DFCC BANK
Keep Growing

25 February 2026

Ms Nilupa Perera
Chief Regulatory Officer
Colombo Stock Exchange
Level 4, World Trade Center
Colombo 1

Dear Madam

ANNOUNCEMENT OF FIRST & FINAL DIVIDEND
FOR THE FINANCIAL YEAR ENDED 31 DECEMEBR 2025

We wish to inform you that the Board of Directors of DFCC Bank PLC ("the Bank") have authorized and approved a distribution to the shareholders by way of a first and final dividend of Rs. 7.50 per share which will consist of Rs. 2.50 per share in cash and Rs. 5.00 per share in the form of a scrip dividend, for the financial year ended 31 December 2025.

We confirm that, in terms of Article 19 of the Articles of Association of the Bank, payment of any dividend is not subject to the approval of the shareholders.

The following table reflects the number of shares to be issued, the proportion and consideration at which shares are to be issued out of profits and out of dividends received which is to be set aside for the scrip dividend, based on the number of shares in issue as at 24 February 2026:

Existing Ordinary shares as at 24 February 2026	438,404,250
Scrip Dividend Per Share (Rs)	5.00
Scrip dividend out of dividend received (Rs.)	525,440,211.00
Scrip dividend out of profits (tax liable) (Rs.)	1,666,581,039.00
Amount to be capitalized (Rs.) (Net of WHT 15%)	1,942,034,094.15
Consideration of a share as at 23 February 2026 (Rs)	157.75
The number of shares to be issued (Net of WHT @15%)	12,310,834
The proportion with which the shares are to be issued	1 for 35.6112550944

The scrip dividend is subject to the Colombo Stock Exchange approving in principal the issue and listing of shares.

Please note the following in respect of the cash dividend:

XD Date	9 March 2026
Record Date	10 March 2026
Date of Dispatch of the Dividend Payment	26 March 2026
Cash Dividend paid out of profits will be subject to Withholding Tax	

The stated capital of the Bank as at the date of this letter is Rs 15,446 million.

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In addition, we would like to mention that the Bank has duly carried out the Solvency Test for purposes of this dividend and a resolution passed by the Directors with regard to the Solvency Test immediately after the distribution of dividend. A Certificate signed by the Directors of the Bank, is annexed herewith.

The share transfer Books of the Bank will not be closed in respect of the dividend payment.

Yours faithfully

Nimali Ranaraja
Company Secretary
Encl: