



Results Update – 2025

THE SHAPE OF BETTER

11th March 2026

2025 Results

Profit After Tax

LKR 19.3 Bn

(2024 : LKR 16.8 Bn)

Total Capital Ratio

20.7%

(2024 : 22.7%)

Stage 3 Ratio

0.9%

(2024 : 1.6%)

Return on Equity

21.9%

(2024 : 24.2%)

Liquidity Coverage Ratio

203.4%

(2024 : 320.6%)

Stage 3 Provision Cover Ratio

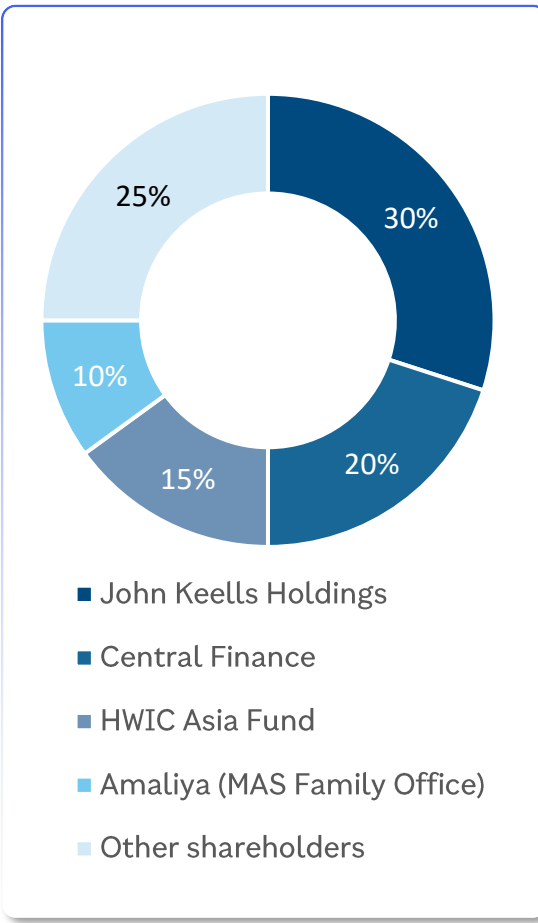
66.7%

(2024 : 60.6%)

Shareholding Structure

Profile of Strategic Shareholders

Composition



John Keells Holdings PLC (JKH.N0000)

- Founder shareholder since 1999
- Established in 1870
- Largest listed diversified conglomerate in Sri Lanka with a market cap of LKR 366 Bn
- Operates across banking, insurance, logistics, property development, hospitality, consumer foods, retail, IT, plantations, and brokering
- Holds strong market shares across all operating sectors
- First Sri Lankan company listed on the Luxembourg Stock Exchange

Central Finance PLC (CFIN.N0000)

- Founder Shareholder since 1999
- Established in 1957
- Listed on the Colombo Stock Exchange since 1969
- One of Sri Lanka's oldest and reputed finance houses with diversified holdings, with a reputation for stability, governance and strong financials

