activities				
Net (increase) / decrease in financial investments at amortized cost	339,620,755	(299,542,746)	333,744,967	(297,487,954)
Net (increase) / decrease in financial assets measured at fair value through OCI	(20,192,458)	18,794,380	(20,193,386)	19,544,172
Investment in subsidiary companies	(764,909)	-	-	-
Addition to investment properties	-	-	(109,693)	-
Purchase of property, plant and equipment	(2,531,081)	(2,035,423)	(2,861,905)	(2,223,160)
Purchase of intangible assets	(905,426)	(794,837)	(1,258,771)	(808,136)
Proceeds from sale of property, plant and equipment	12,739	48,980	54,260	92,676
Dividends received	615,399	944,590	185,420	499,300
Interest received	160,340,340	189,322,031	161,241,996	190,100,686
Net cash from / (used in) investing activities	**476,195,359**	**(93,263,025)**	**470,802,888**	**(90,282,416)**
Cash flows from financing activities				
Net decrease in other borrowings	(4,540,043)	(5,009,051)	(2,643,542)	(1,180,873)
Proceeds from issue of preference shares	-	-	40,200	-
Proceeds from issue of debentures/ capital bonds	5,520,000	15,000,000	5,520,000	16,000,000
Payments on redemption of debentures	(6,700,000)	-	(6,700,000)	-
Dividends paid to non controlling interest	-	-	(6,809)	(6,809)
Interest payments on borrowings and debt securites	(9,814,551)	(3,560,492)	(10,617,833)	(3,945,092)
Net cash from / (used in) financing activities	**(15,534,594)**	**6,430,457**	**(14,407,984)**	**10,867,226**
Net increase / (decrease) in cash and cash equivalents during the period	102,754,793	82,100,330	100,648,395	82,606,304
Cash and cash equivalents at the beginning of the period	105,568,311	114,381,113	107,469,073	115,229,228
Cash and cash equivalents at the end of the period	**208,323,104**	**196,481,443**	**208,117,468**	**197,835,532**
Analysis of cash and cash equivalents				
Cash and cash equivalents	210,183,157	201,260,714	210,004,238	202,860,391
Bank overdrafts	(1,860,053)	(4,779,271)	(1,886,770)	(5,024,859)
Cash and cash equivalents at the end of the period	**208,323,104**	**196,481,443**	**208,117,468**	**197,835,532**

SELECTED PERFORMANCE INDICATORS

As at	Bank		Group	
	30-Sep-2026	31-Dec-2025	30-Sep-2026	31-Dec-2025
Net assets value per share (Rs)	16,669.64	14,216.88	17,505.24	15,037.09
Profitability				
Interest margin *	3.98%	3.96%	4.00%	3.99%
Return on assets (before tax) *	2.21%	2.31%	2.18%	2.30%
Return on equity (after tax) *	19.69%	22.74%	18.55%	21.53%
Cost to income	31.77%	32.99%	33.03%	34.06%
Assets Quality				
Impaired Loans (Stage 3) Ratio (Net)	4.97%	5.59%		
Impaired Loans (Stage 3) Ratio (Gross)	12.02%	12.34%		
Impairment (Stage 3) to Stage 3 Loans Ratio	61.70%	57.91%		
Investor Information				
Debt to equity (%)	23.30	25.48		
Interest cover (times)	4.18	5.22		
Memorandum Information				
Credit Rating- Fitch	AA+	AA-		
Number of employees	8,874	8,912		
Number of branches	587	584		

* These ratios have been calculated by annualizing the 3Q-2026 figures.

KEY REGULATORY RATIOS - CAPITAL AND LIQUIDITY

As at	Bank		Group	
	30-Sep-2026	31-Dec-2025	30-Sep-2026	31-Dec-2025
Regulatory Capital (Rs. ' 000)				
Common equity Tier 1	287,589,072	225,968,229	297,294,755	238,613,145
Total Tier I capital	305,939,072	244,318,229	315,644,755	256,963,145
Total capital	387,279,501	333,554,992	399,192,966	349,258,391
Regulatory Capital Ratios (%)				
Common equity Tier 1 capital ratio (Minimum requirement, Basel III - 8.50%)	12.42%	11.44%	12.49%	11.47%
Total Tier I capital ratio (Minimum requirement, Basel III - 10.00%)	13.21%	12.37%	13.26%	12.35%
Total capital ratio (Minimum requirement, Basel III - 15.00%)	16.73%	16.89%	16.77%	16.79%
Leverage ratio (Minimum requirement - 3%)	4.83%	4.12%	4.90%	4.26%
Regulatory Liquidity				
Total Stock of High Quality Liquid Assets (Rs. ' 000)	1,943,265,422	2,314,179,943		
Liquidity coverage ratio - Rupee (Minimum requirement - 100%)	243.00%	296.00%		
Liquidity coverage ratio - All currency (Minimum requirement - 100%)	231.51%	260.38%		
Net stable funding ratio (Minimum requirement - 100%)	163.73%	156.59%		

