



9M2025 Results

26th November 2025

9M2025 Results

Profit After Tax

LKR 14.9 Bn

(9M2024 : LKR 12.2 Bn)

Total Capital Ratio

20.0%

(2024 : 22.7%)

Stage 3 Ratio

1.0%

(2024 : 1.6%)

Return on Equity

23.2%

(2024 : 24.2%)

Liquidity Coverage Ratio

192.2%

(2024 : 320.6%)

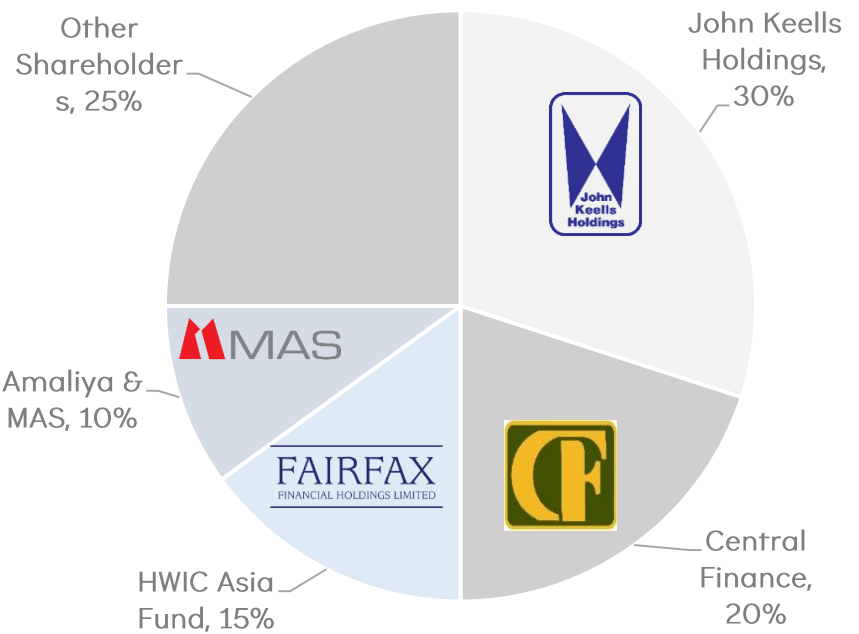
Stage 3 Provision Cover Ratio

62.8%

(2024 : 60.6%)