FAIRFAX FINANCIAL HOLDINGS LIMITED HWIC Asia Fund

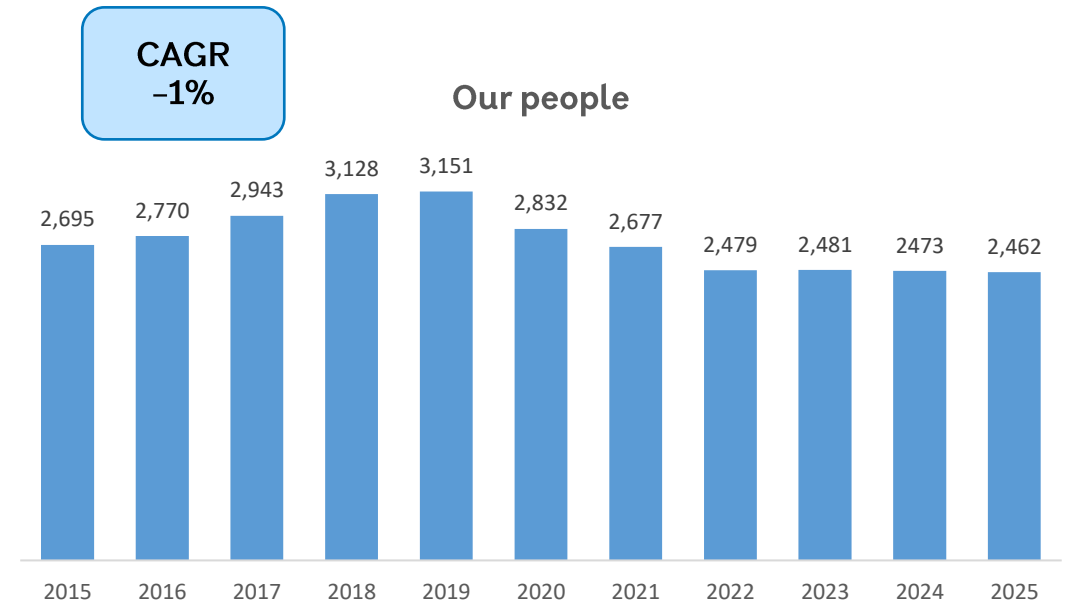
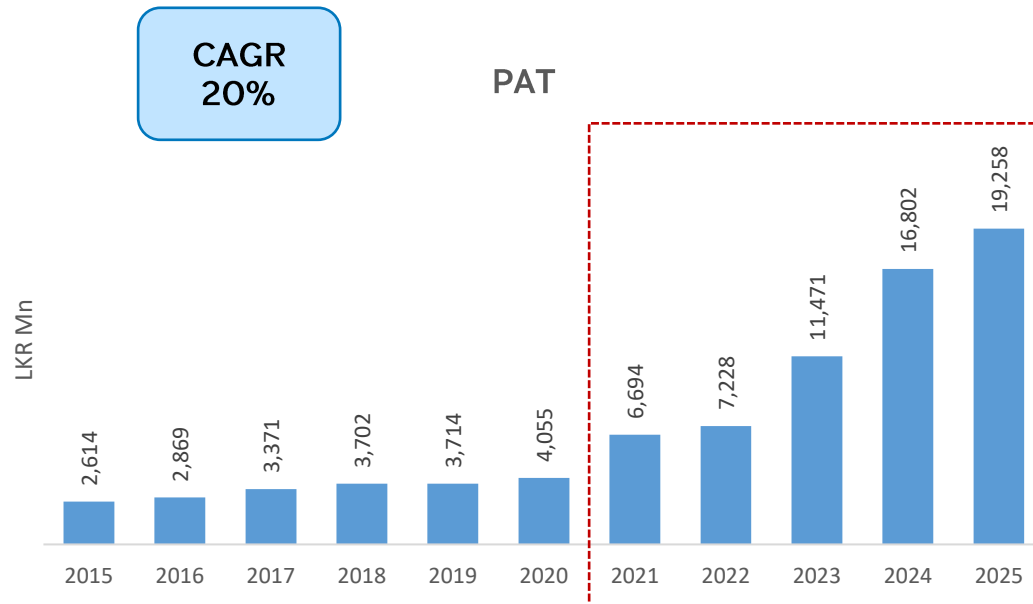
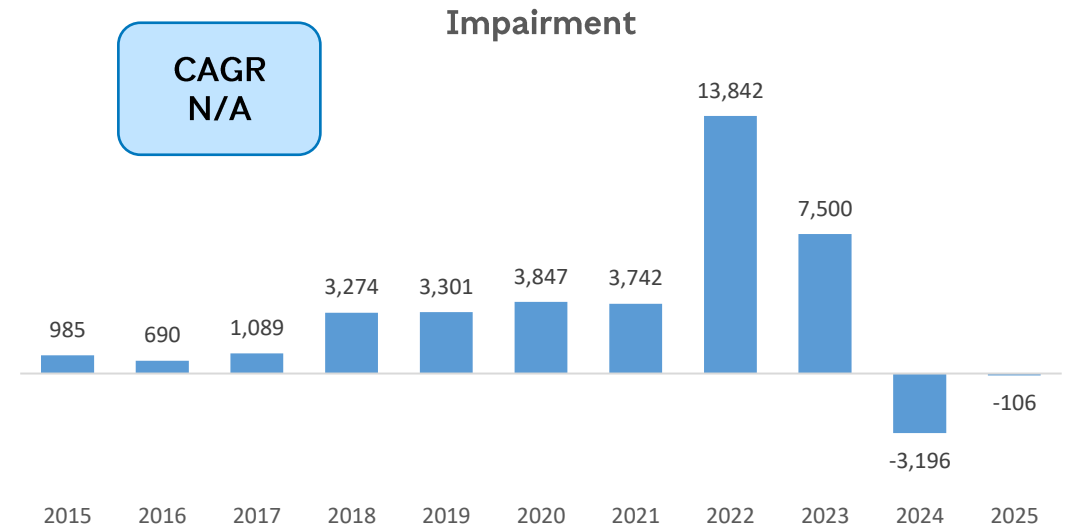
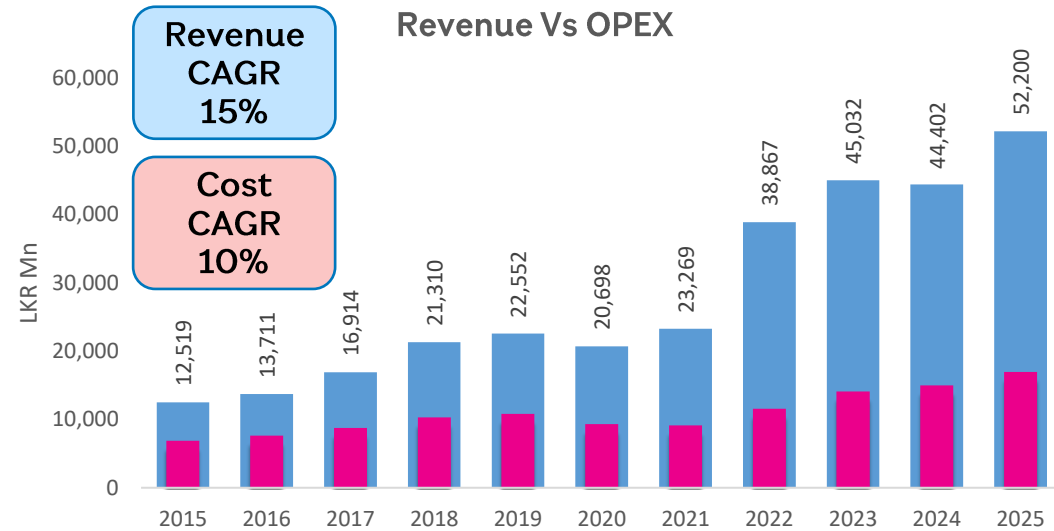
- Strategic shareholder since 2014
- Established in 1984
- Mauritius-based fund managed by Hamblin Watsa Investment Counsel Ltd. (subsidiary of Fairfax Financial Holdings) managing an AUM of USD 96.7 Mn
- Focused on long-term investments in Asia, especially in the financial services sector
- Consolidated under Fairfax Financial Holdings, a Canadian firm active in insurance, reinsurance, and asset management