SHARE INFORMATION

Shareholder	30-Sep-2026		31-Dec-2025	
	No. of Ordinary Shares	Holding %	No. of Ordinary Shares	Holding %
Government of Sri Lanka	25,730,000	100	25,730,000	100

I. The interim Financial Statements are presented in accordance with Sri Lanka Accounting Standard - LKAS 34 on "Interim Financial Reporting". These condensed Interim Financial Statements should be read in conjunction with the Annual Financial Statements for the year ended 31 December 2025. In order to conform to better presentation, previous year figures and phrases have been adjusted where relevant.

II. There are no changes in accounting policies and methods of computation since the publication of Annual Financial Statements for the year 2025.

III. During the period, there were no material changes in the composition of assets, liabilities and contingent liabilities in the Bank. All known expenses have been charged in these financial statements.

IV. The Bank evaluated the significant increase in credit risk of Individually Significant Loan (ISL) customers intensively and customers who were identified with objective evidence were classified to higher stages too. Use of management overlays were continued to identify the risk elevated industries and exposures in those industries were classified under stage 2.

V. The Bank has adopted the Alternative Treatment (SoAT) on Reclassification of Debt Portfolio, issued by the Institute of Chartered Accountants of Sri Lanka and reclassified its Debt Portfolio of Rs. 12.8 Bn from Fair Value Through Other Comprehensive Income (FVTOCI) to Amortized Cost (AC) with effect from 01 April 2022. If the current portfolio is continued to be measured at FVTOCI, the fair value and the cumulative fair value loss as at 30 September 2026 would have been Rs. 1.3 Bn and Rs. 84.4 Mn respectively.

VI. No circumstances have arisen and no material events have occurred since the reporting date, which require disclosures or adjustments to the financial statements.

VII. The Group financial statements comprise a consolidation of the Bank and its Subsidiaries, Property Development Limited, Merchant Bank of Sri Lanka & Finance PLC, Hotels Colombo (1963) Limited, BOC Property Development & Management (Private) Limited, BOC Travels (Private) Limited, Ceybank Holiday Homes (Private) Limited, BOC IT Solutions (Private) Limited, MBSL Insurance Company Limited, and Bank of Ceylon (UK) Limited and the Group's interest in its Associate companies, Lanka Securities (Private) Limited, Southern Development Financial Company Limited, Transnational Lanka Records Solutions (Private) Limited and Ceybank Asset Management Limited.

VIII. Central Bank of Sri Lanka has directed Bank of Ceylon to maintain an additional capital buffer of 1% at a minimum, above the regulatory requirement of 14% in line with section 19(10) of the Banking Act No. 30 of 1988, as amended.

IX. Utilizations of funds via Capital Market

a. The funds raised through sustainability bond issue 2025.

Issue proceeds utilization as at 30 September 2026

Objective No. (Include sub objectives also)	Objectives as per Circular/ Prospectus	Amount allocated as per Circular /Prospectus in Rs. (Bn)	Proposed Date of Utilization as per Circular /Prospectus	Amount allocated upon the receipt of proceeds in Rs. (Bn) (A)	As a % of Total Proceeds	Amount Utilized in the objective /sub objective in Rs. (Bn) (B)	% of Utilization against allocation (B/A)	Clarification if not fully utilized (whether the funds are deposited in a bank account /lent to a related party/any other investment etc.)	Objective Deviation from Circular/ Prospectus (Yes/No)	Objective Deviation informed to the market as per Appendix 8 A	Details of deviation	Board Approval Date for the deviation in objective /Confirmation of full utilization of funds by Board (Board resolution extract to be submitted)
Refinance	Green	3.5	On or before 24.12.2027	3.5	17.5%	3.5	100%		No	N/A	N/A	Yet to be utilized
	Social	10.5		10.5	52.5%	10.5	100%					
New Financing	Green	1.5		1.5	7.5%	0.3	20%	Gvt. Treasury Bills				
	Social	4.5		4.5	22.5%	4.1	91%					