Our Partnerships

Key Shareholders as of 30th September 2025



Strategic Partnership



Long-term Funding Partnerships

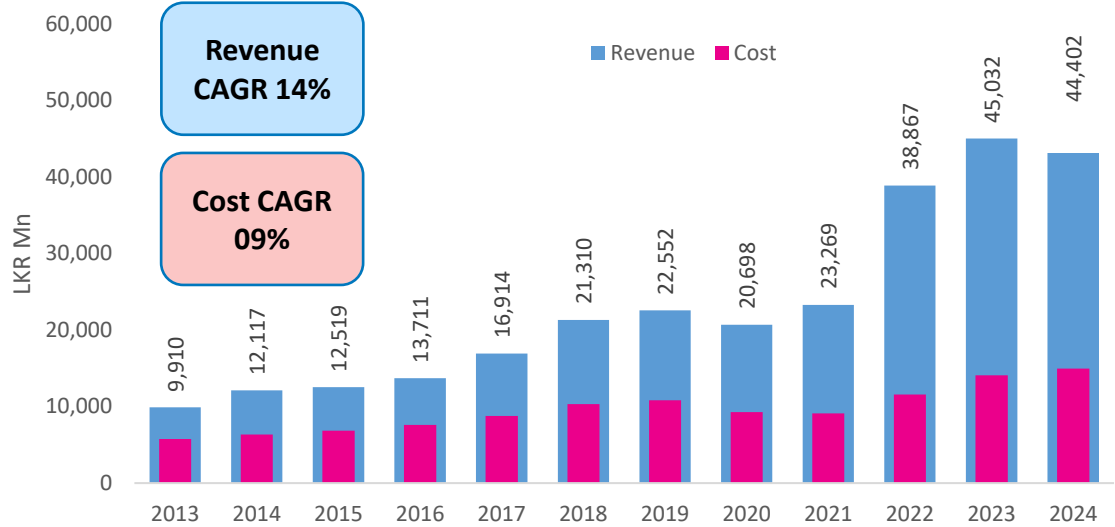


Strong Franchise Partnerships

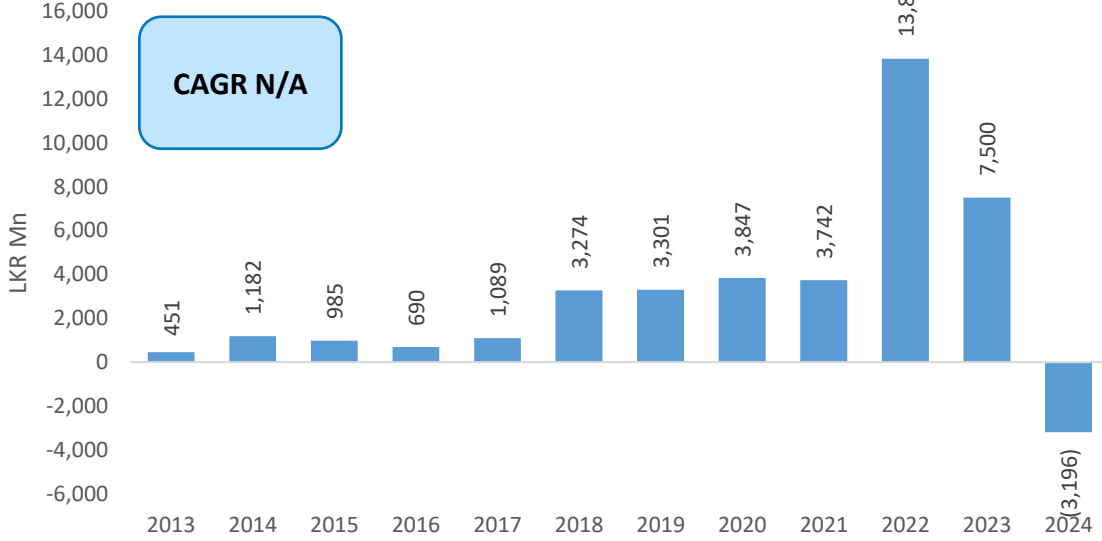


