SAMPATH BANK PLC

Interim Financial Statements
for the period ended 31st March 2026
(In terms of Rule 7.4 of the Colombo Stock Exchange)

FINANCIAL COMMENTARY FOR THE THREE MONTHS ENDED 31ST MARCH 2026

Financial Performance

Sampath Bank reported Total Operating Income of Rs 28.5 Bn for the quarter ended 31st March 2026, supported by steady growth in Net Interest Income (up 5%) and Net Fee and Commission Income (up 28%) year-on-year. Notwithstanding this performance, Profit After Tax (PAT) declined by 26% to Rs 6.2 Bn, due to significantly higher impairment provisions of Rs 4.5 Bn recognised in response to the continued expansion of the loan book and taking into account the evolving geopolitical conditions. Additionally, one-off gains from the disposal of Treasury Bills and Bonds moderated to Rs 0.7 Bn in 2026, a decrease of Rs 2.0 Bn compared to the elevated levels recorded in the previous year.

The Bank's total asset base crossed the Rs 2 Tn milestone for the first time, representing a significant achievement supported by strong loan growth of Rs 127 Bn in the first quarter of 2026.

The Sampath Group delivered a Profit Before Tax (PBT) of Rs 9.4 Bn and a Profit After Tax of Rs 6.8 Bn for the quarter ended 31st March 2026.

Fund Based Income

The Bank reported total interest income of Rs 46.5 Bn, reflecting year-on-year growth of 6%. This increase was primarily driven by the expansion of the loan portfolio during the reporting period and in the latter part of the previous year, compared to the negative loan growth recorded in the corresponding period of the previous year, as well as an upward movement in the Average Weighted Prime Lending Rate (AWPLR).

Interest expense for the quarter also increased by 6% to Rs 26.4 Bn, reflecting growth in both deposit and borrowing portfolios. As a result, Net Interest Income (NII) stood at Rs 20.1 Bn, an increase of 5% compared to the corresponding quarter of the previous year.

The Net Interest Margin (NIM) contracted marginally by 2 basis points to 4.09%, from 4.11% reported for 2025. This decline was primarily attributable to lower yields across the Bank's investment portfolio, reflecting reduced rates in the Government Securities portfolio compared to the previous period.

Non-Fund Based Income

During the three-month period ended 31st March 2026, the Bank's total non-fund based income declined marginally by 4% to Rs 8.3 Bn, mainly due to a decrease in capital gains from the sale of Treasury bills and bonds. Capital gains declined from Rs 2.7 Bn in 1Q 2025 to Rs 0.7 Bn in 1Q 2026, representing a year-on-year decline of 75%.

Net fee and commission income, driven by credit expansion, higher trade volumes and increased card usage, recorded a robust growth of 28% across all income channels, reaching Rs 6.1 Bn by the end of the quarter.

The Bank recorded a total exchange gain of Rs 1.5 Bn during the first quarter of 2026, reflecting a year-on-year increase of 24%. This increase was primarily attributable to the depreciation of the Sri Lankan Rupee against the USD by Rs 5.52 during the quarter.

Impairment Charge

In the first quarter of 2026, the Bank reported a total impairment charge of Rs 4.5 Bn, reflecting an increase of Rs 4.6 Bn when compared to the reversal of Rs 0.2 Bn reported in the previous period.

Impairment charge on loans and advances

The Bank recorded an impairment charge of Rs 4.1 Bn on loans and advances, compared to a reversal of Rs 0.1 Bn reported in 1Q 2025, driven by significant (10.4%) expansion of the loan portfolio and the resultant collective impairment requirements. Even though this growth has resulted in higher provisioning requirements, it is expected to generate net positive results during the current financial year.

Furthermore, the Bank continued its policy of conservative provisioning and an additional overlay allowance of Rs 1.5 Bn was recognised as a prudential measure in response to heightened geopolitical uncertainties. This forward-looking approach reflects the Bank's commitment to prudent credit risk management, ensuring adequate buffers and resilience against potential adverse developments in the operating environment and the broader global landscape.

The Bank also conducted a comprehensive review of its ISL customers, allocating prudent provisions in its Financial Statements based on each customer's unique credit risk profile. This targeted assessment reinforces the Bank's disciplined risk management practices and its focus on maintaining financial stability in a challenging global context.

Impairment charge on other financial instruments

An impairment charge of Rs 0.4 Bn was recognised against other financial instruments during 1Q 2026, primarily due to new investments made during the quarter.

Operating Expenses

During the quarter, operating expenses increased by 19% year-on-year, driven primarily by costs related to the rollout of new strategic initiatives. The increase was mainly attributable to salary enhancements granted in 2025, the expansion of the cadre to undertake new initiatives and support business growth, and higher investments in technology. These strategic long-term investments are expected to deliver enhanced income in the coming years.

As growth in operating expenses outpaced the improvement in operating income, primarily due to the decline in one-off disposal gains recorded in 2025, the Bank's cost-to-income ratio (CIR) deteriorated by 620 basis points, increasing from 38.8% in 1Q 2025 to 45.0% in 1Q 2026.

Taxation

The total tax expense for the period amounted to Rs 5.0 Bn, representing a year-on-year decline of 43%, mainly attributable to lower profits and the finalization of prior period tax assessments.

Key Ratios

The Return on Average Shareholders' Equity (after tax) stood at 14.05% as at 31st March 2026, compared to 17.93% as at 31st December 2025. Similarly, the Return on Average Assets (before tax) declined to 1.68% from 2.60% reported as at 31st December 2025.

Capital and Liquidity

The Bank maintained all capital ratios well above the regulatory minimum requirements. As at 31st March 2026, the CET 1, Tier 1 and Total Capital ratios stood at 13.17%, 13.17% and 15.79%, respectively, compared to 14.75%, 14.75%, and 17.65% as at year end 2025. The decline in capital ratios was primarily due to the increase in risk-weighted assets arising from substantial loan growth during the quarter.

Liquidity levels remained robust, with the All-currency Liquidity Coverage Ratio (LCR) at 187.87% and the Net Stable Funding Ratio (NSFR) at 161.30% as at 31st March 2026, both comfortably above the regulatory minimum requirement of 100%.

The recognition of profit for capital purposes under Basel III following audit certification, together with the proposed Tier II debenture issue, is expected to further strengthen the Bank's capital position during the remainder of the year.

Assets

During the reporting period total assets grew by 6%, reflecting an annualized growth of 24%, to Rs 2.1 Tn as at 31st March 2026, supported by the expansion of the loan portfolio. Gross loans increased by Rs 127.5 Bn, from Rs 1,223.6 Bn at end-2025 to Rs 1,351.1 Bn. This growth was primarily driven by a Rs 105 Bn increase in LKR-denominated loans, while FCY loans recorded a modest increase of Rs 22 Bn during the period.

Liabilities

The Bank's total liabilities increased by 7% since year end 2025, reflecting an annualized growth rate of 28%, to Rs 1.92 Tn as at 31st March 2026. This growth was primarily driven by the expansion of the deposit portfolio. Deposits increased by Rs 69 Bn from Rs 1.65 Tn at year end 2025 to Rs 1.72 Tn as at 31st March 2026. The increase was mainly driven by LKR-denominated deposits, which contributed Rs 49 Bn, while foreign currency deposits increased by Rs 20 Bn.

Dividend

At the Annual General Meeting held on 30th March 2026, the shareholders of Sampath Bank approved a first and final cash dividend of Rs 10.30 per share for the financial year 2025. The Bank consequently recognised a provision of Rs 12.1 Bn in the 1Q 2026 Financial Statements to facilitate the payment of the approved final dividend to shareholders.

Commitment to Stakeholder Well-being

Reinforcing its environmental leadership, Sampath Bank became the first Sri Lankan bank to obtain ISO 14001:2015 certification across its Head Office and branch network. It also deepened its commitment to responsible business by joining the UN Global Compact Sri Lanka as a Patron on Diversity & Inclusion and Water & Ocean Stewardship, while partnering with NCPC Sri Lanka to raise awareness among Corporate and SME clients on low-carbon transition and sustainable business models.

The Bank continues to advance its sustainability agenda through its infrastructure rejuvenation programme, "Wewata Jeewayak", marked by the completion of its 40th tank restoration, providing significant support for agricultural and community development in Sri Lanka. This initiative, together with the Bank's ongoing programmes in coral restoration, turtle conservation, reforestation, mangrove restoration and other environmental and community projects, establishes Sampath Bank as a key contributor to environmental and social

sustainability in the country.

As part of its ocean plastic reduction efforts, a Material Recovery Facility (MRF) established in Batheegama, Dickwella, in partnership with an organisation with aligned sustainability objectives, was officially handed over to the community.

Sampath Bank advanced its sustainability agenda during the period, strengthening sustainable finance, climate governance and operational performance. The Bank expanded ESG-linked credit screening in line with global best practices and successfully implemented SLFRS S1 and S2 under its Climate First Action Plan, enhancing climate-related governance, risk management and reporting.