If the unutilized funds are given to Related Parties

Name of the Related party	Relationship	Objective of the Disbursement (Detailed)	Date of Approval of the Board
N/A			

Investments made using unutilized funds

Details of Investments (Instrument/Counterparty)	Amount invested
Treasury Bills	Rs. 1.6 Bn

b. The funds raised through debentures previously issued were fully utilized for the objectives mentioned in the respective prospectus.

We certify that the above Financial Statements give a true and fair view of the state of affairs of Bank of Ceylon and the Group as at 30 September 2026 and its profit for the nine-month period ended 30 September 2026.

Sgd.
M P Ruwan Kumara
Chief Financial Officer

We, the undersigned, being the Directors and the Actg. General Manager/ Actg. Chief Executive Officer of Bank of Ceylon certify jointly that;

a) the above Financial Statements have been prepared in compliance with the formats and definitions prescribed by the Central Bank of Sri Lanka, Rule 7.4 of Colombo Stock Exchange and Sri Lanka Accounting Standard – LKAS 34 on "Interim Financial Reporting".

b) the information contained in these Financial Statements have been extracted from the audited financial statements of the Bank and un-audited financial statements of the Group.

Sgd.	Sgd	Sgd.
R M P Rathnayake	J D N Gunasekera	R M N Jeewantha
Actg. Chairman	**Director (Senior Independent Non-Executive)**	**Actg. General Manager/ Actg. Chief Executive Officer**

12 November 2026
Colombo.

Rs. '000

As at 30 September	2026				
	Fair value through profit or loss	Amortised cost	Fair value through OCI	Others	Total
Financial assets					
Cash and cash equivalents	-	210,183,157	-	-	210,183,157
Balances with Central Banks	-	74,207,182	-	-	74,207,182
Placements with banks	-	163,225,140	-	-	163,225,140
Securities purchased under resale agreements	-	271,932,209	-	-	271,932,209
Derivative financial assets	4,384,165	-	-	-	4,384,165
Loans and advances	-	2,589,348,766	-	-	2,589,348,766
Financial investments	19,320,785	2,271,318,449	56,967,830	-	2,347,607,064
Total financial assets	**23,704,950**	**5,580,214,903**	**56,967,830**	**-**	**5,660,887,683**
Other assets	-	-	-	213,205,074	213,205,074
Total assets	**23,704,950**	**5,580,214,903**	**56,967,830**	**213,205,074**	**5,874,092,757**

	Fair value through profit or loss	Amortised Cost	Others	Total
Financial liabilities				
Due to banks	-	2,288,607	-	2,288,607
Securities sold under repurchase agreements	-	273,244,556	-	273,244,556
Derivative financial liabilities	1,160,122	-	-	1,160,122
Due to depositors	-	4,753,090,196	-	4,753,090,196
Other borrowings	-	27,701,989	-	27,701,989
Debt securities issued	-	-	-	-
Subordinated liabilities	-	101,812,524	-	101,812,524
Total financial liabilities	**1,160,122**	**5,158,137,872**	**-**	**5,159,297,994**
Other liabilities	-	-	285,885,044	285,885,044
Total liabilities	**1,160,122**	**5,158,137,872**	**285,885,044**	**5,445,183,038**

As at 31 December	2025				
	Fair value through profit or loss	Amortised cost	Fair value through OCI	Others	Total
Financial assets					
Cash and cash equivalents	-	131,083,172	-	-	131,083,172
Balances with Central Banks	-	79,845,952	-	-	79,845,952
Placements with banks	-	39,458,670	-	-	39,458,670
Securities purchased under resale agreements	-	345,307	-	-	345,307
Derivative financial assets	6,900,797	-	-	-	6,900,797
Loans and advances	-	2,371,751,976	-	-	2,371,751,976
Financial investments	12,600,011	2,605,510,006	37,379,176	-	2,655,489,193
Total financial assets	**19,500,808**	**5,227,995,083**	**37,379,176**	**-**	**5,284,875,067**
Other assets	-	-	-	182,675,717	182,675,717
Total assets	**19,500,808**	**5,227,995,083**	**37,379,176**	**182,675,717**	**5,467,550,784**