A Decade of Growth

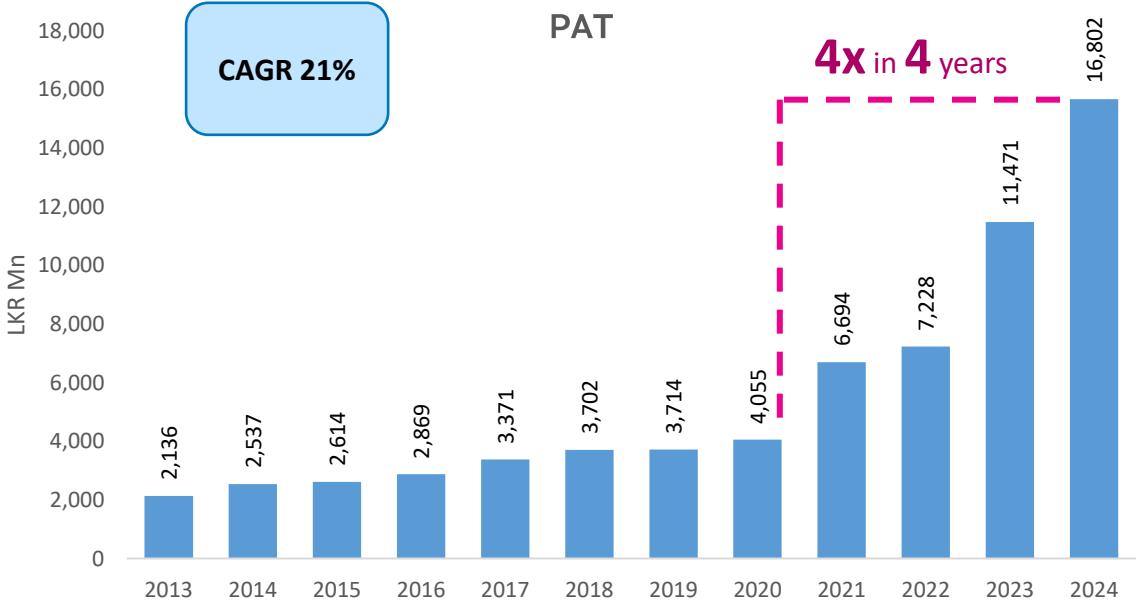
Revenue vs OPEX



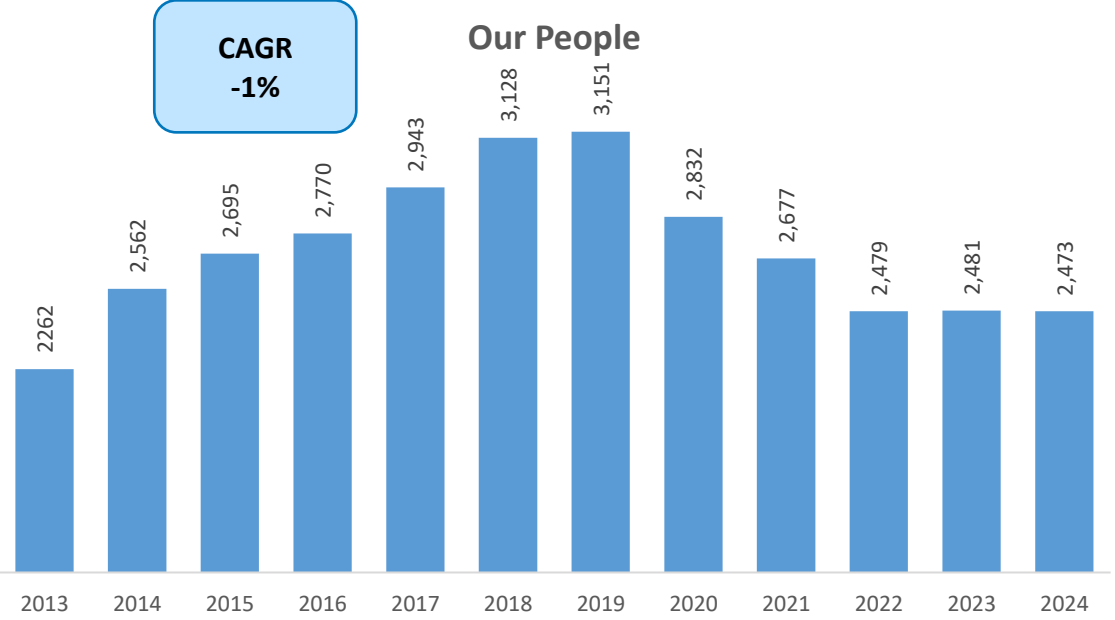
Impairment



PAT

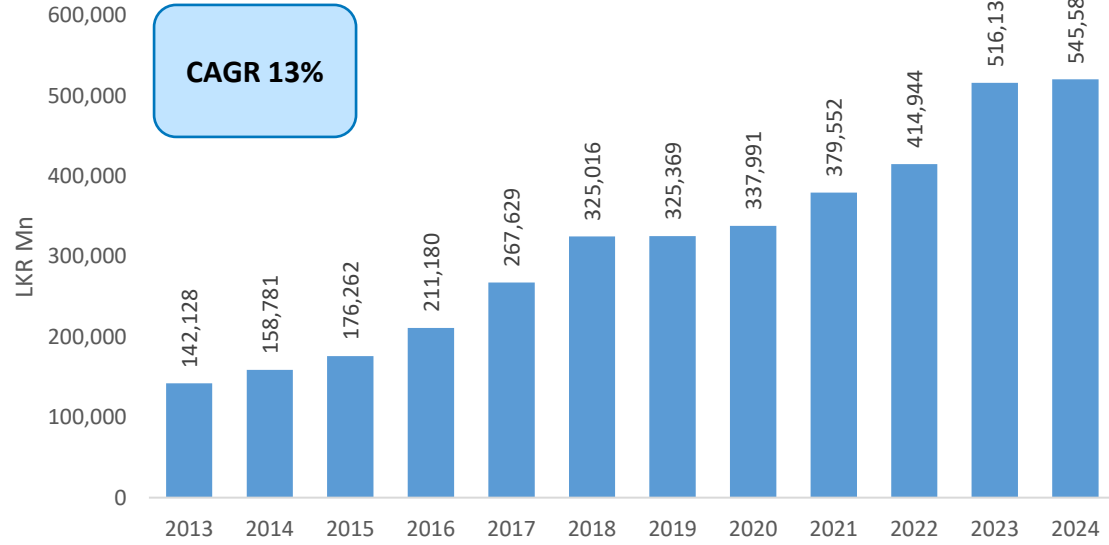


Our People

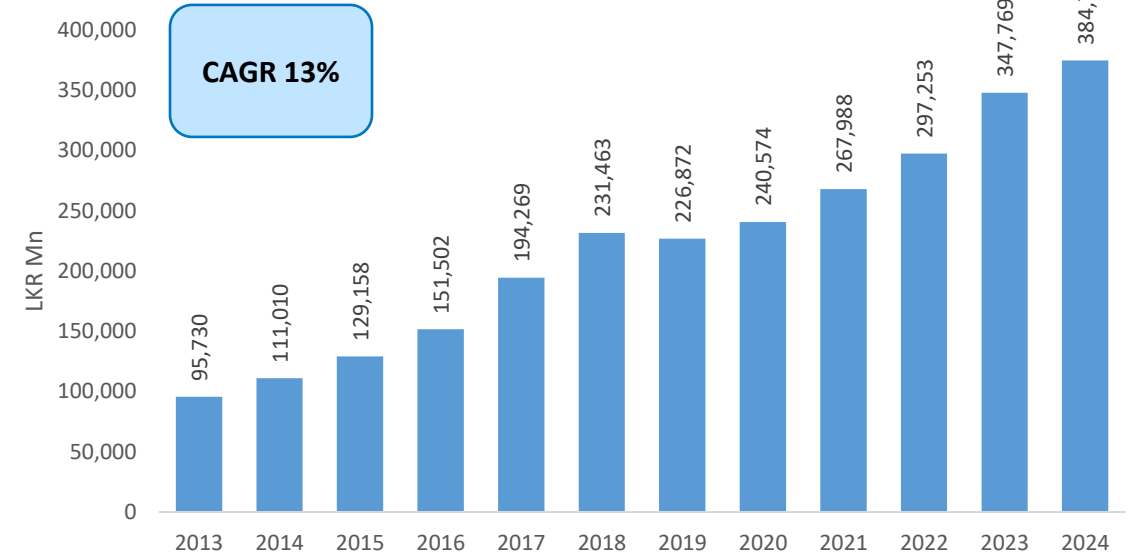