Amaliya (MAS Family Office)

- Strategic shareholder since 2023
- Established in 2013
- Family Office of MAS Holdings, Sri Lankas largest apparel manufacturer with an international presence
- MAS business portfolio includes apparel, accessories, fabrics, IT solutions, branded ventures, and industrial parks

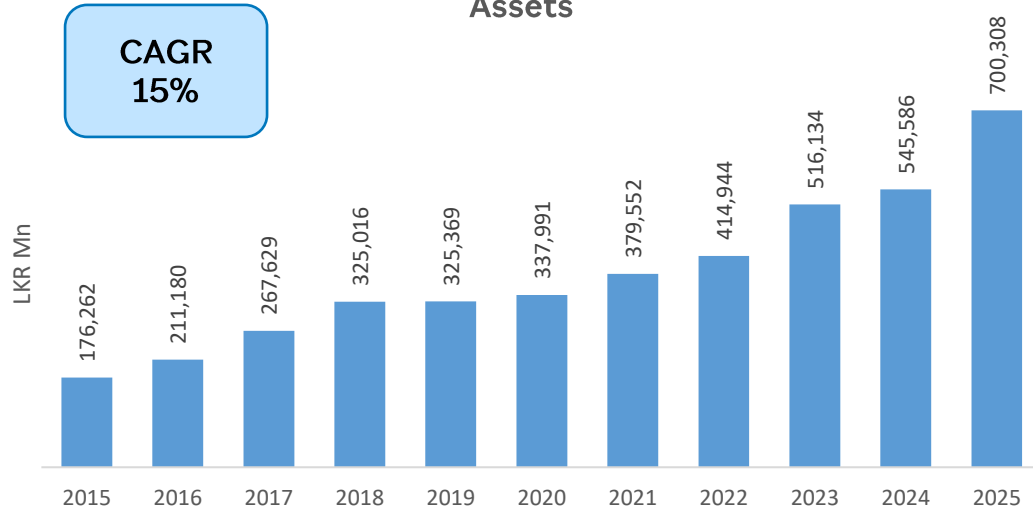
● 75% held by strategic shareholders ● No Individual Ultimate Beneficial Owners ● No State Shareholding