As part of its contribution to green finance, Sampath Bank launched a Green Fixed Deposit supported by a comprehensive Green Deposit Framework, which obtained independent limited assurance at the pre-issuance stage, thereby enhancing credibility and stakeholder confidence.

STATEMENT OF PROFIT OR LOSS

For the three months ended 31st March	Bank			Group		
	2026 Rs 000	2025 Rs 000	Change %	2026 Rs 000	2025 Rs 000	Change %
Gross income	**56,681,396**	**54,141,683**	**5**	**60,772,305**	**57,095,534**	**6**
Interest income	46,491,439	44,018,601	6	49,946,008	46,490,578	7
Less: Interest expense	26,355,092	24,893,378	6	28,110,350	26,031,463	8
Net interest income	**20,136,347**	**19,125,223**	**5**	**21,835,658**	**20,459,115**	**7**
Fee & commission income	7,926,794	6,163,281	29	8,288,662	6,398,587	30
Less: Fee & commission expense	1,857,686	1,424,818	30	1,859,775	1,425,308	30
Net fee & commission income	**6,069,108**	**4,738,463**	**28**	**6,428,887**	**4,973,279**	**29**
Net gain from trading	260,762	2,879,548	(91)	260,762	2,879,548	(91)
Net gain on derecognition of financial assets						
- at fair value through profit or loss	42,281	54,822	(23)	42,281	54,822	(23)
- at fair value through other comprehensive income	642,126	2,666,638	(76)	642,126	2,666,638	(76)
Net other operating income	1,317,994	(1,641,207)	180	1,592,466	(1,394,639)	214
Total other income	**2,263,163**	**3,959,801**	**(43)**	**2,537,635**	**4,206,369**	**(40)**
Total operating income	**28,468,618**	**27,823,487**	**2**	**30,802,180**	**29,638,763**	**4**
Less: Impairment charge/(reversal)	4,479,167	(158,718)	2,922	4,363,802	(312,291)	1,497
Net operating income	**23,989,451**	**27,982,205**	**(14)**	**26,438,378**	**29,951,054**	**(12)**
Less: Operating expenses						
Personnel expenses	5,410,046	5,048,648	7	6,217,234	5,693,823	9
Depreciation & amortisation expenses	1,379,735	1,065,743	29	1,248,621	909,676	37
Other operating expenses	6,019,529	4,678,803	29	6,434,516	5,032,326	28
Total operating expenses	**12,809,310**	**10,793,194**	**19**	**13,900,371**	**11,635,825**	**19**
Operating profit before taxes on financial services	**11,180,141**	**17,189,011**	**(35)**	**12,538,007**	**18,315,229**	**(32)**
Less : Taxes on financial services						
Value added tax	2,477,658	3,305,747	(25)	2,732,830	3,506,332	(22)
Social security contribution levy	344,119	459,131	(25)	379,560	486,990	(22)
Total taxes on financial services	**2,821,777**	**3,764,878**	**(25)**	**3,112,390**	**3,993,322**	**(22)**
Profit before income tax	**8,358,364**	**13,424,133**	**(38)**	**9,425,617**	**14,321,907**	**(34)**
Less: Income tax expense	2,181,268	5,082,179	(57)	2,595,772	5,397,169	(52)
Profit for the period	**6,177,096**	**8,341,954**	**(26)**	**6,829,845**	**8,924,738**	**(23)**
Attributable to:						
Equity holders of the Bank	6,177,096	8,341,954	(26)	6,829,845	8,924,738	(23)
Non-controlling interest				-	-	-
	6,177,096	**8,341,954**	**(26)**	**6,829,845**	**8,924,738**	**(23)**
Earnings per share : Basic/Diluted (Rs)	**5.27**	**7.11**	**(26)**	**5.82**	**7.61**	**(23)**

STATEMENT OF COMPREHENSIVE INCOME

For the three months ended 31st March	Bank			Group		
	2026 Rs 000	2025 Rs 000	Change %	2026 Rs 000	2025 Rs 000	Change %
Profit for the period	**6,177,096**	**8,341,954**	**(26)**	**6,829,845**	**8,924,738**	**(23)**
Other comprehensive income						
Items that will be reclassified to profit or loss:						
Debt instruments at fair value through other comprehensive income:						
Loss arising on re-measurement	(1,550,656)	(1,507,944)	(3)	(1,550,656)	(1,507,944)	(3)
Reclassification to profit or loss due to derecognition	(642,126)	(2,666,638)	76	(642,126)	(2,666,638)	76
Changes in impairment recycled to profit or loss	72,633	212,167	(66)	72,633	212,167	(66)
Deferred tax effect on the above	636,045	1,188,724	(46)	636,045	1,188,724	(46)
Net other comprehensive income to be reclassified to profit or loss	**(1,484,104)**	**(2,773,691)**	**46**	**(1,484,104)**	**(2,773,691)**	**46**
Items that will not be reclassified to profit or loss:						
Equity instruments at fair value through other comprehensive income:						
Gain arising on re-measurement	282,122	-	100	282,122	-	100
Exchange gain/(loss) in translation	36,836	(8,828)	517	36,836	(8,828)	517
Deferred tax effect on the above	(95,687)	2,648	(3,714)	(95,687)	2,648	(3,714)
Net other comprehensive income not to be reclassified to profit or loss	**223,271**	**(6,180)**	**3,713**	**223,271**	**(6,180)**	**3,713**
Other comprehensive income net of tax	**(1,260,833)**	**(2,779,871)**	**55**	**(1,260,833)**	**(2,779,871)**	**55**
Total comprehensive income for the period net of tax	**4,916,263**	**5,562,083**	**(12)**	**5,569,012**	**6,144,867**	**(9)**
Attributable to:						
Equity holders of the Bank	4,916,263	5,562,083	(12)	5,569,012	6,144,867	(9)
Non-controlling interest				-	-	-
	4,916,263	**5,562,083**	**(12)**	**5,569,012**	**6,144,867**	**(9)**

STATEMENT OF FINANCIAL POSITION

As at	Bank			Group		
	31st March 2026	31st December 2025 (Audited)	Change	31st March 2026	31st December 2025 (Audited)	Change
	Rs 000	Rs 000	%	Rs 000	Rs 000	%
ASSETS						
Cash & cash equivalents	46,837,567	62,018,008	(24)	48,334,184	62,563,988	(23)
Balances with Central Bank of Sri Lanka	24,280,359	21,835,192	11	24,280,359	21,835,192	11
Placements with banks	24,792,341	39,223,825	(37)	24,792,341	39,223,825	(37)
Reverse repurchase agreements	-	44,282	(100)	10,794,506	7,085,229	52
Derivative financial instruments	2,900,391	2,468,488	17	2,900,391	2,468,488	17
Financial assets recognised through profit or loss - measured at fair value	255,392	403,260	(37)	255,392	403,260	(37)
Financial assets at amortised cost						
- loans & advances	1,251,261,192	1,127,776,792	11	1,329,612,785	1,195,918,062	11
- debt & other instruments	474,655,183	523,176,568	(9)	474,713,017	523,233,300	(9)
Financial assets - fair value through other comprehensive income	206,555,488	148,256,497	39	206,555,544	148,256,553	39
Investment in subsidiaries	4,238,934	4,226,113	-	-	-	-
Property, plant & equipment	15,784,439	15,187,778	4	28,949,150	28,273,996	2
Intangible assets	987,223	1,040,433	(5)	1,037,975	1,085,000	(4)
Right-of-use assets	7,609,388	7,190,091	6	6,732,183	6,203,407	9
Deferred tax assets	11,876,078	10,597,476	12	12,068,347	10,814,762	12
Other assets	17,731,137	14,807,760	20	20,117,082	16,842,178	19
Total Assets	**2,089,765,112**	**1,978,252,563**	**6**	**2,191,143,256**	**2,064,207,240**	**6**
LIABILITIES						
Due to banks	54,943,225	24,687,100	123	75,951,356	43,929,855	73
Derivative financial instruments	976,248	805,063	21	976,248	805,063	21
Securities sold under repurchase agreements	40,400,160	32,785,653	23	39,499,965	30,626,611	29
Financial liabilities at amortised cost						
- due to depositors	1,694,647,954	1,627,060,300	4	1,735,654,058	1,662,952,864	4
- due to other borrowers	8,804,197	8,357,756	5	8,804,197	8,357,756	5
- due to debt securities holders	26,934,162	29,795,272	(10)	44,408,388	41,883,516	6
Retirement benefit obligation	7,527,289	7,490,860	-	7,816,532	7,776,857	1
Dividend payable	12,480,024	405,100	2,981	12,480,024	405,100	2,981
Current tax liabilities	17,281,002	16,762,008	3	18,243,989	17,601,788	4
Deferred tax liabilities	-	-	-	1,963,820	1,963,820	-
Other liabilities	54,057,832	51,229,076	6	58,089,232	54,139,956	7
Total Liabilities	**1,918,052,093**	**1,799,378,188**	**7**	**2,003,887,809**	**1,870,443,186**	**7**