A Decade of Growth

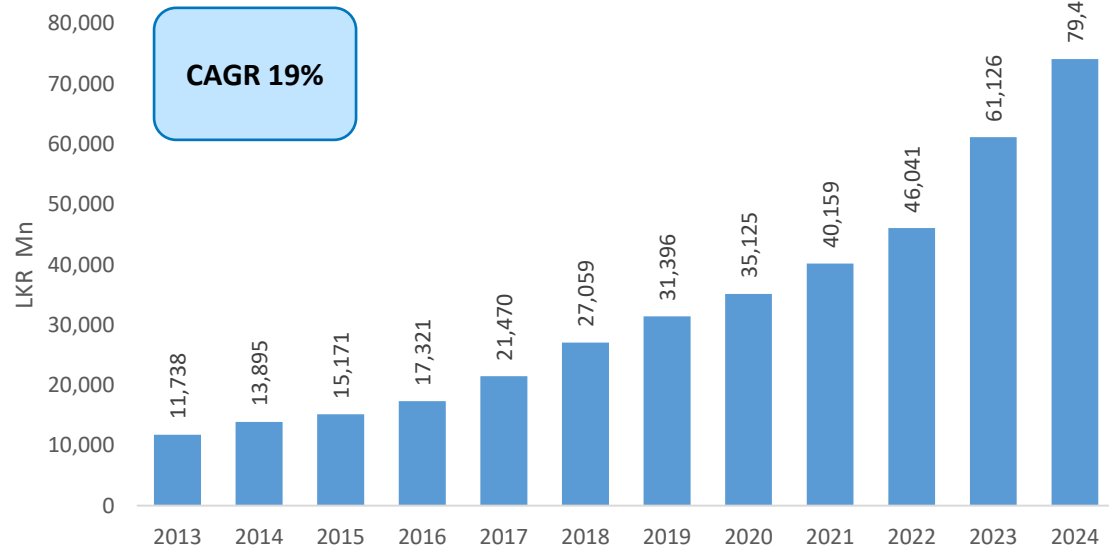
Total Assets



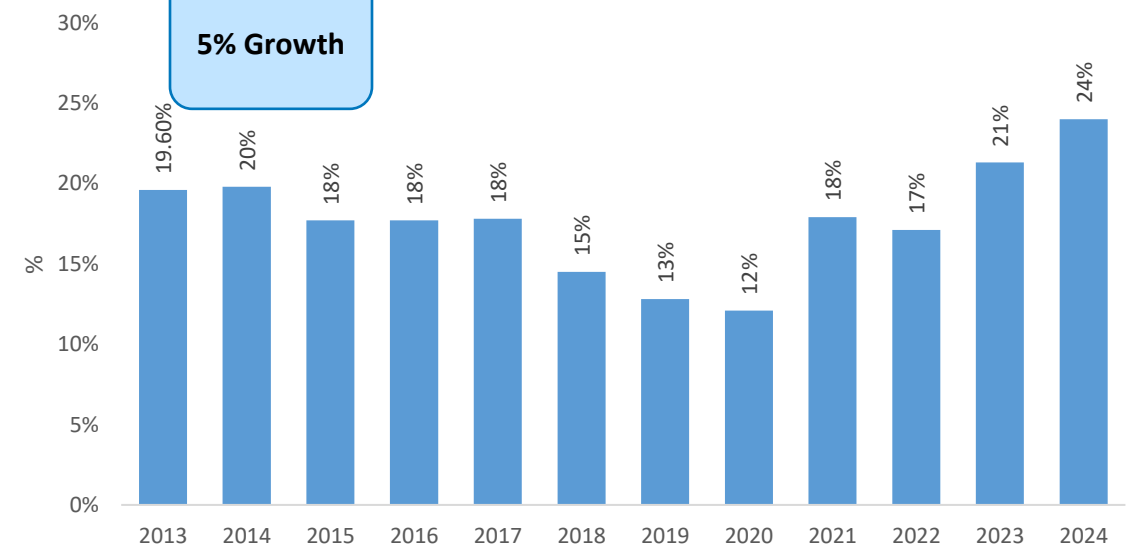
Deposits



Shareholders Fund



ROE



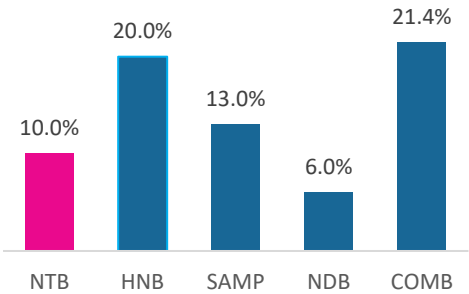
9M2025 Performance in a Nutshell (in LKR Mn)