A Decade of Growth

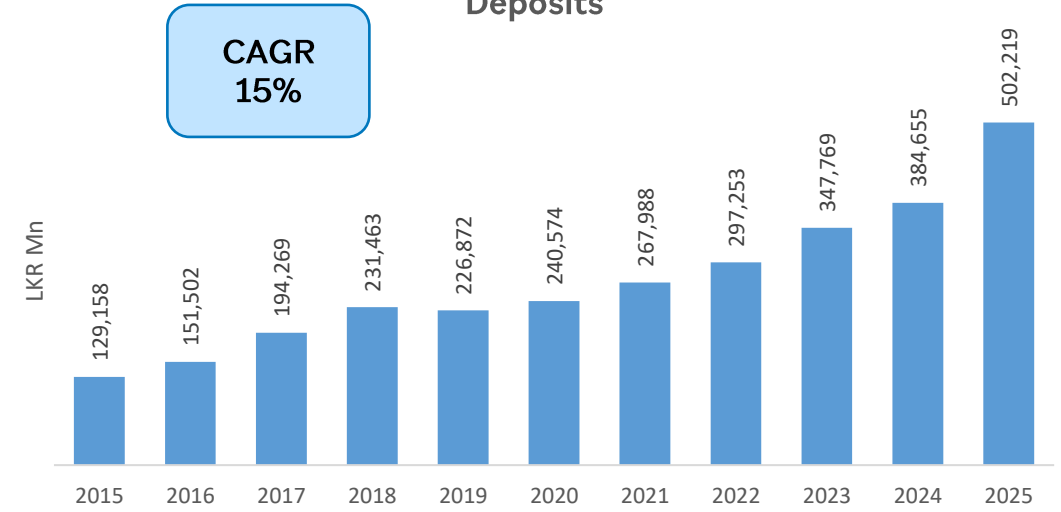


A Decade of Growth

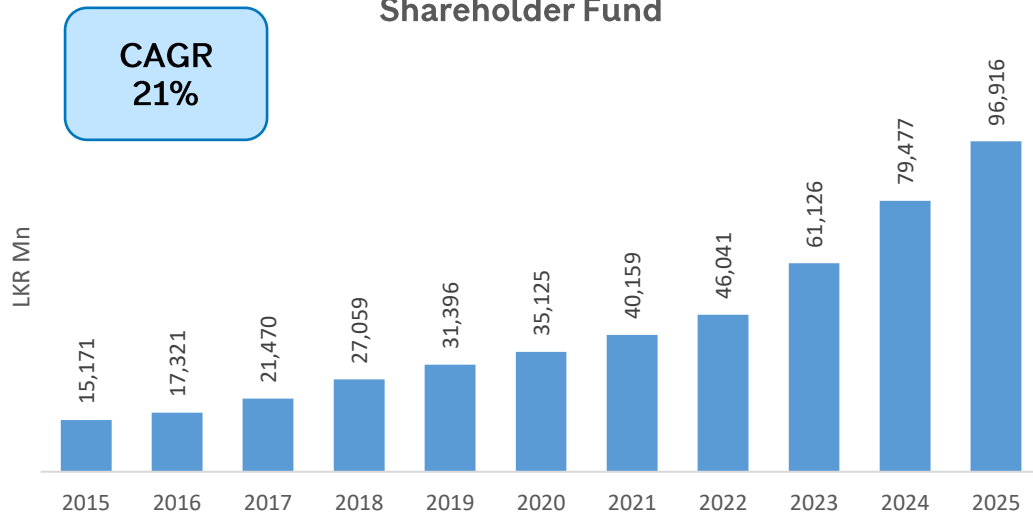
Assets



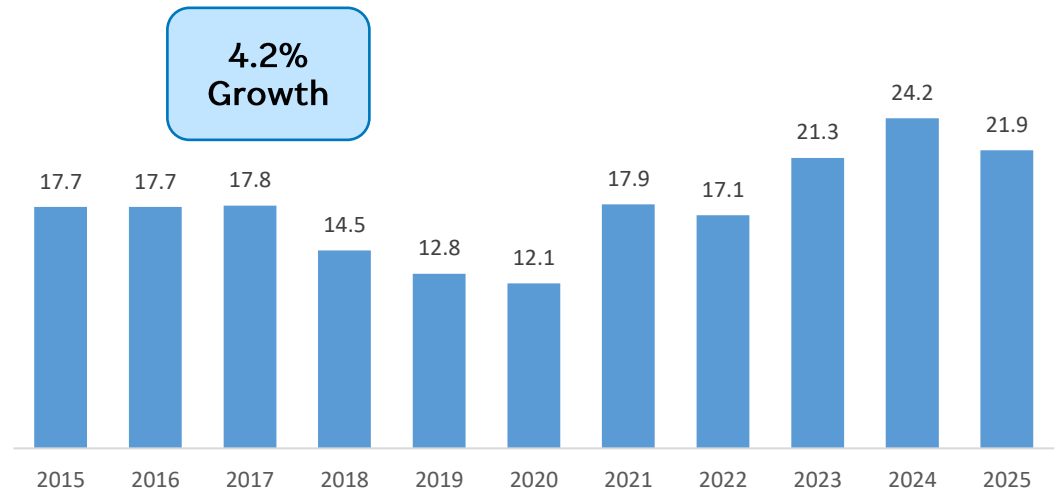
Deposits



Shareholder Fund



ROE

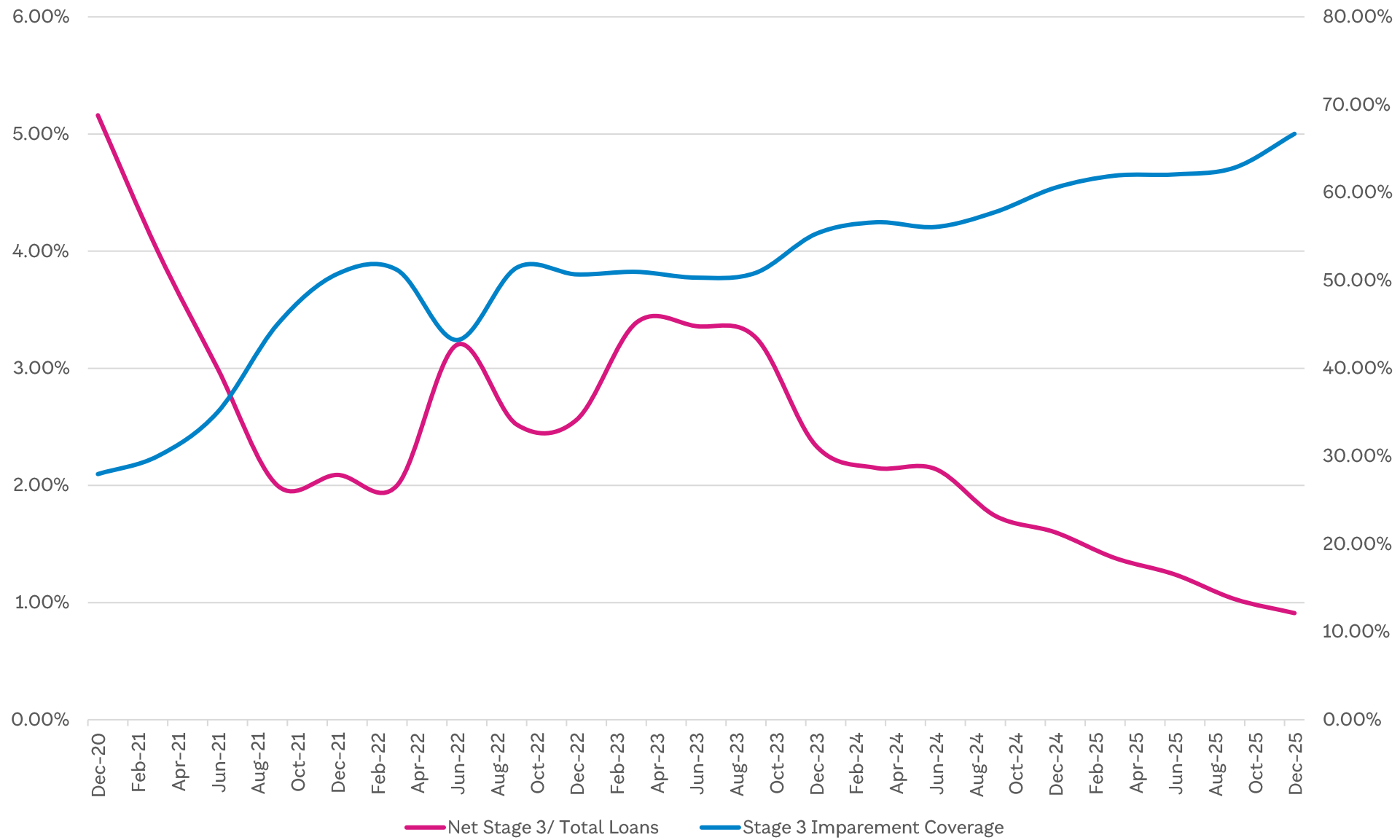


2025 Performance in a Nutshell (in LKR Mn)

YoY	2025	2024	%
Net Interest Income	38,778	35,916	8%
Non Fund Base Income	13,421	8,486	58%
Total Operating Income	52,200	44,402	18%
Impairment	(106)	(3,196)	-97%
OPEX	16,957	14,974	13%
PBT	35,349	32,624	8%
Taxes (VAT/SSL/Income)	16,090	15,868	1%
PAT	19,258	16,756	15%
YTD	2025	2024	
Loans	430,368	287,363	50%
Deposits	502,219	384,655	31%
Capital	96,916	79,477	22%

Profitability	2025	2024
NIM	6.1%	6.9%
C : I	32%	34%
ROA	4.5%	5.0%
ROE	21.9%	24.2%
Liquidity		
LCR - All Currency	203.4%	320.6%
Asset Quality		
Net Stage 3	0.9%	1.6%
Stage 3 Imp: Cov:	66.7%	60.6%
Capital		
Tier 1	19.6%	21.5%
Total capital	20.7%	22.7%