	Fair value through profit or loss	Amortised Cost	Others	Total
Financial liabilities				
Due to banks	-	26,397,898	-	26,397,898
Securities sold under repurchase agreements	-	284,215,169	-	284,215,169
Derivative financial liabilities	561,062	-	-	561,062
Due to depositors	-	4,388,585,972	-	4,388,585,972
Other borrowings	-	48,719,379	-	48,719,379
Debt securities issued	-	-	-	-
Subordinated liabilities	-	99,455,760	-	99,455,760
Total financial liabilities	**561,062**	**4,847,374,178**	**-**	**4,847,935,240**
Other liabilities	-	-	253,815,324	253,815,324
Total liabilities	**561,062**	**4,847,374,178**	**253,815,324**	**5,101,750,564**

Rs. '000

As at 30 September	2026				
	Fair value through profit or loss	Amortised cost	Fair value through OCI	Others	Total
Financial assets					
Cash and cash equivalents	-	210,004,238	-	-	210,004,238
Balances with Central Banks	-	74,207,182	-	-	74,207,182
Placements with banks	-	162,783,565	-	-	162,783,565
Securities purchased under resale agreements	-	272,204,244	-	-	272,204,244
Derivative financial assets	4,384,165	-	-	-	4,384,165
Loans and advances	-	2,663,199,562	-	-	2,663,199,562
Financial investments	23,778,573	2,283,397,332	59,520,243	-	2,366,696,148
Total financial assets	**28,162,738**	**5,665,796,123**	**59,520,243**	**-**	**5,753,479,104**
Other assets	-	-	-	220,009,810	220,009,810
Total assets	**28,162,738**	**5,665,796,123**	**59,520,243**	**220,009,810**	**5,973,488,914**

	Fair value through profit or loss	Amortised cost	Others	Total
Financial liabilities				
Due to banks	-	2,315,324	-	2,315,324
Securities sold under repurchase agreements	-	274,033,063	-	274,033,063
Derivative financial liabilities	1,160,122	-	-	1,160,122
Due to depositors	-	4,814,489,971	-	4,814,489,971
Other borrowings	-	34,452,894	-	34,452,894
Debt securities issued	-	1,770,052	-	1,770,052
Subordinated liabilities	-	101,553,777	-	101,553,777
Total financial liabilities	**1,160,122**	**5,228,615,081**	**-**	**5,229,775,203**
Other liabilities	-	-	292,362,865	292,362,865
Total liabilities	**1,160,122**	**5,228,615,081**	**292,362,865**	**5,522,138,068**

As at 31 December	2025				
	Fair value through profit or loss	Amortised cost	Fair value through OCI	Others	Total
Financial assets					
Cash and cash equivalents	-	133,811,977	-	-	133,811,977
Balances with Central Banks	-	79,845,952	-	-	79,845,952
Placements with banks	-	43,182,411	-	-	43,182,411
Securities purchased under resale agreements	-	604,912	-	-	604,912
Derivative financial assets	6,900,797	-	-	-	6,900,797
Loans and advances to customers	-	2,442,422,718	-	-	2,442,422,718
Financial investments	20,452,616	2,611,713,109	39,744,042	-	2,671,909,767
Total financial assets	**27,353,413**	**5,311,581,079**	**39,744,042**	**-**	**5,378,678,534**
Other assets	-	-	-	188,371,932	188,371,932
Total assets	**27,353,413**	**5,311,581,079**	**39,744,042**	**188,371,932**	**5,567,050,466**

	Fair value through profit or loss	Amortised cost	Others	Total
Financial liabilities				
Due to banks	-	27,225,943	-	27,225,943
Securities sold under repurchase agreements	-	288,688,312	-	288,688,312
Derivative financial liabilities	561,062	-	-	561,062
Due to depositors	-	4,447,652,639	-	4,447,652,639
Other borrowings	-	56,877,726	-	56,877,726
Debt securities issued	-	1,754,101	-	1,754,101
Subordinated liabilities	-	99,203,598	-	99,203,598
Total financial liabilities	**561,062**	**4,921,402,319**	**-**	**4,921,963,381**
Other liabilities	-	-	257,107,703	257,107,703
Total liabilities	**561,062**	**4,921,402,319**	**257,107,703**	**5,179,071,084**