YoY	9M2025	9M2024	%
Net Interest Income	28,825	26,639	8%
Non Fund Base Income	9,892	8,582	15%
Total Operating Income	38,717	35,221	10%
Impairment	(356)	377	-194%
OPEX	11,877	10,868	9%
PBT	27,196	23,977	13%
Taxes (VAT/SSL/Income)	12,285	11,809	4%
PAT	14,911	12,167	23%
YTD	9M2025	2024	
Loans	417,907	287,363	45%
Deposits	465,737	384,655	21%
Capital	93,357	79,477	17%

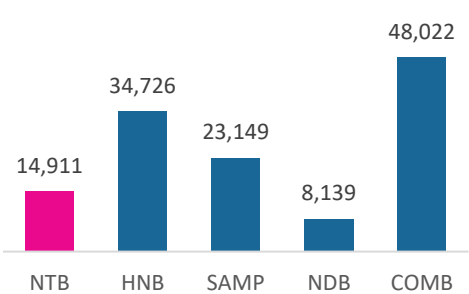
Profitability	9M2025	2024
NIM	6.2%	6.9%
C : I	31%	34%
ROA	4.6%	4.9%
ROE	23.5%	24.7%
Liquidity		
LCR - All Currency	192.2%	320.6%
Asset Quality		
Net Stage 3	1.0%	1.6%
Stage 3 Imp: Cov:	62.8%	60.6%
Capital		
Tier 1	18.9%	21.5%
Total capital	20.0%	22.7%

