SAMPATH BANK PLC

Interim Financial Statements
for the period ended 30th June 2026
(In terms of Rule 7.4 of the Colombo Stock Exchange)

FINANCIAL COMMENTARY FOR THE SIX MONTHS ENDED 30TH JUNE 2026

Financial Performance

Sampath Bank delivered a strong financial performance for the six months ended 30th June 2026, reporting Total Operating Income of Rs 63.3 Bn, an increase of 17% compared to the corresponding period last year. The Bank's performance was driven by sustained growth across its core revenue streams, with Net Interest Income increasing by 11% and Net Fee and Commission Income rising by as much as 26%.

The Bank's earnings performance was, however, moderated by a higher impairment charge of Rs 5.0 Bn - a year-on-year increase of a very significant 324% - driven primarily by collective impairment attributable to the continued expansion of the loan portfolio as well as the Bank's prudent provisioning strategy adopted in light of ongoing geopolitical uncertainties and the evolving macroeconomic environment. Consequently, the Net Operating Income recorded a more modest growth of 10% over the corresponding period of the previous year.

Despite higher operating expenses arising from business expansion initiative and continued strategic investments in technology, distribution and human capital, the Bank reported a Profit After Tax of Rs 16.6 Bn for the period, reflecting a robust year-on-year increase of 13%. The result underscores the Bank's resilient business model, disciplined risk management practices and continued ability to deliver sustainable earnings while supporting long-term growth in a dynamic operating environment.

In line with its strategic growth priorities, the Bank's loan portfolio expanded by Rs 226 Bn from its position at the end of 2025, representing a robust increase of 18%. This growth was supported by enhancements to the Bank's credit origination framework, including streamlined processing, improved operational efficiencies and strengthened governance through a clearer segregation of responsibilities between business units and central processing functions. These initiatives have further strengthened the Bank's credit delivery capabilities while reinforcing its risk management framework.

The Bank recorded a strong quarter-on-quarter improvement in profitability, with Profit After Tax increasing by 69% compared to the preceding quarter. This performance was driven by a 22% increase in Total Operating Income, reflecting continued business momentum across the Bank's core operations, together with a 89% reduction in impairment charges. The lower impairment charge was primarily attributable to an impairment reversal exceeding Rs 3 Bn, driven by the successful recovery of long-outstanding loans during the quarter. These factors collectively contributed to the Bank's stronger earnings performance, underscoring the resilience of its operating model and the effectiveness of its disciplined credit risk management practices.

The Sampath Group reported a Profit Before Tax of Rs 26.6 Bn and a Profit After Tax of Rs 17.9 Bn for the six months ended 30th June 2026.

Fund Based Income

In the first half of 2026, Sampath Bank reported Total Interest Income of Rs 97.8 Bn, representing a 9% increase compared to the corresponding period last year. The growth was mainly attributable to the expansion of the Bank's lending portfolio and improved assets yields, supported by movements in the Average Weighted Prime Lending Rate (AWPLR).

Interest expenses increased by 8% to Rs 55.1 Bn, primarily reflecting the continued expansion of the deposit base and additional borrowings undertaken to support the Bank's accelerated credit growth. As the growth in interest income outpaced the increase in funding costs, Net Interest Income (NII) increased by 11% over the corresponding period of the previous year to Rs 42.8 Bn. This performance highlights the Bank's ability to effectively manage interest margins while sustaining growth in a dynamic interest rate environment.

Consequently, the Bank's Net Interest Margin (NIM) improved to 4.21%, compared with 4.11% reported in 2025. This improvement was primarily driven by improved yields on the advances portfolio, supported by strong loan growth and favourable movements in market interest rates. The improvement in margin performance reflects the Bank's disciplined balance sheet management and its continued ability to generate sustainable core earnings.

Non-Fund Based Income

The Bank's non-fund-based income increased by 30% over the corresponding period of the previous year to Rs 20.5 Bn, driven by sustained growth in fee and commission income and an appreciable increase in foreign exchange-related earnings.

Net Fee and Commission Income increased by 26% to Rs 12.2 Bn, supported by the continued expansion of the Bank's lending portfolio and higher transaction volumes across its key business segments. Meanwhile, Total Exchange Income rose significantly to Rs 7.2 Bn, representing an increase of 198% over the corresponding period of the previous year. The increase was primarily attributable to the depreciation of the LKR against the USD by Rs 26.12 during the period, together with higher foreign exchange transaction volumes.

Capital gains from the sale of Treasury bills and bonds moderated to Rs 1.0 Bn, during the period, from Rs 3.5 Bn recorded in the corresponding period of 2025, reflecting lower opportunities for gains in the prevailing market environment.