DEBENTURES/ ADDITIONAL TIER 1 CAPITAL BONDS INFORMATION- BANK

Description	Note	Interest payable frequency	Issue date	Maturity date	Coupon rate		Interest Rate of comparable Government security	Amount	
					30.09.2026	31.12.2025		30.09.2026	31.12.2025
					%	%	%	Rs '000	Rs '000
Sri Lanka rupee debentures									
Fixed interest rate									
Unlisted, unsecured, subordinated, redeemable debentures		Annually	31.07.2018	30.07.2026	-	12.00	-	-	7,027,961
Unlisted, unsecured, subordinated, redeemable debentures		Annually	26.07.2019	25.07.2027	11.75	11.75	9.63	62,411	64,185
Unlisted, unsecured, subordinated, redeemable debentures		Annually	30.12.2022	29.12.2027	29.00	29.00	9.99	7,862,546	6,498,997
Listed, unsecured, subordinated, redeemable debentures With non viability written down features	a	Annually	27.12.2023	26.12.2028	15.00	15.00	10.46	11,122,364	10,015,949
Listed, unsecured, subordinated, redeemable debentures With non viability written down features	a	Annually	20.09.2024	20.09.2029	13.50	13.50	10.70	15,050,594	15,545,749
Listed, unsecured, subordinated, redeemable debentures With non viability written down features	a	Annually	26.05.2025	26.05.2030	11.25	11.25	11.00	15,566,973	15,995,447
Listed, unsecured, subordinated, redeemable sustainability bond With Non- viability written down features	a	Annually	24.12.2025	23.12.2030	10.50	10.50	11.15	21,397,017	19,857,406
								71,061,905	**75,005,694**
Floating interest rate									
Unlisted, unsecured, subordinated, redeemable debentures With non viability written down features (Weighted average 6 months TB (Gross) rate plus 250 basis points with a floor rate of 9.0%)	b	Semi annually	22.11.2021	20.11.2026	10.75	10.41	9.28	5,606,754	5,460,386
Listed, unsecured, subordinated, redeemable sustainability bond With Non- viability written down features (Weighted average 12 months TB (Gross) rate plus 200 basis points)	a/b	Annually	24.12.2025	23.12.2030	10.19	10.19	11.15	200,426	186,396
								5,807,180	**5,646,782**
Additional Tier I capital bonds									
Unlisted, unsecured, subordinated, perpetual capital bond (Weighted average 12 months TB (Net) rate plus 150 basis points with a floor rate of 9.5%)	b	Annually	06.07.2020	N/A	11.70	9.50	-	5,133,993	5,226,897
Unlisted, unsecured, subordinated, perpetual capital bond (Weighted average 12 months TB (Net) rate plus 150 basis points with a floor rate of 9.0%)	b	Annually	01.12.2020	N/A	9.53	9.53	-	10,789,881	10,075,305
Unlisted, unsecured, subordinated, perpetual capital bond (Weighted average 12 months TB (Net) rate plus 150 basis points with a floor rate of 9.0%)	b	Annually	06.07.2021	N/A	11.70	9.44	-	3,439,775	3,501,082
Unlisted, unsecured, subordinated, perpetual capital bond (Weighted average 12 months TB (Net) rate plus 200 basis points)	b	Annually	20.08.2026	N/A	11.91	-	-	4,376,455	-
Unlisted, unsecured, subordinated, perpetual capital bond (Weighted average 12 months TB (Net) rate plus 200 basis points)	b	Annually	22.09.2026	N/A	11.88	-	-	1,203,335	-
								24,943,439	**18,803,284**
								101,812,524	**99,455,760**

Notes

a) Debentures that are listed in the Colombo Stock Exchange.

b) Weighted average Treasury Bill interest rate at the primary quotations as announced by the Central Bank of Sri Lanka, at the preceding week of the interest resetting date.