STATEMENT OF FINANCIAL POSITION

As at	Bank			Group		
	31st March 2026	31st December 2025 (Audited)	Change	31st March 2026	31st December 2025 (Audited)	Change
	Rs 000	Rs 000	%	Rs 000	Rs 000	%
EQUITY						
Stated capital	48,741,119	48,741,119	-	48,741,119	48,741,119	-
Reserves						
Statutory reserves						
Statutory reserve fund	9,500,000	9,500,000	-	9,955,000	9,955,000	-
Special reserve	1,953,972	1,879,931	4	1,953,972	1,879,931	4
FVOCI reserve	2,417,582	3,678,415	(34)	2,417,582	3,678,415	(34)
Other reserves	99,827,778	99,826,579	-	104,520,865	104,519,666	-
Retained earnings	9,272,568	15,248,331	(39)	19,666,909	24,989,923	(21)
Total equity attributable to equity holders of the Bank	171,713,019	178,874,375	(4)	187,255,447	193,764,054	(3)
Non-controlling interest				-	-	-
Total Equity	**171,713,019**	**178,874,375**	**(4)**	**187,255,447**	**193,764,054**	**(3)**
Total Liabilities & Equity	**2,089,765,112**	**1,978,252,563**	**6**	**2,191,143,256**	**2,064,207,240**	**6**
Commitments & contingencies	**737,785,011**	**624,740,931**	18	**734,604,167**	**623,788,273**	18
Net asset value per share (Rs)	**146.43**	**152.53**	(4)	**159.68**	**165.23**	(3)
Memorandum information						
Number of employees	5,023	4,917				
Number of branches	229	229				

CERTIFICATION:
I certify that these Financial Statements are presented in compliance with the requirements of the Companies Act No. 07 of 2007.

(Sgd)
Ajantha de Vas Gunasekara
Executive Director/Chief Financial Officer

We, the undersigned, being the Chairman and the Managing Director/Chief Executive Officer of Sampath Bank PLC, certify jointly that:

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka; and
(b) the information contained in these statements have been extracted from the unaudited Financial Statements of the Bank and its subsidiary companies unless indicated as audited.

(Sgd)
Harsha Amarasekera
Chairman
12th May 2026

(Sgd)
Sanjaya Gunawardana
Managing Director/Chief Executive Officer

STATEMENT OF CHANGES IN EQUITY

Bank

For the three months ended 31st March 2025	Stated Capital	Statutory Reserves		FVOCI Reserve	Other Reserves		Retained Earnings	Total Equity
		Statutory Reserve Fund	Special Reserve		Revaluation Reserve	General Reserve		
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Balance as at 1st January 2025	48,741,119	7,985,000	1,660,470	10,888,641	3,594,984	80,010,923	13,657,079	166,538,216
Total comprehensive income for the period								
Profit for the period	-	-	-	-	-	-	8,341,954	8,341,954
Other comprehensive income	-	-	-	(2,779,871)	-	-	-	(2,779,871)
Total comprehensive income for the period	-	-	-	(2,779,871)	-	-	8,341,954	5,562,083
Transactions with equity holders, recognised directly in equity, contributions by and distributions to equity holders								
Final dividend for 2024: Cash	-	-	-	-	-	-	(10,964,752)	(10,964,752)
Unclaimed dividend adjustments	-	-	-	-	-	1,224	-	1,224
Total contributions by and distributions to equity holders	-	-	-	-	-	1,224	(10,964,752)	(10,963,528)
Transfer to reserves during the period	-	-	52,655	-	-	-	(52,655)	-
Balance as at 31st March 2025	48,741,119	7,985,000	1,713,125	8,108,770	3,594,984	80,012,147	10,981,626	161,136,771

For the three months ended 31st March 2026	Stated Capital	Statutory Reserves		FVOCI Reserve	Other Reserves		Retained Earnings	Total Equity
		Statutory Reserve Fund	Special Reserve		Revaluation Reserve	General Reserve		
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Balance as at 1st January 2026	48,741,119	9,500,000	1,879,931	3,678,415	4,798,923	95,027,656	15,248,331	178,874,375
Total comprehensive income for the period								
Profit for the period	-	-	-	-	-	-	6,177,096	6,177,096
Other comprehensive income	-	-	-	(1,260,833)	-	-	-	(1,260,833)
Total comprehensive income for the period	-	-	-	(1,260,833)	-	-	6,177,096	4,916,263
Transactions with equity holders, recognised directly in equity, contributions by and distributions to equity holders								
Final dividend for 2025: Cash	-	-	-	-	-	-	(12,078,818)	(12,078,818)
Unclaimed dividend adjustments	-	-	-	-	-	1,199	-	1,199
Total contributions by and distributions to equity holders	-	-	-	-	-	1,199	(12,078,818)	(12,077,619)
Transfer to reserves during the period	-	-	74,041	-	-	-	(74,041)	-
Balance as at 31st March 2026	48,741,119	9,500,000	1,953,972	2,417,582	4,798,923	95,028,855	9,272,568	171,713,019

STATEMENT OF CHANGES IN EQUITY

Group

For the three months ended 31st March 2025		Statutory Reserves			Other Reserves					
	Stated Capital	Statutory Reserve Fund	Special Reserve	FVOCI Reserve	Revaluation Reserve	General Reserve	Retained Earnings	Total Equity Attributable to Equity Holders of the Bank	Non Controlling Interest	Total Equity
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Balance as at 1st January 2025	48,741,119	8,358,000	1,660,470	10,888,641	7,092,922	80,010,923	21,130,237	177,882,312		177,882,312
Total comprehensive income for the period										
Profit for the period	-	-	-	-	-	-	8,924,738	8,924,738	-	8,924,738
Other comprehensive income	-	-	-	(2,779,871)	-	-	-	(2,779,871)	-	(2,779,871)
Total comprehensive income for the period	-	-	-	(2,779,871)	-	-	8,924,738	6,144,867	-	6,144,867
Transactions with equity holders, recognised directly in equity, contributions by and distributions to equity holders										
Final dividend for 2024: Cash	-	-	-	-	-	-	(10,964,752)	(10,964,752)	-	(10,964,752)
Unclaimed dividend adjustments	-	-	-	-	-	1,224	-	1,224	-	1,224
Total contributions by and distributions to equity holders	-	-	-	-	-	1,224	(10,964,752)	(10,963,528)	-	(10,963,528)
Transfer to reserves during the period	-	2,000	52,655	-	-	-	(54,655)	-	-	-
Balance as at 31st March 2025	48,741,119	8,360,000	1,713,125	8,108,770	7,092,922	80,012,147	19,035,568	173,063,651	-	173,063,651

For the three months ended 31st March 2026		Statutory Reserves			Other Reserves					
	Stated Capital	Statutory Reserve Fund	Special Reserve	FVOCI Reserve	Revaluation Reserve	General Reserve	Retained Earnings	Total Equity Attributable to Equity Holders of the Bank	Non Controlling Interest	Total Equity
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Balance as at 1st January 2026	48,741,119	9,955,000	1,879,931	3,678,415	9,492,010	95,027,656	24,989,923	193,764,054	-	193,764,054
Total comprehensive income for the period										
Profit for the period	-	-	-	-	-	-	6,829,845	6,829,845	-	6,829,845
Other comprehensive income	-	-	-	(1,260,833)	-	-	-	(1,260,833)	-	(1,260,833)
Total comprehensive income for the period	-	-	-	(1,260,833)	-	-	6,829,845	5,569,012	-	5,569,012
Transactions with equity holders, recognised directly in equity, contributions by and distributions to equity holders										
Final dividend for 2025: Cash	-	-	-	-	-	-	(12,078,818)	(12,078,818)	-	(12,078,818)
Unclaimed dividend adjustments	-	-	-	-	-	1,199	-	1,199	-	1,199
Total contributions by and distributions to equity holders	-	-	-	-	-	1,199	(12,078,818)	(12,077,619)	-	(12,077,619)
Transfer to reserves during the period	-	-	74,041	-	-	-	(74,041)	-	-	-
Balance as at 31st March 2026	48,741,119	9,955,000	1,953,972	2,417,582	9,492,010	95,028,855	19,666,909	187,255,447	-	187,255,447