Peer Comparison – Key ratios for the quarter ended 30 September 2025

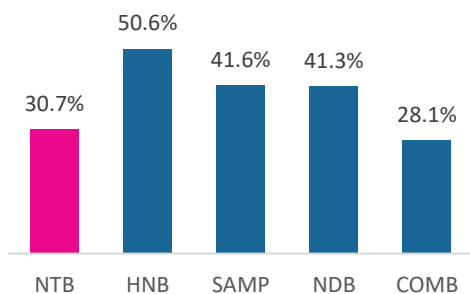
Revenue Growth



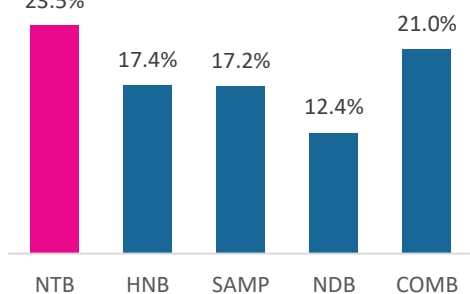
PAT LKR Mn



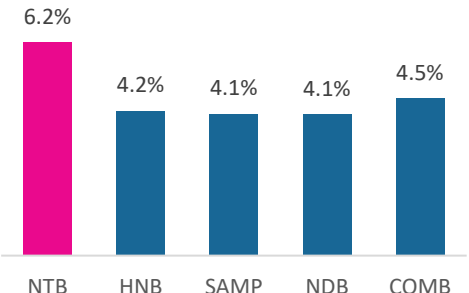
Cost to Income



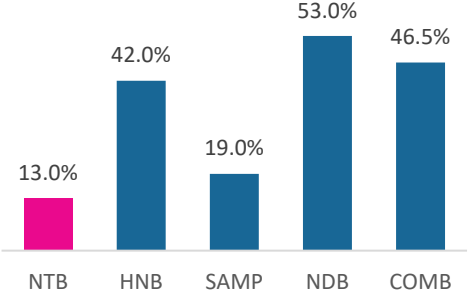
ROE



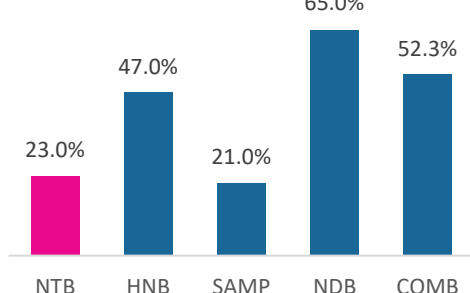
NIM



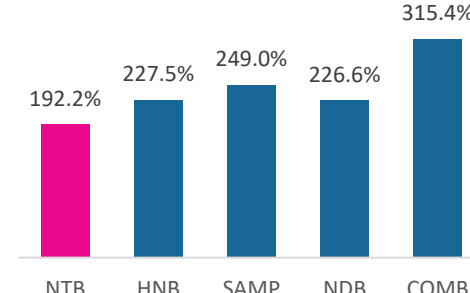
PBT Growth