INFORMATION ON LISTED DEBENTURES 12

	01-Jan-2026 to 30-Sep-2026 Rs.	01-Jan-2025 to 31-Dec-2025 Rs.
Market Value		
BOC Debentures 2023/2028, Unsecured, subordinated, redeemable with non viability write down features 5 years, fixed rate (15.00%)	Not Traded	Not Traded
BOC Debentures 2024/2029, Unsecured, subordinated, redeemable with non viability write down features 5 years, fixed rate (13.50%)	Not Traded	Not Traded
BOC Debentures 2025/2030, Unsecured, subordinated, redeemable with non viability write down features 5 years, fixed rate (11.25%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable sustainability Bond with non viability write down features 5 years, fixed rate (10.50%)	Not Traded	Not Traded
Unsecured, subordinated, redeemable sustainability Bond with non viability write down features 5 years, floating rate (12 months TB (Gross) rate plus 200 basis points)	Not Traded	Not Traded

YIELD OF LAST TRADE DONE

	30-Sep-2026 %	31-Dec-2025 %
Interest yield as at date of last trade done		
BOC Debentures 2023/2028, 5 years, fixed rate (15.00%)	Not Traded	Not Traded
BOC Debentures 2024/2029, 5 years, fixed rate (13.50%)	Not Traded	Not Traded
BOC Debentures 2025/2030, 5 years, fixed rate (11.25%)	Not Traded	Not Traded
5 years, fixed rate (10.50%)	Not Traded	Not Traded
5 years, floating rate (12 months TB (Gross) rate plus 200 basis points)	Not Traded	Not Traded
Yield to maturity of last trade done		
BOC Debentures 2023/2028, 5 years, fixed rate (15.00%)	Not Traded	Not Traded
BOC Debentures 2024/2029, 5 years, fixed rate (13.50%)	Not Traded	Not Traded
BOC Debentures 2025/2030, 5 years, fixed rate (11.25%)	Not Traded	Not Traded
5 years, fixed rate (10.50%)	Not Traded	Not Traded
5 years, floating rate (12 months TB (Gross) rate plus 200 basis points)	Not Traded	Not Traded

Rs '000

1 Loans and advances to customers

	Bank		Group	
As at	**30.09.2026**	**31.12.2025**	**30.09.2026**	**31.12.2025**
Gross loans and receivables	2,892,786,937	2,654,271,738	2,968,435,383	2,726,685,937
Stage 1	2,260,598,970	2,072,276,344	2,315,466,310	2,122,148,132
Stage 2	269,519,521	229,815,450	285,006,503	247,072,259
Stage 3	362,668,446	352,179,944	367,962,570	357,465,546
Less : Accumulated impairment	303,438,171	282,519,762	305,235,821	284,263,219
Stage 1	48,691,879	47,658,792	49,441,945	48,450,996
Stage 2	30,980,257	30,919,760	31,782,210	31,647,969
Stage 3	223,766,035	203,941,210	224,011,666	204,164,254
Net loans and advances	**2,589,348,766**	**2,371,751,976**	**2,663,199,562**	**2,442,422,718**

2 Loans and advances to customers - By product

	Bank		Group	
As at	**30.09.2026**	**31.12.2025**	**30.09.2026**	**31.12.2025**
Local currency				
Overdrafts	131,323,439	141,062,877	131,071,893	140,567,029
Term loans	806,625,405	728,431,165	824,777,110	747,133,540
Lease rentals receivable	68,683,399	40,088,325	78,819,334	52,991,742
Credit cards	13,897,731	11,355,193	13,897,731	11,355,193
Pawning	279,004,961	225,270,883	288,471,282	233,589,292
Housing loans	69,651,683	67,018,624	69,674,623	67,041,318
Trade finance	91,954,230	77,703,078	91,954,230	77,906,646
Personal loans	397,412,958	371,148,852	397,897,209	371,705,841
Staff loans	37,162,079	32,675,857	37,639,738	33,051,374
Foreclosed properties	6,962,572	6,680,600	6,962,572	6,680,600
Other loans	88,371,845	85,124,488	88,371,845	85,124,488
Total local currency loans and advances	**1,991,050,302**	**1,786,559,942**	**2,029,537,567**	**1,827,147,063**
Foreign currency				
Overdrafts	65,909,514	75,526,822	66,429,486	76,016,505
Term loans	735,668,167	686,682,077	772,278,021	717,974,907
Trade finance	86,766,225	93,387,030	86,766,225	93,387,030
Housing loans	17,172	18,876	17,172	18,876
Staff loans	283,092	267,250	314,447	311,815
Foreclosed properties	7,750	7,041	7,750	7,041
Other loans	13,084,715	11,822,700	13,084,715	11,822,700
Total foreign currency loans and advances	**901,736,635**	**867,711,796**	**938,897,816**	**899,538,874**
Total loans and advances to customers	**2,892,786,937**	**2,654,271,738**	**2,968,435,383**	**2,726,685,937**