STATEMENT OF CASH FLOWS

For the period ended 31st March	Bank		Group	
	2026	2025	2026	2025
	Rs 000	Rs 000	Rs 000	Rs 000
Cash flows from operating activities				
Interest receipts	43,504,909	47,673,295	44,487,380	49,556,127
Interest payments	(26,474,087)	(26,505,802)	(27,452,935)	(27,355,355)
Net commission receipts	6,113,284	4,869,053	6,473,063	5,103,869
Cash payments to employees	(4,408,036)	(6,833,857)	(5,172,276)	(7,464,906)
Taxes on financial services	(2,919,149)	(4,150,612)	(3,161,675)	(4,362,907)
Receipts from other operating activities	196,946	330,464	484,482	649,016
Cash payments to other operating activities	(5,479,272)	(5,029,339)	(5,517,283)	(5,131,964)
Operating profit before changes in operating assets & liabilities	**10,534,595**	**10,353,202**	**10,140,756**	**10,993,880**
(Increase)/decrease in operating assets				
Balances with Central Bank of Sri Lanka	(2,445,167)	(10,710,677)	(2,445,167)	(10,710,677)
Financial assets at amortised cost - loans & advances	(120,790,909)	4,778,720	(128,505,149)	612,287
Other assets	(2,794,812)	(12,101,952)	(3,081,338)	(11,827,318)
	(126,030,888)	**(18,033,909)**	**(134,031,654)**	**(21,925,708)**
Increase/(decrease) in operating liabilities				
Due to banks	30,202,989	11,278,237	31,969,947	12,499,120
Re-purchase agreements	7,656,108	(27,346,410)	8,914,955	(27,346,410)
Financial liabilities at amortised cost - due to depositors	60,627,324	68,409,340	65,323,775	68,464,829
Financial liabilities at amortised cost - due to other borrowers	327,997	(29,328)	327,997	(29,328)
Other liabilities	785,702	21,638,223	1,358,888	21,813,517
	99,600,120	**73,950,062**	**107,895,562**	**75,401,728**
Net cash (used in)/generated from operating activities before income tax	**(15,896,173)**	**66,269,355**	**(15,995,336)**	**64,469,900**
Income tax paid	(2,400,518)	(2,178,540)	(2,720,210)	(2,228,419)
Net cash (used in)/generated from operating activities	**(18,296,691)**	**64,090,815**	**(18,715,546)**	**62,241,481**
Cash flows from investing activities				
Purchase of property, plant & equipment	(1,009,129)	(430,941)	(1,241,916)	(748,869)
Proceeds from disposal of property, plant & equipment	1,036	1,044	1,921	2,928
Net cash flow from reverse repurchase agreements	44,000	(5,000,000)	(3,534,328)	(6,191,757)
Net cash flow from financial assets - FVPL	190,193	1,587,364	190,193	1,587,364
Net cash flow from debt instruments at amortised cost	49,615,996	(65,958,646)	49,525,377	(62,761,579)
Net cash flow from financial assets - FVOCI	(59,177,693)	39,641,468	(59,177,693)	39,641,468
Purchase of intangible assets	(207,094)	(267,141)	(218,946)	(277,468)
Net cash used in investing activities	**(10,542,691)**	**(30,426,852)**	**(14,455,392)**	**(28,747,913)**
Cash flows from financing activities				
Proceeds from the issue of debentures	-	10,000,000	3,750,000	10,000,000
Net proceeds from securitisation	-	-	1,285,000	-
Repayment of principal portion of lease liabilities	(615,758)	(540,224)	(358,644)	(290,498)
Net cash (used in)/generated from financing activities	**(615,758)**	**9,459,776**	**4,676,356**	**9,709,502**
Net cash (used)/generated during the period	**(29,455,140)**	**43,123,739**	**(28,494,582)**	**43,203,070**
Net foreign exchange difference	337,379	777,441	337,379	777,441
Cash & cash equivalents at the beginning of the year	**99,054,539**	**71,672,859**	**99,428,850**	**71,640,027**
Cash & cash equivalents at the end of the period	**69,936,778**	**115,574,039**	**71,271,647**	**115,620,538**

1 Analysis of Loans and Advances and Impairment

		Bank		Group	
	As at	31st March 2026	31st December 2025 (Audited)	31st March 2026	31st December 2025 (Audited)
		Rs 000	Rs 000	Rs 000	Rs 000
1.1	**Gross loans & advances**	**1,351,126,133**	**1,223,640,976**	**1,431,787,123**	**1,294,140,878**
	Less: Accumulated impairment under stage 1	18,402,017	15,967,896	18,743,756	16,265,023
	Accumulated impairment under stage 2	9,508,201	9,173,859	10,113,027	9,893,277
	Accumulated impairment under stage 3	71,954,723	70,722,429	73,317,555	72,064,516
	Net loans & advances	**1,251,261,192**	**1,127,776,792**	**1,329,612,785**	**1,195,918,062**
1.2	**Product-wise loans and advances**				
	Local currency				
	Bills of exchange	38,600	156,118	38,600	156,118
	Leasing	67,609,850	58,190,348	110,953,418	97,802,446
	Housing loans	55,703,960	53,949,134	55,703,960	53,949,134
	Export loans	6,481,105	4,545,006	6,481,105	4,545,006
	Import loans	174,084,155	164,404,173	174,084,155	164,404,173
	Refinance loans	5,716,222	5,339,835	5,716,222	5,339,835
	Term loans				
	Long term	496,599,601	450,192,077	498,651,047	450,906,445
	Short term	8,283,593	5,748,433	20,987,939	16,315,429
	Overdraft	131,761,356	119,771,239	131,761,350	119,771,235
	Staff loans	15,197,138	14,379,029	15,393,940	14,591,439
	Pawning and gold loans	110,358,974	102,369,518	131,903,951	121,078,290
	Credit cards	23,827,085	23,418,427	23,827,051	23,418,302
	Money market loans	56,076,566	44,680,870	56,076,566	44,680,870
	Factoring	2,784,045	2,259,197	3,052,036	2,475,478
	Others	3,573	5,295	555,473	474,401
	Sub total	1,154,525,823	1,049,408,699	1,235,186,813	1,119,908,601
	Foreign currency				
	Bills of exchange	2,494,312	2,159,263	2,494,312	2,159,263
	Housing loans	126,257	128,885	126,257	128,885
	Export loans	26,767,298	27,003,892	26,767,298	27,003,892
	Import loans	13,977,073	12,252,364	13,977,073	12,252,364
	Term loans				
	Long term	145,419,782	124,702,694	145,419,782	124,702,694
	Short term	315,770	310,238	315,770	310,238
	Overdraft	7,456,351	7,656,927	7,456,351	7,656,927
	Others	43,467	18,014	43,467	18,014
	Sub total	196,600,310	174,232,277	196,600,310	174,232,277
	Total gross loans and advances	**1,351,126,133**	**1,223,640,976**	**1,431,787,123**	**1,294,140,878**

1.3 Movement of impairment during the period

Bank	Stage 1 Rs 000	Stage 2 Rs 000	Stage 3 Rs 000	Total Rs 000
Balance as at 1st January 2026	15,967,896	9,173,859	70,722,429	95,864,184
Net charge for the period	2,391,798	291,502	1,465,315	4,148,615
Write-off during the period	-	-	(125,795)	(125,795)
Interest income accrued on impaired loans & advances	-	-	(937,104)	(937,104)
Other movements including exchange differences	42,323	42,840	829,878	915,041
Balance as at 31st March 2026	**18,402,017**	**9,508,201**	**71,954,723**	**99,864,941**

Group	Stage 1 Rs 000	Stage 2 Rs 000	Stage 3 Rs 000	Total Rs 000
Balance as at 1st January 2026	16,265,023	9,893,277	72,064,516	98,222,816
Net charge for the period	2,436,410	176,910	1,486,071	4,099,391
Write-off during the period	-	-	(125,795)	(125,795)
Interest income accrued on impaired loans & advances	-	-	(937,148)	(937,148)
Other movements including exchange differences	42,323	42,840	829,911	915,074
Balance as at 31st March 2026	**18,743,756**	**10,113,027**	**73,317,555**	**102,174,338**

2 Analysis of Commitments and Contingencies and Impairment

		Bank		Group	
	As at	31st March 2026	31st December 2025 (Audited)	31st March 2026	31st December 2025 (Audited)
		Rs 000	Rs 000	Rs 000	Rs 000
2.1	**Gross commitments and contingencies**	**740,780,858**	**627,537,117**	**737,588,301**	**626,575,427**
	Less: Accumulated impairment under stage 1	1,864,148	1,699,499	1,852,435	1,690,467
	Accumulated impairment under stage 2	688,559	692,078	688,559	692,078
	Accumulated impairment under stage 3	443,140	404,609	443,140	404,609
	Net commitments and contingencies	**737,785,011**	**624,740,931**	**734,604,167**	**623,788,273**
2.2	**Product-wise commitments and contingencies**				
	Local currency				
	Credit related commitments & contingencies				
	Undrawn - direct credit facilities	155,681,037	140,807,287	152,412,794	139,760,039
	Undrawn - indirect credit facilities	123,333,418	127,743,494	123,333,418	127,743,494
	Acceptances	435,661	310,655	435,661	310,655
	Documentary credit	1,336,545	1,283,495	1,336,545	1,283,495
	Guarantees	44,094,588	40,047,002	44,095,588	40,048,002
		324,881,249	310,191,933	321,614,006	309,145,685
	Other commitments & contingencies				
	Capital commitments	746,334	826,455	821,020	911,013
	Operating lease commitments	166,202	133,698	166,202	133,698
	Forward exchange contracts	10,804,109	4,838,111	10,804,109	4,838,111
	Currency SWAPs	160,338,695	109,059,555	160,338,695	109,059,555
		172,055,340	114,857,819	172,130,026	114,942,377
	Sub total	496,936,589	425,049,752	493,744,032	424,088,062
	Foreign currency				
	Credit related commitments & contingencies				
	Undrawn - direct credit facilities	32,412,815	33,484,774	32,412,815	33,484,774
	Undrawn - indirect credit facilities	12,910,717	13,868,467	12,910,717	13,868,467
	Acceptances	32,656,398	22,506,331	32,656,398	22,506,331
	Documentary credit	66,613,477	49,823,339	66,613,477	49,823,339
	Guarantees	6,786,492	4,831,863	6,786,492	4,831,863
		151,379,899	124,514,774	151,379,899	124,514,774
	Other commitments & contingencies				
	Capital commitments	169,145	158,190	169,145	158,190
	Forward exchange contracts	28,387,382	22,808,723	28,387,382	22,808,723
	Currency SWAPs	63,907,843	55,005,678	63,907,843	55,005,678
		92,464,370	77,972,591	92,464,370	77,972,591
	Sub total	243,844,269	202,487,365	243,844,269	202,487,365
	Total gross commitments and contingencies	**740,780,858**	**627,537,117**	**737,588,301**	**626,575,427**