Impairment Charge

The Bank recognised a total impairment charge of Rs 5.0 Bn during the first half of 2026, compared with Rs 1.2 Bn recorded in the corresponding period of 2025, representing an increase of Rs 3.8 Bn. The higher impairment charge primarily reflects the continued expansion of the Bank's lending portfolio and its prudent provisioning approach in response to prevailing macroeconomic and geopolitical uncertainties.

Impairment charge on loans and advances

The impairment charge on loans and advances increased to Rs 5.3 Bn in the first half of 2026, compared with Rs 1.4 Bn in the corresponding period of 2025. This increase was primarily attributable to higher collective impairment provisions arising from the Bank's strong loan portfolio growth of 18% during the period, compared with 7% growth recorded in the first half of 2025.

Consistent with its prudent risk management framework, the Bank recognised additional allowance for management overlay during the period to respond to continued geopolitical uncertainties. This proactive measure reinforces the Bank's resilience by maintaining adequate provisioning buffers to mitigate potential risks arising from both the domestic operating environment and the evolving global landscape.

The Bank also undertook a comprehensive review of its ISL customer portfolio during the period and recognised prudent provisions in the Financial Statements based on the individual risk profile of each customer, with particular focus on higher-risk sectors. This reflects the Bank's disciplined approach to

credit risk management and its continued focus on preserving asset quality while maintaining resilience amid evolving global uncertainties.

During the first half of 2026, the Bank recovered Rs 572 Mn from written-off customers, compared with Rs 216 Mn recognised during the corresponding period of 2025.

Impairment charge on other financial instruments

An impairment charge of Rs 0.2 Bn was recognised on other financial instruments during the first half of 2026, primarily in relation to new investments made during the period.

Operating Expenses

During the first half of 2026, the Bank's operating expenses increased by 21% year-on-year, reflecting continued investment in strategic growth initiatives, capacity enhancement, and future business expansion. The increase was mainly driven by the expansion of the workforce to support business growth and operational requirements, annual salary revisions, higher operating costs associated with increased business volumes, and sustained investment in technology and digital capabilities. In addition, the depreciation of the LKR against major foreign currencies contributed to higher foreign currency-denominated operating expenses.

As operating expenses grew at a faster pace than Total Operating Income, which increased by 17% during the period, the Bank's Cost-to-Income Ratio increased to 41.7%, compared with 40.0% in the corresponding period of 2025. Despite these investments, the Bank remains committed to prudent cost management and continuous improvements in operational efficiency, while investing strategically to support sustainable profitability and create long-term value for shareholders.

Taxation

The Bank recorded a total tax expense of Rs 15.3 Bn for the first half of 2026, representing a 8% decrease compared with the corresponding period of 2025. The reduction was primarily attributable to the finalization of tax assessments relating to prior years, which resulted in a lower tax charge during the current reporting period.

Assets

Sampath Bank continued its growth momentum during the first half of 2026, expanding its asset base by 8% from the year-end 2025 position to reach Rs 2.13 Tn as at 30th June 2026. This increase was largely attributable to strong growth in the lending portfolio, with Gross Loans increasing by Rs 226 Bn to Rs 1,449 Bn. The expansion was driven by a Rs 197 Bn growth in LKR-denominated loans, complemented by a Rs 29 Bn increase in foreign currency lending.

Notwithstanding the accelerated loan growth achieved since the third quarter of the previous year, the Bank maintained a resilient asset quality profile, with the Stage 3 portfolio declining by Rs 10.8 Bn. The increase in the Stage 2 portfolio by Rs 36.8 Bn was primarily attributable to the Bank's proactive and forward-looking credit risk assessment practices. Although migration to Stage 2 based on days past due demonstrated an improvement, the Bank undertook a comprehensive review of its portfolio in response to prevailing geopolitical uncertainties and prudently reclassified selected exposures to Stage 2 to maintain appropriate risk buffers.

Liabilities

The Bank's funding base continued to demonstrate strong momentum during the first half of 2026, with total liabilities increasing by 8% from the year-end 2025 position to Rs 1.95 Tn as at 30th June 2026,

reflecting an annualised growth rate of 16%. This expansion was primarily driven by the continued growth of the customer deposit portfolio.

The Bank's deposit base increased by Rs 118 Bn during the period to reach Rs 1.76 Tn as at 30th June 2026, compared with Rs 1.65 Tn as at 31st December 2025. The growth was largely supported by a Rs 99 Bn increase in LKR-denominated deposits, complemented by a Rs 19 Bn rise in foreign currency deposits.

Key Ratios

As at 30th June 2026, the Bank recorded a Return on Average Shareholders' Equity (after tax) of 18.91%, compared with 17.93% as at 31st December 2025. Meanwhile, the Return on Average Assets (before tax) stood at 2.40%, compared with 2.60% recorded at the end of 2025.