3 Movement in impairment provisions during the period for loans and advances to customers

	Bank			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Opening balance (01 January)	47,658,792	30,919,760	203,941,210	282,519,762
Charge / (reversal) during the period	(1,660,673)	(2,869,585)	25,397,678	20,867,420
Amount recovered during the period	-	-	(4,017,222)	(4,017,222)
Exchange rate variance on foreign currency impairment	2,693,760	2,930,082	(1,555,631)	4,068,211
Amount written-off during the period	-	-	(37,744)	(37,744)
Other movements	-	-	37,744	37,744
Closing balance as at 30 September 2026	**48,691,879**	**30,980,257**	**223,766,035**	**303,438,171**

	Group			
	Stage 1	**Stage 2**	**Stage 3**	**Total**
Opening balance (01 January)	48,450,996	31,647,969	204,164,254	284,263,219
Charge / (reversal) during the period	(1,649,946)	(2,862,691)	25,506,501	20,993,864
Amount recovered during the period	-	-	(4,017,222)	(4,017,222)
Exchange rate variance on foreign currency impairment	2,693,760	2,930,082	(1,555,631)	4,068,211
Amount written-off during the period	-	-	(37,744)	(37,744)
Other movements	(52,865)	66,850	(48,492)	(34,507)
Closing balance as at 30 September 2026	**49,441,945**	**31,782,210**	**224,011,666**	**305,235,821**

Rs.'000

4) Contingent liabilities and commitments

As at	Bank		Group	
	30-Sep-2026	31-Dec-2025	30-Sep-2026	31-Dec-2025
By product - Domestic currency				
Acceptances and documentary credits	233,872,318	180,661,891	233,872,318	180,661,891
Bills for collection	65,744,909	59,243,457	65,744,909	59,243,457
Forward exchange contracts	154,067,859	280,870,096	154,067,859	280,870,096
Guarantees	132,758,265	121,889,795	132,989,289	122,080,519
Undrawn and undisbursed facilities	833,008,263	851,187,128	833,008,263	851,187,128
Other commitments	30,373,403	28,511,833	31,498,977	29,716,899
Total domestic currency contingent liabilities and commitments	**1,449,825,017**	**1,522,364,200**	**1,451,181,615**	**1,523,759,990**
By product - Foreign currency				
Acceptances and documentary credits	19,168,253	11,863,582	19,180,712	11,863,582
Bills for collection	8,627,279	8,775,392	8,627,279	8,775,392
Forward exchange contracts	18,437,953	50,389,566	18,437,953	50,389,566
Guarantees	11,506,942	10,849,614	11,889,892	11,141,734
Undrawn and undisbursed facilities	22,347,106	55,905,402	23,182,307	58,067,966
Other commitments	57,166,692	148,256,865	57,166,692	148,256,866
Total foreign currency contingent liabilities and commitments	**137,254,225**	**286,040,421**	**138,484,835**	**288,495,106**
Total Contingent liabilities and commitments	**1,587,079,242**	**1,808,404,621**	**1,589,666,450**	**1,812,255,096**

5) Financial liabilities at amortised cost

Due to depositors - By product

As at	Bank		Group	
	30-Sep-2026	31-Dec-2025	30-Sep-2026	31-Dec-2025
Local currency				
Demand deposits	194,758,744	245,258,197	194,174,138	244,856,272
Savings deposits	1,112,197,582	1,013,565,616	1,113,509,091	1,014,996,004
Time deposits	2,423,930,039	2,202,648,549	2,451,424,746	2,228,590,700
Other deposits	7,483,104	8,360,589	7,483,104	8,360,589
Total local currency deposits	**3,738,369,469**	**3,469,832,951**	**3,766,591,079**	**3,496,803,565**
Foreign currency				
Demand deposits	62,252,693	58,937,429	63,499,480	60,076,866
Savings deposits	148,166,753	137,572,643	149,013,754	138,310,171
Time deposits	801,876,926	719,454,307	832,961,303	749,673,395
Other deposits	2,424,355	2,788,642	2,424,355	2,788,642
Total foreign currency deposits	**1,014,720,727**	**918,753,021**	**1,047,898,892**	**950,849,074**
Total due to depositors	**4,753,090,196**	**4,388,585,972**	**4,814,489,971**	**4,447,652,639**