2.3 Movement of impairment during the period

Bank	Stage 1 Rs 000	Stage 2 Rs 000	Stage 3 Rs 000	Total Rs 000
Balance as at 1st January 2026	1,699,499	692,078	404,609	2,796,186
Net charge/(reversal) for the period	160,886	(7,479)	34,860	188,267
Other movements including exchange differences	3,763	3,960	3,671	11,394
Balance as at 31st March 2026	**1,864,148**	**688,559**	**443,140**	**2,995,847**

Group	Stage 1 Rs 000	Stage 2 Rs 000	Stage 3 Rs 000	Total Rs 000
Balance as at 1st January 2026	1,690,467	692,078	404,609	2,787,154
Net charge/(reversal) for the period	158,205	(7,479)	34,860	185,586
Other movements including exchange differences	3,763	3,960	3,671	11,394
Balance as at 31st March 2026	**1,852,435**	**688,559**	**443,140**	**2,984,134**

3 Analysis of Deposits

	Bank		Group	
As at	**31st March 2026**	**31st December 2025 (Audited)**	**31st March 2026**	**31st December 2025 (Audited)**
	Rs 000	**Rs 000**	**Rs 000**	**Rs 000**
Local Currency Deposits				
Demand deposits	77,676,811	74,762,826	77,571,957	74,695,324
Saving deposits	433,331,863	408,470,699	433,384,744	408,416,249
Fixed deposits	930,492,096	911,351,299	971,550,173	947,365,815
Certificates of deposits	4,872,941	4,698,947	4,872,941	4,698,947
Margin deposits	3,737,678	2,088,343	3,737,678	2,088,343
Total local currency deposits	1,450,111,389	1,401,372,114	1,491,117,493	1,437,264,678
Foreign Currency Deposits				
Demand deposits	10,235,312	9,900,559	10,235,312	9,900,559
Saving deposits	85,806,901	77,533,271	85,806,901	77,533,271
Fixed deposits	148,293,567	138,079,609	148,293,567	138,079,609
Margin deposits	200,785	174,747	200,785	174,747
Total foreign currency deposits	244,536,565	225,688,186	244,536,565	225,688,186
Total deposits	**1,694,647,954**	**1,627,060,300**	**1,735,654,058**	**1,662,952,864**

EXPLANATORY NOTES

1. There are no changes to the accounting policies and methods of computation since the publication of the annual accounts for the year ended 31st December 2025.

2. The Group Financial Statements comprise the consolidation of the Bank and its fully owned subsidiaries, Sampath Centre Ltd, Sampath Securities (Pvt) Ltd (formerly known as SC Securities (Pvt) Ltd), Siyapatha Finance PLC and Sampath Information Technology Solutions Ltd.

3. There are no material changes during the period in the composition of assets, liabilities and contingent liabilities. All known expenditure items have been provided for.

4. These interim Financial Statements are presented in accordance with Sri Lanka Accounting Standard - LKAS 34 (Interim Financial Reporting) and provide the information required in terms of Rule 7.4 of the Colombo Stock Exchange.

5.

Market Price of a Share	**2026 (Rs)**	2025 (Rs)
Market Price as at 31st March	**145.25**	122.50
Highest Market Price during the quarter ended 31st March	**167.00**	128.00
Lowest Market Price during the quarter ended 31st March	**144.00**	110.00
Weighted Average Market Price during the quarter ended 31st March	**155.36**	119.85

Quoted shares and debentures of the Bank are only traded in Sri Lankan Rupees

6. Impairment of financial assets - Loans and advances

The Bank conducted a comprehensive review of its Individually Significant Customers (ISL) and recognized provisions in its Financial Statements to reflect the specific risk profiles of each client, even after considering the potential impact due to prevailing global unrest situation. In addition to these customer-specific measures, the Bank proactively considered potential vulnerabilities arising from the current global unrest and the heightened geopolitical uncertainty. Accordingly, an additional allowance for overlay was recognised to safeguard against possible adverse developments that may affect customers. These forward-looking actions strengthened the overall adequacy of provisions and underscored the Bank's commitment to prudent risk management and provisioning. Notwithstanding these enhancements, the fundamental impairment methodologies applied for collective provisions in 2025 remained unchanged, thereby ensuring methodological consistency, transparency, and compliance with applicable accounting standards.

7. Events after the reporting period

There are no material events after the reporting date that require adjustment to, or disclosure in the Financial Statements other than the item disclosed under 7.1 below.

7.1 Appointment of a Director

Mr. Pradeep Dilshan Rajeeva Hettiaratchi (Non-Executive, Independent Director) appointed to the Board of Directors with effect from 01st May 2026.

8. Reclassification of comparative information

For a better presentation and to ensure comparability with the current period classification, the recoveries of loans written off has been netted off within 'Impairment charges/(reversal)' in the Statement of Profit or Loss of the Bank and the Group for the comparaive period ended 31st March 2025. The amounts netted off were Rs 76.9 Mn and Rs 138.7 Mn for the Bank and the Group respectively.
In the comparative period, this amount had been reported under 'Net other operating income'.

9. Dividend

The Shareholders of the Bank at the Annual General Meeting held on 30th March 2026 approved a final cash dividend of Rs 10.30 per share for the financial year 2025. The Bank has made a provision of Rs 12,079 Mn for the approved final dividend in its Financial Statements as at 31st March 2026. The dividend distribution took place in April 2026.

10. Incorporation of a New Subsidiary to Conduct Wealth Management Business

The Central Bank of Sri Lanka has granted approval for the Bank to engage in wealth management business through a wholly owned subsidiary. Accordingly, the Sampath Wealth Management Limited was incorporated in January 2026. The commencement of business operations of this company is subject to obtaining regulatory approval from the Securities and Exchange Commission of Sri Lanka.

11. Proposed Debentures and/or Green and/or Sustainability Bonds Issue

The Board of Directors of the Bank, at its meeting held on 17th December 2025, decided to issue up to 200,000,000 Basel III-compliant Tier 2 Listed, Rated, Unsecured, Subordinated, Redeemable, 5-year Debentures and/or Green and/or Sustainability Bonds with a Non-Viability Conversion feature, each with a par value of Rs 100/-, to raise up to Rs 20 Bn in one or more issuances. Shareholder approval for this proposal was obtained through a special resolution passed at the Annual General Meeting held on 30th March 2026, subject to regulatory clearances from the Colombo Stock Exchange and other relevant authorities.

12. Utilisation of funds raised via capital markets

The funds raised through the capital markets in previous years were fully utilised for the objectives stated in the relevant prospectuses.

SAMPATH BANK PLC (ORDINARY SHARES)
TOP 20 SHAREHOLDERS AS AT 31ST MARCH 2026

	Name of the Shareholder	No. of shares	% holding
1	Vallibel One PLC	175,352,762	14.95
2	Phantom Investments (Pvt) Limited	117,270,076	10.00
3	Mr Y S H I Silva	117,035,065	9.98
4	Employees' Provident Fund	116,948,697	9.97
5	Rosewood (Pvt) Limited	55,228,954	4.71
6	Akbar Brothers Pvt Ltd	37,599,005	3.21
7	Mr D P Pieris	30,000,000	2.56
8	Mr W Jinadasa	27,356,683	2.33
9	Ayenka Holdings Private Limited	18,361,334	1.57
10	Ms P D A S Beruwalage	13,088,176	1.12
11	Mr N A Madanayake	12,425,855	1.06
12	Sampath Bank PLC Account No 04 (Sampath Bank Pension Fund)	11,832,461	1.01
13	BBH - Tundra Sustainable Frontier Fund	9,837,629	0.84
14	BBH - Tundra Shikari Global	9,164,000	0.78
15	Mr Sarath Kumara Wijekoon	8,824,930	0.75
16	Employees' Trust Fund Board	8,790,875	0.75
17	Magna Wealth (Pvt) Ltd	7,146,815	0.61
18	Mr K.D.H. Perera	5,466,462	0.47
19	Yaden Capital (Private) Limited	5,200,000	0.44
20	Sri Lanka Insurance Corporation Life Ltd Participating Portfolio A/C 1	4,900,969	0.41
		791,830,748	67.52
	Shares held by Directors	691,176	0.06
	Balance held by other shareholders	380,178,836	32.42
	Total	**1,172,700,760**	**100.00**

As at	**31st March 2026**
Number of public shareholders	48,011
Percentage of public holding	98.86%
Float adjusted market capitalization	Rs 168 Bn

The Bank complies with the minimum public holding requirement under option 1 of Listing Rules Section 7.13.1 (i) (a).