Credit Risk Management

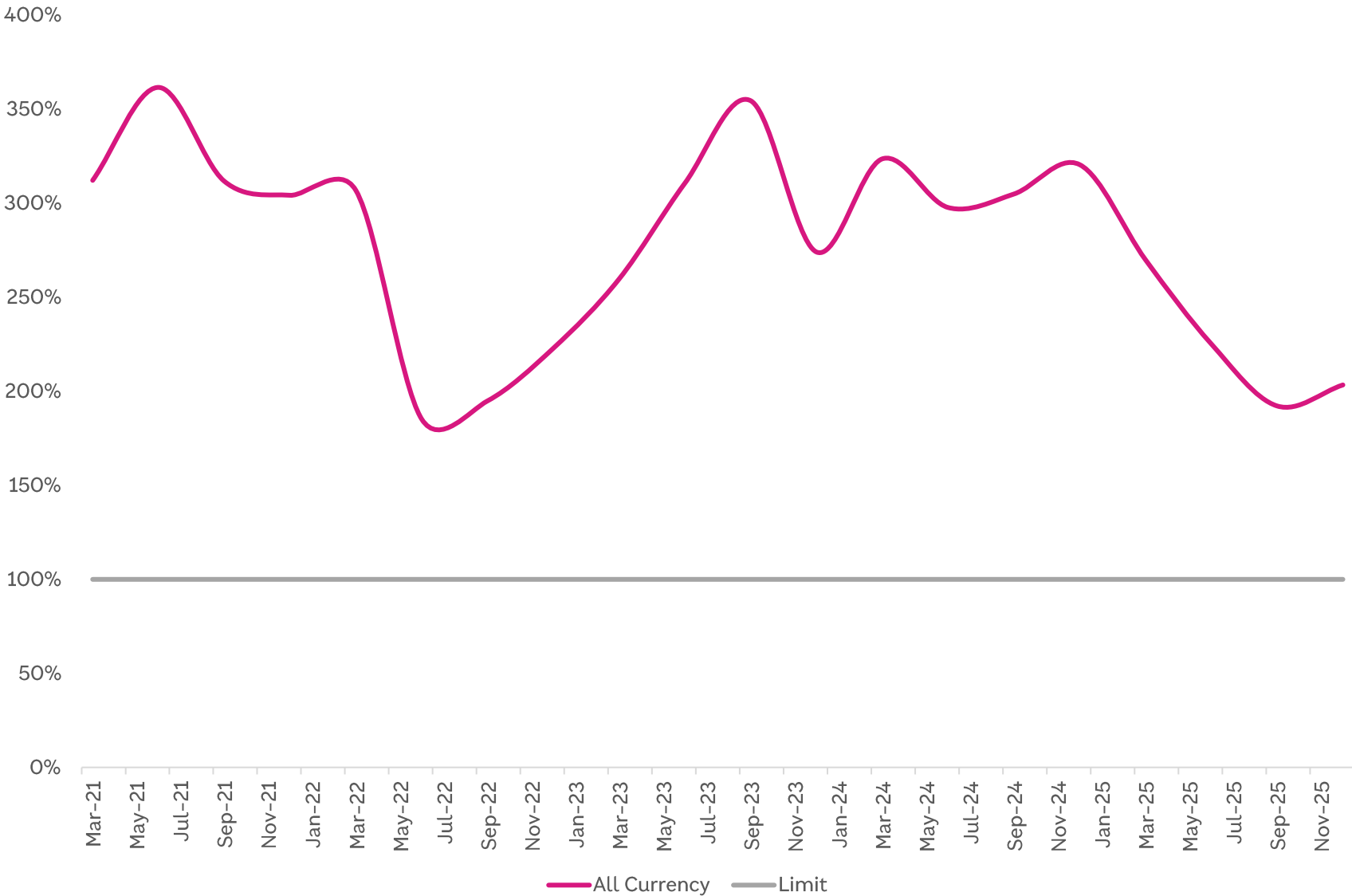


Stage 3 Provision Cover Ratio
66.7%
(2024 : 60.6%)