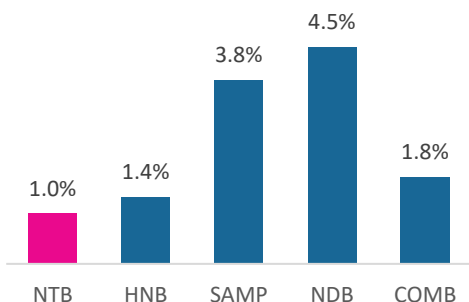
PAT Growth



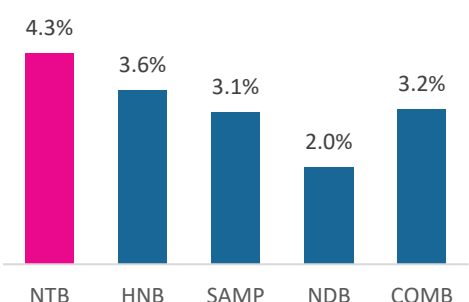
Liquidity Coverage Ratio



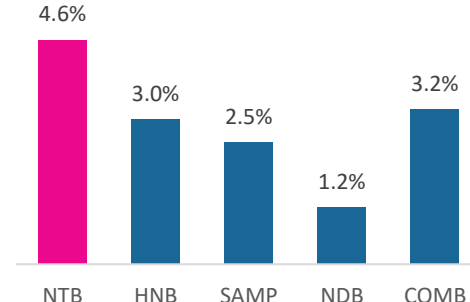
Net Stage 3 Ratio



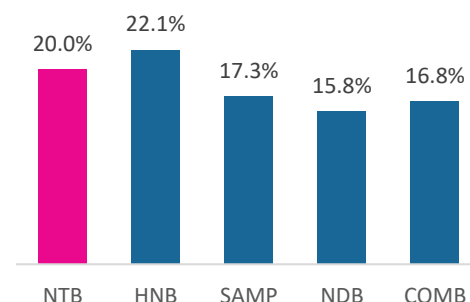
RORWA



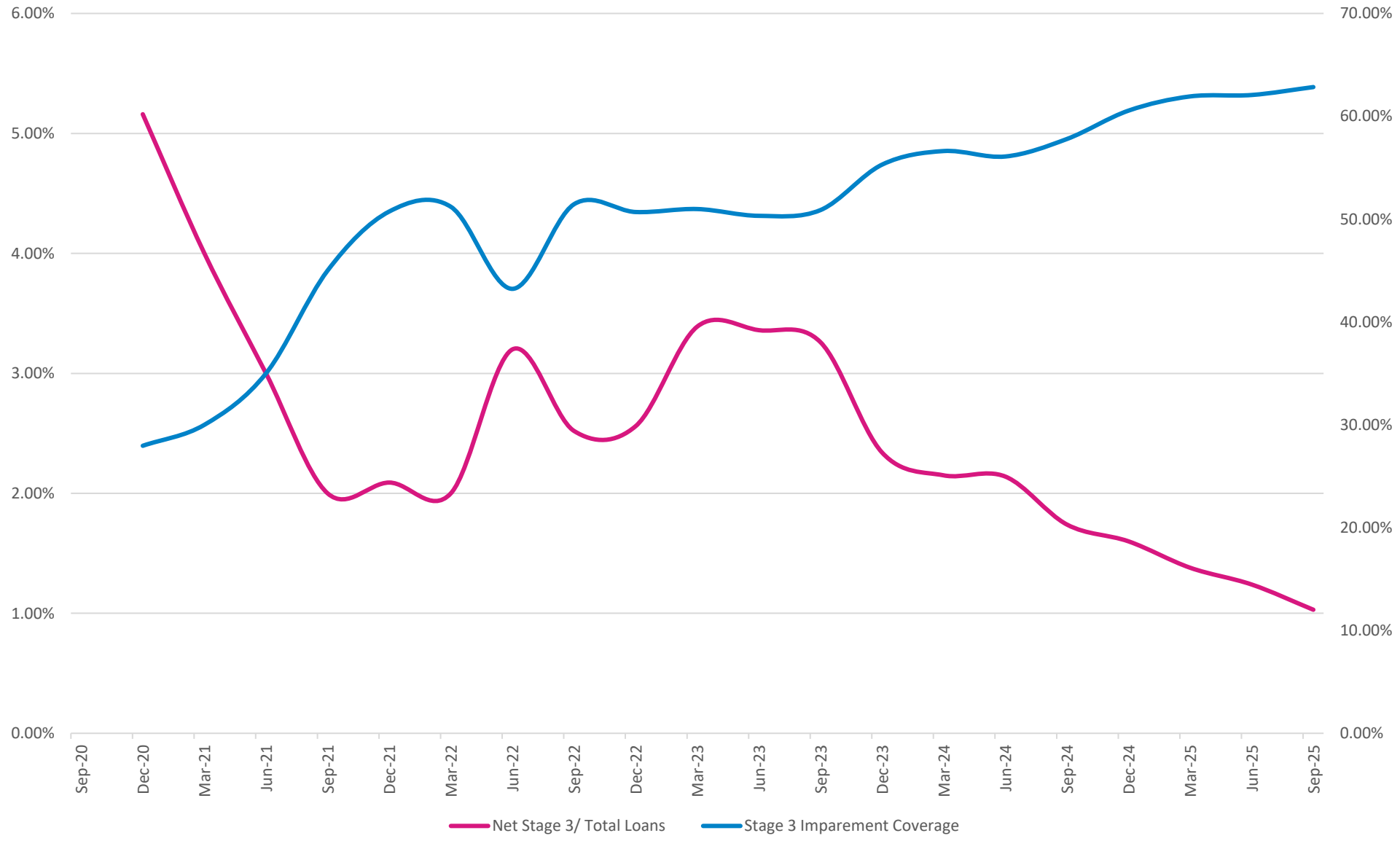
ROA



Capital Ratio



Credit Risk Management

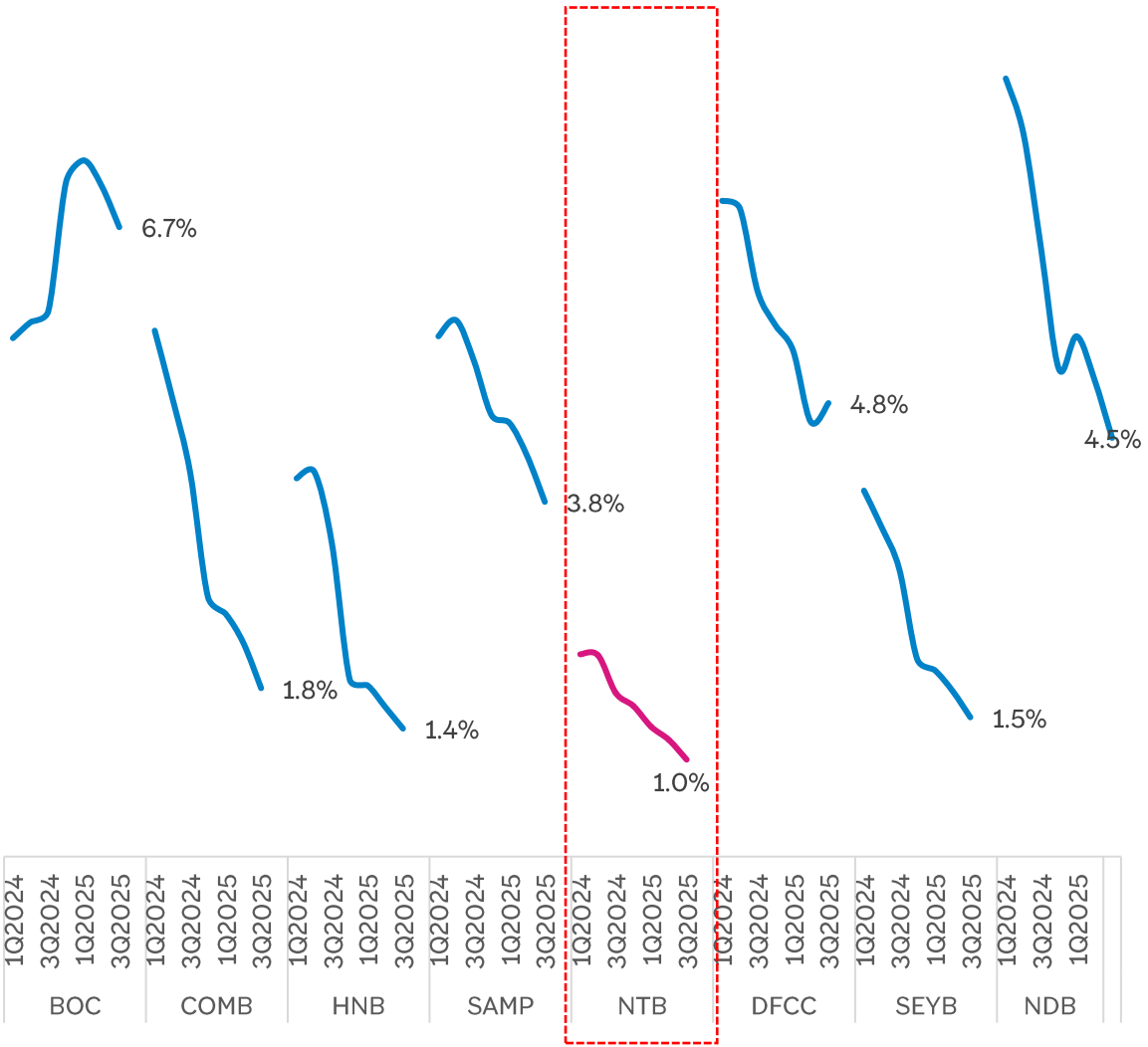


Stage 3 Provision Cover Ratio
62.8%
(2024 : 60.6%)