Directors' Holding in Shares of Sampath Bank PLC

	Director's Name	No. of shares held	
		As at 31st March 2026	As at 31st December 2025
1	Mr Harsha Amarasekera	-	-
2	Mr Rushanka Silva	-	-
3	Mr D K de Silva Wijeyeratne	-	-
4	Ms A Nanayakkara	-	-
5	Mr Vajira Kulatilaka	-	-
6	Ms R K Jayawardena	-	-
7	Mr Vinod Hirdaramani	668,087	668,087
8	Mr Hiran Cabraal	-	-
9	Mr Roger Keith Modder	6,941	6,941
10	Mr Sanjaya Gunawardana (Managing Director/Chief Executive Officer)	6,148	6,148
11	Mr D A de Vas Gunasekara (Executive Director/Chief Financial Officer)	10,000	-

Segment Information - Group

For the period ended 31st March	Corporate Banking		SME & Retail Banking		Dealing/Investment		Others		(Eliminations)/Unallocated		Total	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Net interest income	5,492,510	3,621,246	14,244,111	11,981,840	3,564,193	5,872,559	1,612,925	1,252,688	(3,078,081)	(2,269,218)	21,835,658	20,459,115
Net fee & commission income	1,000,147	777,729	4,917,692	3,820,267	(5,363)	(5,772)	359,779	234,816	156,632	146,239	6,428,887	4,973,279
Net gain from trading	-	-	-	-	260,762	2,879,548	-	-	-	-	260,762	2,879,548
Net gain on derecognition of financial assets	-	-	-	-	684,407	2,721,460	-	-	-	-	684,407	2,721,460
Net other operating income	-	(1,878)	247,937	309,899	103,456	(2,390,398)	682,863	594,704	558,210	93,034	1,592,466	(1,394,639)
Total revenue from external customers	6,492,657	4,397,097	19,409,740	16,112,006	4,607,455	9,077,397	2,655,567	2,082,208	(2,363,239)	(2,029,945)	30,802,180	29,638,763
Inter segment (expense)/income	(158,891)	(95,266)	158,891	95,266	-	-	-	-	-	-	-	-
Total operating income	6,333,766	4,301,831	19,568,631	16,207,272	4,607,455	9,077,397	2,655,567	2,082,208	(2,363,239)	(2,029,945)	30,802,180	29,638,763
Less: Impairment charge/(reversal)	2,588,702	(1,551,157)	1,511,328	941,045	410,204	451,394	(98,592)	(156,393)	(47,840)	2,820	4,363,802	(312,291)
Net operating income	3,745,064	5,852,988	18,057,303	15,266,227	4,197,251	8,626,003	2,754,159	2,238,601	(2,315,399)	(2,032,765)	26,438,378	29,951,054
Less: Total operating expenses	310,286	293,464	7,725,338	6,280,879	128,424	103,717	1,425,824	1,130,333	4,310,499	3,827,432	13,900,371	11,635,825
Segment result	**3,434,778**	**5,559,524**	**10,331,965**	**8,985,348**	**4,068,827**	**8,522,286**	**1,328,335**	**1,108,268**	**(6,625,898)**	**(5,860,197)**	**12,538,007**	**18,315,229**
Less: Taxes on financial services											3,112,390	3,993,322
Less: Income tax expense											2,595,772	5,397,169
Profit for the period											**6,829,845**	**8,924,738**
Non controlling interest											-	-
Profit attributable to equity holders of the Bank											**6,829,845**	**8,924,738**
As at 31st March	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**
	Rs 000	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**
Segment assets	685,050,980	434,536,133	1,716,985,142	1,552,367,071	714,404,124	858,634,607	113,025,712	74,888,691	181,007,864	170,075,971	3,410,473,822	3,090,502,473
Unallocated assets	-	-	-	-	-	-	-	-	(1,219,330,566)	(1,164,712,860)	(1,219,330,566)	(1,164,712,860)
Total assets	**685,050,980**	**434,536,133**	**1,716,985,142**	**1,552,367,071**	**714,404,124**	**858,634,607**	**113,025,712**	**74,888,691**	**(1,038,322,702)**	**(994,636,889)**	**2,191,143,256**	**1,925,789,613**
Segment liabilities	682,185,879	429,387,631	1,708,859,470	1,545,308,778	709,922,110	844,770,443	93,421,839	58,866,703	24,767,625	35,010,156	3,219,156,923	2,913,343,711
Unallocated liabilities	-	-	-	-	-	-	-	-	(1,215,269,114)	(1,160,617,749)	(1,215,269,114)	(1,160,617,749)
Total liabilities	**682,185,879**	**429,387,631**	**1,708,859,470**	**1,545,308,778**	**709,922,110**	**844,770,443**	**93,421,839**	**58,866,703**	**(1,190,501,489)**	**(1,125,607,593)**	**2,003,887,809**	**1,752,725,962**
For the period ended 31st March	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**
	Rs 000	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**	**Rs 000**
Cash flows from operating activities	(64,994,946)	34,723,405	9,915,367	41,626,184	48,989,104	(10,199,992)	(418,855)	(1,849,334)	(12,206,216)	(2,058,782)	(18,715,546)	62,241,481
Cash flows from investing activities	-	-	-	-	(9,327,504)	(29,729,814)	(3,912,701)	1,678,939	(1,215,187)	(697,038)	(14,455,392)	(28,747,913)
Cash flows from financing activities	-	-	-	-	-	-	5,035,000	-	(358,644)	9,709,502	4,676,356	9,709,502
Capital expenditure	-	-	-	-	-	-	(244,639)	(328,255)	(1,216,223)	(698,082)	(1,460,862)	(1,026,337)

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Bank - As at 31st March 2026

Financial Assets	Fair value through Profit or Loss	Amortised Cost	Fair Value through Other Comprehensive Income	Total
	Rs 000	Rs 000	Rs 000	Rs 000
Cash & cash equivalents	-	46,837,567	-	46,837,567
Balances with Central Bank of Sri Lanka	-	24,280,359	-	24,280,359
Placements with banks	-	24,792,341	-	24,792,341
Derivative financial instruments	2,900,391	-	-	2,900,391
Financial assets recognised through profit or loss - measured at fair value	255,392	-	-	255,392
Financial assets at amortised cost				
- loans & advances	-	1,251,261,192	-	1,251,261,192
- debt & other instruments	-	474,655,183	-	474,655,183
Financial assets - fair value through other comprehensive income	-	-	206,555,488	206,555,488
Other assets	-	9,920,177	-	9,920,177
Total Financial Assets	**3,155,783**	**1,831,746,819**	**206,555,488**	**2,041,458,090**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	54,943,225	54,943,225
Derivative financial instruments	976,248	-	976,248
Securities sold under repurchase agreements	-	40,400,160	40,400,160
Financial liabilities at amortised cost			
- due to depositors	-	1,694,647,954	1,694,647,954
- due to other borrowers	-	8,804,197	8,804,197
- due to debt securities holders	-	26,934,162	26,934,162
Dividend payable	-	12,480,024	12,480,024
Other liabilities	-	42,460,241	42,460,241
Total Financial Liabilities	**976,248**	**1,880,669,963**	**1,881,646,211**

Bank - As at 31st December 2025 (Audited)

Financial Assets	Fair value through Profit or Loss	Amortised Cost	Fair Value through Other Comprehensive Income	Total
	Rs 000	Rs 000	Rs 000	Rs 000
Cash & cash equivalents	-	62,018,008	-	62,018,008
Balances with Central Bank of Sri Lanka	-	21,835,192	-	21,835,192
Placements with banks	-	39,223,825	-	39,223,825
Reverse repurchase agreements	-	44,282	-	44,282
Derivative financial instruments	2,468,488	-	-	2,468,488
Financial assets recognised through profit or loss - measured at fair value	403,260	-	-	403,260
Financial assets at amortised cost				
- loans & advances	-	1,127,776,792	-	1,127,776,792
- debt & other instruments	-	523,176,568	-	523,176,568
Financial assets - fair value through other comprehensive income	-	-	148,256,497	148,256,497
Other assets	-	8,326,567	-	8,326,567
Total Financial Assets	**2,871,748**	**1,782,401,234**	**148,256,497**	**1,933,529,479**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	24,687,100	24,687,100
Derivative financial instruments	805,063	-	805,063
Securities sold under repurchase agreements	-	32,785,653	32,785,653
Financial liabilities at amortised cost			
- due to depositors	-	1,627,060,300	1,627,060,300
- due to other borrowers	-	8,357,756	8,357,756
- due to debt securities holders	-	29,795,272	29,795,272
Dividend payable	-	405,100	405,100
Other liabilities	-	40,649,343	40,649,343
Total Financial Liabilities	**805,063**	**1,763,740,524**	**1,764,545,587**