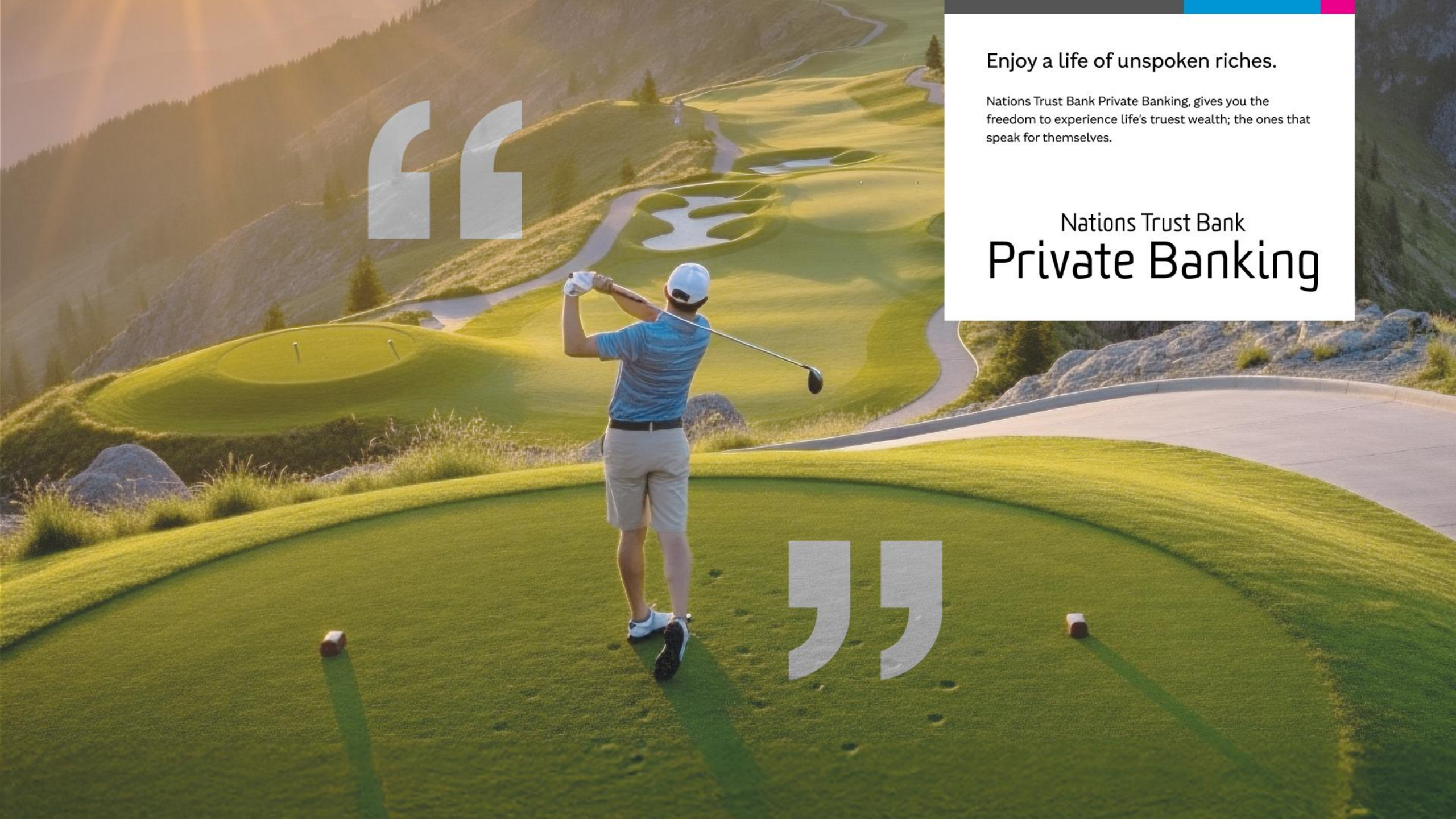
Stage 3 Ratio
0.9%
(2024 : 1.6%)

Liquidity Risk Management

Liquidity Coverage Ratio



Liquidity Coverage Ratio
203.4%
(2024 : 320.6%)



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