SEGMENTAL ANALYSIS - GROUP

Rs. '000

For the nine month period ended 30 September	Retail banking		Corporate and Offshore banking		International,treasury and investment		Group functions		Unallocated		Total	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
Revenue from external customers:												
Net interest income	58,157,703	44,502,782	37,575,901	28,456,762	75,012,689	82,142,048	4,069,416	3,458,236	(1,528,830)	(1,891,168)	173,286,879	156,668,660
Net fee and commission income	13,436,382	11,517,595	2,624,013	2,554,655	2,172,436	1,911,832	311,747	365,760	769,736	795,762	19,314,314	17,145,604
Other income	1,113,458	886,637	2,585,513	1,264,846	7,038,876	8,792,569	(85,041)	454,188	(9,790)	175,850	10,643,016	11,574,090
Total operating income	**72,707,543**	**56,907,014**	**42,785,427**	**32,276,263**	**84,224,001**	**92,846,449**	**4,296,122**	**4,278,184**	**(768,884)**	**(919,556)**	**203,244,209**	**185,388,354**
Expenses :												
Impairment (charge)/ reversal for loans and other losses	4,176,699	(2,539,551)	(21,278,830)	(15,886,656)	77,470	290,666	(126,452)	203,142	108,228	(107,530)	(17,042,885)	(18,039,929)
Total operating expenses	(44,748,241)	(38,286,074)	(5,148,721)	(3,786,676)	(12,567,137)	(9,241,948)	(3,925,111)	(3,717,606)	(737,070)	(490,161)	(67,126,280)	(55,522,465)
Total expenses	**(40,571,542)**	**(40,825,625)**	**(26,427,551)**	**(19,673,332)**	**(12,489,667)**	**(8,951,282)**	**(4,051,563)**	**(3,514,464)**	**(628,842)**	**(597,691)**	**(84,169,165)**	**(73,562,394)**
Operating profit before taxes on financial services	**32,136,001**	**16,081,389**	**16,357,876**	**12,602,931**	**71,734,334**	**83,895,167**	**244,559**	**763,720**	**(1,397,726)**	**(1,517,247)**	**119,075,044**	**111,825,960**
Taxes on financial services											(24,945,691)	(23,671,365)
Operating profit after taxes on financial services											**94,129,353**	**88,154,595**
Share of profits/ (losses) of associate companies, net of tax							65,586	109,098			65,586	109,098
Profit /(loss) before income tax	**32,136,001**	**16,081,389**	**16,357,876**	**12,602,931**	**71,734,334**	**83,895,167**	**310,145**	**872,818**	**(1,397,726)**	**(1,517,247)**	**94,194,939**	**88,263,693**
Income tax expense											(35,795,502)	(32,432,911)
Profit for the period											**58,399,437**	**55,830,782**
Total assets	**1,228,755,607**	**1,021,150,966**	**1,294,450,801**	**1,069,086,288**	**3,081,172,854**	**3,182,736,850**	**99,396,156**	**89,191,205**	**269,713,496**	**265,110,201**	**5,973,488,914**	**5,627,275,510**
Total liabilities	**1,139,035,332**	**956,825,340**	**1,199,933,647**	**1,001,741,060**	**2,856,194,285**	**2,982,245,888**	**76,955,030**	**68,257,964**	**250,019,774**	**248,410,047**	**5,522,138,068**	**5,257,480,299**
Cash flows from/ (used in) operating activities	(130,800,272)	53,080,766	(76,970,633)	30,106,110	(151,518,285)	86,603,750	2,159,463	(6,911,404)	1,383,218	(857,728)	(355,746,509)	162,021,494
Cash flows from/ (used in) investing activities	99,611,590	(17,196,493)	104,937,305	(18,003,739)	249,781,587	(53,598,257)	(5,392,471)	2,980,609	21,864,877	(4,464,536)	470,802,888	(90,282,416)
Cash flows from/ (used in) financing activities	(7,952,325)	3,139,131	(5,128,130)	2,366,679	(1,502,078)	598,563	1,126,610	4,436,769	(952,061)	326,084	(14,407,984)	10,867,226
Capital expenditure to non-current assets											(4,230,369)	(3,031,296)
Depreciation and amortization expenses	884,738	639,632	932,040	669,658	2,218,529	1,993,615	(156,367)	47,500	194,200	166,061	4,073,140	3,516,466