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Group - As at 31st March 2026

Financial Assets	Fair value through Profit or Loss	Amortised Cost	Fair Value through Other Comprehensive Income	Total
	Rs 000	Rs 000	Rs 000	Rs 000
Cash & cash equivalents	-	48,334,184	-	48,334,184
Balances with Central Bank of Sri Lanka	-	24,280,359	-	24,280,359
Placements with banks	-	24,792,341	-	24,792,341
Reverse repurchase agreements	-	10,794,506	-	10,794,506
Derivative financial instruments	2,900,391	-	-	2,900,391
Financial assets recognised through profit or loss - measured at fair value	255,392	-	-	255,392
Financial assets at amortised cost				
- loans & advances	-	1,329,612,785	-	1,329,612,785
- debt & other instruments	-	474,713,017	-	474,713,017
Financial assets - fair value through other comprehensive income	-	-	206,555,544	206,555,544
Other assets	-	11,663,582	-	11,663,582
Total Financial Assets	**3,155,783**	**1,924,190,774**	**206,555,544**	**2,133,902,101**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	75,951,356	75,951,356
Derivative financial instruments	976,248	-	976,248
Securities sold under repurchase agreements	-	39,499,965	39,499,965
Financial liabilities at amortised cost			
- due to depositors	-	1,735,654,058	1,735,654,058
- due to other borrowers	-	8,804,197	8,804,197
- due to debt securities holders	-	44,408,388	44,408,388
Dividend payable	-	12,480,024	12,480,024
Other liabilities	-	45,209,344	45,209,344
Total Financial Liabilities	**976,248**	**1,962,007,332**	**1,962,983,580**

Group - As at 31st December 2025 (Audited)

Financial Assets	Fair value through Profit or Loss	Amortised Cost	Fair Value through Other Comprehensive Income	Total
	Rs 000	Rs 000	Rs 000	Rs 000
Cash & cash equivalents	-	62,563,988	-	62,563,988
Balances with Central Bank of Sri Lanka	-	21,835,192	-	21,835,192
Placements with banks	-	39,223,825	-	39,223,825
Reverse repurchase agreements	-	7,085,229	-	7,085,229
Derivative financial instruments	2,468,488	-	-	2,468,488
Financial assets recognised through profit or loss - measured at fair value	403,260	-	-	403,260
Financial assets at amortised cost				
- loans & advances	-	1,195,918,062	-	1,195,918,062
- debt & other instruments	-	523,233,300	-	523,233,300
Financial assets - fair value through other comprehensive income	-	-	148,256,553	148,256,553
Other assets	-	9,931,981	-	9,931,981
Total Financial Assets	**2,871,748**	**1,859,791,577**	**148,256,553**	**2,010,919,878**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	43,929,855	43,929,855
Derivative financial instruments	805,063	-	805,063
Securities sold under repurchase agreements	-	30,626,611	30,626,611
Financial liabilities at amortised cost			
- due to depositors	-	1,662,952,864	1,662,952,864
- due to other borrowers	-	8,357,756	8,357,756
- due to debt securities holders	-	41,883,516	41,883,516
Dividend payable	-	405,100	405,100
Other liabilities	-	42,400,890	42,400,890
Total Financial Liabilities	**805,063**	**1,830,556,592**	**1,831,361,655**

FAIR VALUE OF FINANCIAL INSTRUMENTS

All financial assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy, as described below.

(a) Level 1 – Quoted market price (unadjusted)

When available, the Bank measures the fair value of financial instruments using quoted market prices in an active market. Accordingly, quoted equity securities have been valued using quoted market prices as at the reporting date, while the fair values of treasury bills and bonds have been derived using the published yield curves.

(b) Level 2 – Valuation technique using observable inputs

If a market for a financial instrument is not active, then the Bank measures fair value of such instruments using quoted prices for similar assets and liabilities in active markets or quoted prices for identical/similar assets and liabilities in inactive markets or using models where all significant inputs are observable. The Bank has used the spot and forward premiums available as at the reporting date to estimate the fair value of derivative financial instruments. Fair values of financial assets and financial liabilities carried at amortised cost have been estimated by comparing the interest rates when they were first recognised with the current market rates of similar instruments.

(c) Level 3 – Valuation technique with significant unobservable inputs

Assets and liabilities valued using valuation techniques where one or more significant inputs are unobservable.

There are no material changes in the fair value of financial assets categorised under Level 3, compared to the values reported as at 31st December 2025. The Bank has not changed the valuation models and assumptions used to measure the fair values of Level 3 financial instruments during the period ended 31st March 2026.

Financial Assets & Liabilities Measured at Fair Value - Fair Value Hierarchy

Bank

Date of Valuation	As at 31st March 2026				As at 31st December 2025 (Audited)			
	Fair Value Measurement Using			Total	Fair Value Measurement Using			Total
	Quoted Prices in Active Markets (Level 1) Rs 000	Significant Observable Inputs (Level 2) Rs 000	Significant Unobservable Inputs (Level 3) Rs 000	Rs 000	Quoted Prices in Active Markets (Level 1) Rs 000	Significant Observable Inputs (Level 2) Rs 000	Significant Unobservable Inputs (Level 3) Rs 000	Rs 000
Financial assets measured at fair value								
Derivative financial instruments	-	2,900,391	-	2,900,391	-	2,468,488	-	2,468,488
Financial assets - fair value through profit or loss	255,392	-	-	255,392	403,260	-	-	403,260
Financial assets - fair value through other comprehensive income	206,351,588	-	203,900	206,555,488	148,052,634	-	203,863	148,256,497
Total financial assets measured at fair value	**206,606,980**	**2,900,391**	**203,900**	**209,711,271**	**148,455,894**	**2,468,488**	**203,863**	**151,128,245**
Financial liabilities measured at fair value								
Derivative financial instruments	-	976,248	-	976,248	-	805,063	-	805,063
Total financial liabilities measured at fair value	**-**	**976,248**	**-**	**976,248**	**-**	**805,063**	**-**	**805,063**

Group

Date of Valuation	As at 31st March 2026				As at 31st December 2025 (Audited)			
	Fair Value Measurement Using			Total	Fair Value Measurement Using			Total
	Quoted Prices in Active Markets (Level 1) Rs 000	Significant Observable Inputs (Level 2) Rs 000	Significant Unobservable Inputs (Level 3) Rs 000	Rs 000	Quoted Prices in Active Markets (Level 1) Rs 000	Significant Observable Inputs (Level 2) Rs 000	Significant Unobservable Inputs (Level 3) Rs 000	Rs 000
Financial assets measured at fair value								
Derivative financial instruments	-	2,900,391	-	2,900,391	-	2,468,488	-	2,468,488
Financial assets - fair value through profit or loss	255,392	-	-	255,392	403,260	-	-	403,260
Financial assets - fair value through other comprehensive income	206,351,588	-	203,956	206,555,544	148,052,634	-	203,919	148,256,553
Total financial assets measured at fair value	**206,606,980**	**2,900,391**	**203,956**	**209,711,327**	**148,455,894**	**2,468,488**	**203,919**	**151,128,301**
Financial liabilities measured at fair value								
Derivative financial instruments	-	976,248	-	976,248	-	805,063	-	805,063
Total financial liabilities measured at fair value	**-**	**976,248**	**-**	**976,248**	**-**	**805,063**	**-**	**805,063**

Fair Value of Financial Assets and Liabilities Carried at Amortised Cost

Bank

Date of Valuation	As at 31st March 2026					As at 31st December 2025 (Audited)				
	Fair Value				Carrying	Fair Value				Carrying
	Level 1 Rs 000	Level 2 Rs 000	Level 3 Rs 000	Total Rs 000	Value Rs 000	Level 1 Rs 000	Level 2 Rs 000	Level 3 Rs 000	Total Rs 000	Value Rs 000
Financial Assets										
Financial assets at amortised cost										
loans & advances	-	1,250,866,507	-	1,250,866,507	1,251,261,192	-	1,129,099,825	-	1,129,099,825	1,127,776,792
debt & other instruments	431,732,725	42,348,071	-	474,080,796	474,655,183	482,797,470	42,432,555	-	525,230,025	523,176,568
	431,732,725	**1,293,214,578**	**-**	**1,724,947,303**	**1,725,916,375**	**482,797,470**	**1,171,532,380**	**-**	**1,654,329,850**	**1,650,953,360**
Financial Liabilities										
Financial liabilities at amortised cost										
due to banks	-	54,987,035	-	54,987,035	54,943,225	-	24,748,752	-	24,748,752	24,687,100
due to depositors - fixed & certificate of deposits	-	1,089,776,458	-	1,089,776,458	1,083,658,604	-	1,060,674,462	-	1,060,674,462	1,054,129,855
due to debt securities holders	-	30,263,609	-	30,263,609	26,934,162	-	33,697,346	-	33,697,346	29,795,272
	-	**1,175,027,102**	**-**	**1,175,027,102**	**1,165,535,991**	**-**	**1,119,120,560**	**-**	**1,119,120,560**	**1,108,612,227**