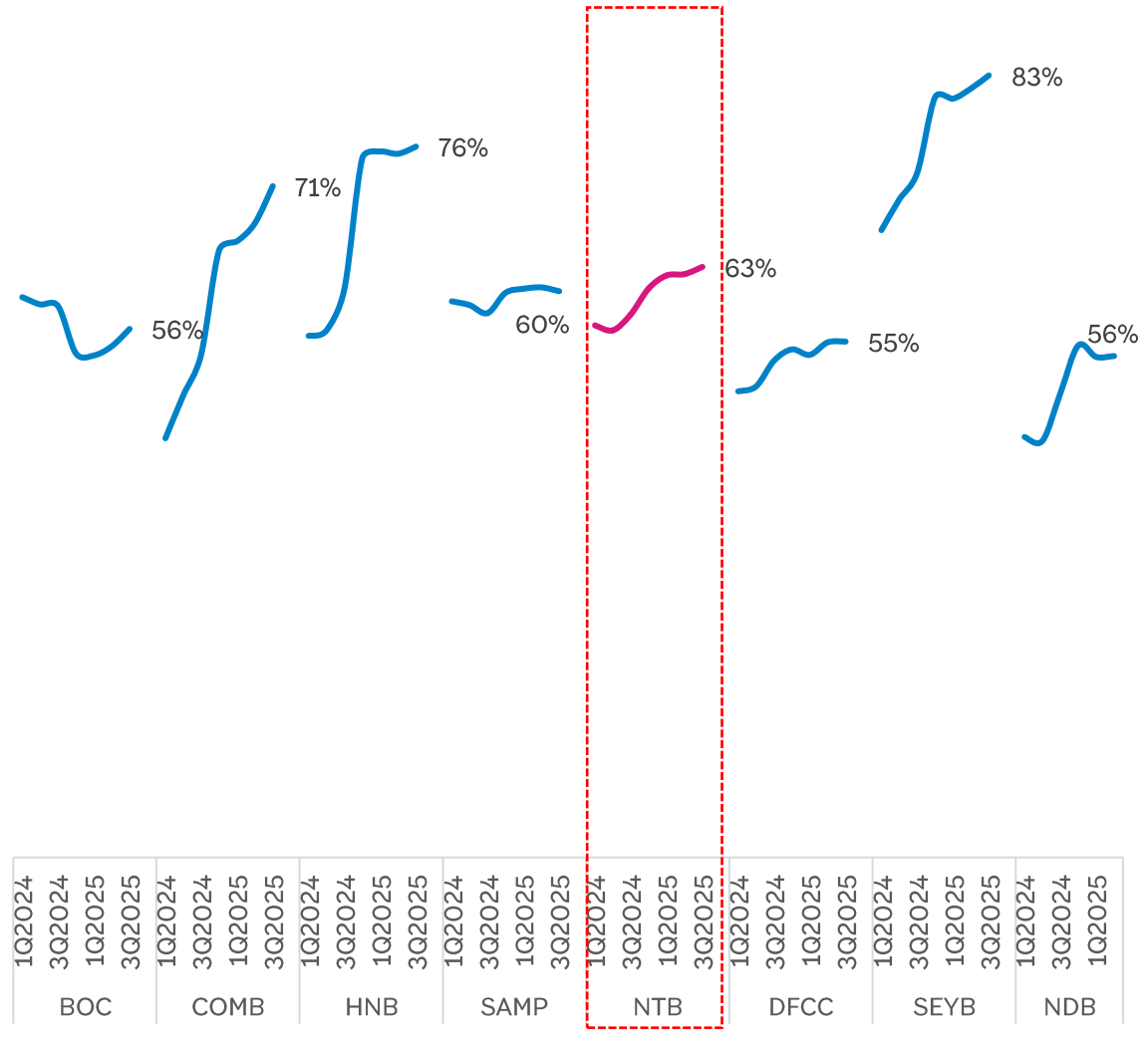
Stage 3 Ratio
1.0%
(2024 : 1.6%)

Stage 3 Peer Comparison

Stage 3 Ratio (Net)



Stage 3 Coverage Ratio





Trust in Better.