Group

Date of Valuation	As at 31st March 2026					As at 31st December 2025 (Audited)				
	Fair Value				Carrying	Fair Value				Carrying
	Level 1 Rs 000	Level 2 Rs 000	Level 3 Rs 000	Total Rs 000	Value Rs 000	Level 1 Rs 000	Level 2 Rs 000	Level 3 Rs 000	Total Rs 000	Value Rs 000
Financial Assets										
Financial assets at amortised cost										
loans & advances	-	1,330,694,327	-	1,330,694,327	1,329,612,785	-	1,199,655,602	-	1,199,655,602	1,195,918,062
debt & other instruments	431,790,559	42,348,071	-	474,138,630	474,713,017	482,854,202	42,432,555	-	525,286,757	523,233,300
	431,790,559	**1,373,042,398**	**-**	**1,804,832,957**	**1,804,325,802**	**482,854,202**	**1,242,088,157**	**-**	**1,724,942,359**	**1,719,151,362**
Financial Liabilities										
Financial liabilities at amortised cost										
due to banks	-	76,056,750	-	76,056,750	75,951,356	-	44,109,982	-	44,109,982	43,929,855
due to depositors - fixed & certificate of deposits	-	1,132,078,696	-	1,132,078,696	1,124,716,681	-	1,097,654,187	-	1,097,654,187	1,090,144,371
due to debt securities holders	-	48,537,732	-	48,537,732	44,408,388	-	46,024,441	-	46,024,441	41,883,516
	-	**1,256,673,178**	**-**	**1,256,673,178**	**1,245,076,425**	**-**	**1,187,788,610**	**-**	**1,187,788,610**	**1,175,957,742**

Treasury bonds acquired in settlement of SLDBs under the Domestic Debt Optimisation Program (DDO) in 2023 and treasury bonds received in settlement of Sri Lanka International Sovereign Bonds in 2024 have been classified under level 2 since there is no active market for such bonds.

The following table lists those financial instruments for which their carrying amounts are a reasonable approximation of fair values because, for example, they are short term in nature or re-priced to current market rates frequently.

Assets	Liabilities
Cash & cash equivalents	Securities sold under repurchase agreements
Balances with Central Bank of Sri Lanka	Savings, demand, call & margin deposits
Placements with banks	Due to other borrowers
Reverse repurchase agreements	Dividend payable
Other financial assets	Other financial liabilities

DEBENTURE INFORMATION

(a) Market Values

Debentures - 2021/2028	Highest (Rs)		Lowest (Rs)		Quarter End (Rs)	
	2026	2025	2026	2025	2026	2025
Fixed - 9.00%	N/T	N/T	N/T	N/T	N/T	N/T

Debentures - 2023/2028	Highest (Rs)		Lowest (Rs)		Quarter End (Rs)	
	2026	2025	2026	2025	2026	2025
Fixed - 28.00%	126.86	137.00	126.86	135.00	126.86	135.00
Floating rate	N/T	N/T	N/T	N/T	N/T	N/T

Debentures - 2025/2030	Highest (Rs)		Lowest (Rs)		Quarter End (Rs)	
	2026	2025	2026	2025	2026	2025
Fixed - 11.75%	101.53	N/T	99.21	N/T	99.21	N/T

(b) Interest Rates

Debentures - 2021/2028	2026		2025	
	Coupon rate	Effective rate	Coupon rate	Effective rate
Fixed - 9.00%	9.00%	9.00%	9.00%	9.00%

Debentures - 2023/2028	2026		2025	
	Coupon rate	Effective rate	Coupon rate	Effective rate
Fixed - 28.00%	28.00%	28.00%	28.00%	28.00%
Floating rate	Note 01			

Debentures - 2025/2030	2026		2025	
	Coupon rate	Effective rate	Coupon rate	Effective rate
Fixed - 11.75%	11.75%	11.75%	11.75%	11.75%

Note 01

Debentures - 2023/2028

Floating rate is equivalent to the one year gross treasury bill rate plus 1.5%, subject to a floor of 20.0% & a cap of 31.0% p.a. payable annually.

(c) Interest Rates of Comparable Government Securities

	2026	2025
3 Month Treasury Bill	7.80%	7.50%
6 Month Treasury Bill	8.09%	7.84%
5 Year Treasury Bond	9.91%	10.33%
7 Year Treasury Bond	10.66%	10.91%

(d) Current Yield & Yield to Maturity

Debentures - 2021/2028	Fixed 9.00%	
	2026	2025
Current yield	N/T	N/T
Yield to maturity of last trade	N/T	N/T

Debentures - 2023/2028	Fixed 28.00%		Floating	
	2026	2025	2026	2025
Current yield	22.07%	20.74%	N/T	N/T
Yield to maturity of last trade	11.38%	12.76%	N/T	N/T

Debentures - 2025/2030	Fixed 11.75%	
	2026	2025
Current yield	11.84%	N/T
Yield to maturity of last trade	12.01%	N/T

N/T - Not Traded

(e) Ratios - Bank

	31.03.2026	31.12.2025
Debt to Equity Ratio (%)	15.1	14.5
Interest Cover (Times)	11.0	15.9
Quick Asset Ratio (%)	72.5	71.2

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA (AS PER REGULATORY REPORTING)

Item	As at 31st March 2026	As at 31st December 2025	As at 31st March 2026	As at 31st December 2025
	Bank		Group	
Regulatory Capital Adequacy (Rs 000)				
Common Equity Tier 1 Capital	143,731,429	145,012,150	157,298,961	158,535,476
Tier 1 Capital	143,731,429	145,012,150	157,298,961	158,535,476
Total Regulatory Capital	172,384,088	173,589,749	186,821,703	187,887,067
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement: 8.0%)	13.17	14.75	13.44	15.05
Tier 1 Capital Ratio (Minimum Requirement: 9.5%)	13.17	14.75	13.44	15.05
Total Capital Ratio (Minimum Requirement: 13.5%)	15.79	17.65	15.97	17.83
Basel III Leverage Ratio % (Minimum Requirement - 3%)	6.66	7.13	6.95	7.47

	As at 31st March 2026	As at 31st December 2025
	Bank	
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 100%)	240.14	283.45
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 100%)	187.87	239.79
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	161.30	173.00
Assets Quality (Quality of Loan Portfolio)		
Impaired Loans (Stage 3) to Total Loans Ratio (%)	3.01	3.31
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	60.82	60.44
Income & Profitability		
Net Interest Margin (%)	4.09	4.11
Return on Assets (Before Tax) (%)	1.68	2.60
Return on Equity (After Tax) (%)	14.05	17.93
Cost to Income Ratio (%)	44.99	42.71
Memorandum Information		
Credit Rating - Fitch	AA- (lka)	AA- (lka)
Number of Employees	5,023	4,917
Number of Branches	229	229

CORPORATE INFORMATION

NAME OF THE COMPANY
Sampath Bank PLC

COMPANY REGISTRATION NUMBER
PQ 144

LEGAL FORM
A Public Limited Liability Company incorporated in Sri Lanka on 10th March 1986 under the Companies Act No. 17 of 1982 and listed on the Colombo Stock Exchange, re-registered on 28th April 2008 under the Companies Act No. 07 of 2007. A Licensed Commercial Bank under the Banking Act No. 30 of 1988.

ACCOUNTING YEAR END
31 December

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VAT REGISTRATION NUMBER
134001194-7000

TAXPAYER IDENTIFICATION NUMBER (TIN)
134001194

CREDIT RATING
Fitch Ratings Lanka Limited
National Long -Term Rating: AA-(lka) (Outlook: Stable)
Subordinated Debentures: A (lka) (Outlook: Stable)

STOCK EXCHANGE LISTING
The Ordinary Shares and the Unsecured Subordinated Redeemable Debentures of the Bank are listed on the Colombo Stock Exchange.

SUBSIDIARIES
Sampath Centre Ltd
Sampath Securities (Pvt) Ltd
Siyapatha Finance PLC
Sampath Information Technology Solutions Ltd

BOARD OF DIRECTORS
Mr Harsha Amarasekera
Mr Rushanka Silva
Mr Dilip de S Wijeyeratne
Ms Aroshi Nanayakkara
Mr Vajira Kulatilaka
Ms Keshini Jayawardena
Mr Vinod Hirdaramani
Mr Hiran Cabraal
Mr Keith Modder
Mr Sanjaya Gunawardana - Managing Director/Chief Executive Officer
Mr Ajantha de Vas Gunasekara - Executive Director/Chief Financial Officer

AUDITORS
Messrs KPMG, Chartered Accountants

LAWYERS
Messrs Nithya Partners, Attorneys-at-Law
Messrs Heritage Partners, Attorneys-at-Law

COMPANY SECRETARY
Mr Lasantha Senaratne, Attorney-at-Law

CHIEF COMPLIANCE OFFICER
Mr Sudharshana Jayasekera

FOR INVESTOR RELATIONS, PLEASE CONTACT
Mr Thilina Costa
Chief Manager - Investor Relations
Sampath Bank PLC,
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