Capital and Liquidity

Sampath Bank maintained a strong capital position throughout the period, with all regulatory capital ratios remaining above the minimum requirements prescribed by the regulator. As at 30th June 2026, the Common Equity Tier 1 (CET 1), Tier 1 and Total Capital ratios stood at 13.21%, 13.21% and 15.62%, respectively, compared with 14.75%, 14.75% and 17.65% as at 31st December 2025. The movement in capital ratios primarily reflected the increase in risk-weighted assets arising from the Bank's strategic loan portfolio expansion during the first half of 2026.

As part of its ongoing efforts to strengthen its capital position, the Bank successfully issued a Rs 10 Bn Basel III-compliant Green Bond in July 2026. The issuance received strong investor interest and was oversubscribed, underscoring confidence in the Bank's financial resilience, strategic growth direction and commitment to advancing sustainable finance.

The Bank continued to maintain a strong liquidity position, with both the All-Currency Liquidity Coverage Ratio (LCR) and the Net Stable Funding Ratio (NSFR) remaining above regulatory thresholds. As at 30th June 2026, the LCR (All Currency) and NSFR stood at 185.04% and 157.38%, respectively, compared with the minimum regulatory requirement of 100%.

Commitment to Stakeholder Well-being

Sampath Bank continued to advance its sustainability and community development agenda through a range of impactful environmental and social initiatives implemented across Sri Lanka. As part of its commitment to supporting rural communities, the Bank completed the restoration and handover of Hurigaswewa Wewa in Eppawala, Anuradhapura, benefiting 307 farming families and providing irrigation support for 122 acres of paddy cultivation. The initiative is expected to contribute towards enhanced agricultural productivity and improved water security for the surrounding communities.

The Bank also launched a Household Waste Management Programme in Boralesgamuwa in partnership with Neptune Recyclers, engaging 100 households through awareness programmes and practical waste segregation solutions aimed at promoting responsible waste management and circular economy practices.

Further strengthening rural livelihoods, the Bank conducted Agri Entrepreneurship Development Programmes in Nikaweratiya, Madagalla, and Mahakumbukkadawala in collaboration with the Department of Agrarian Development. In Rekawa, the Bank partnered with the Department of Wildlife Conservation to conduct awareness sessions for hoteliers covering turtle conservation, sustainable tourism practices, digital banking and financial literacy.

INCOME STATEMENT

	Bank						Group					
	For the six months ended 30th June			For the quarter ended 30th June			For the six months ended 30th June			For the quarter ended 30th June		
	2026 (Audited) Rs 000	2025 Rs 000	Change %	2026 Rs 000	2025 Rs 000	Change %	2026 Rs 000	2025 Rs 000	Change %	2026 Rs 000	2025 Rs 000	Change %
Gross income	**121,744,743**	**107,891,545**	**13**	**65,063,347**	**53,749,862**	**21**	**130,538,823**	**114,005,154**	**15**	**69,766,518**	**56,909,620**	**23**
Interest income	97,849,170	89,418,825	9	51,357,731	45,400,224	13	105,387,145	94,503,997	12	55,441,137	48,013,419	15
Less: Interest expense	55,052,051	50,833,707	8	28,696,959	25,940,329	11	58,957,312	53,179,067	11	30,846,962	27,147,604	14
Net interest income	**42,797,119**	**38,585,118**	**11**	**22,660,772**	**19,459,895**	**16**	**46,429,833**	**41,324,930**	**12**	**24,594,175**	**20,865,815**	**18**
Fee & commission income	15,644,000	12,502,304	25	7,717,206	6,339,023	22	16,291,084	12,974,386	26	8,002,422	6,575,799	22
Less: Fee & commission expense	3,442,304	2,784,636	24	1,584,618	1,359,818	17	3,447,240	2,785,972	24	1,587,465	1,360,664	17
Net fee & commission income	**12,201,696**	**9,717,668**	**26**	**6,132,588**	**4,979,205**	**23**	**12,843,844**	**10,188,414**	**26**	**6,414,957**	**5,215,135**	**23**
Net gain/(loss) from trading	3,996,631	2,861,652	40	3,735,869	(17,896)	20,975	3,996,631	2,861,652	40	3,735,869	(17,896)	20,975
Net gain on derecognition of financial assets												
- at fair value through profit or loss	62,214	102,954	(40)	19,933	48,132	(59)	62,214	102,954	(40)	19,933	48,132	(59)
- at fair value through other comprehensive income	892,249	3,437,907	(74)	250,123	771,269	(68)	892,249	3,437,907	(74)	250,123	771,269	(68)
Net other operating income	3,300,479	(432,097)	864	1,982,485	1,209,110	64	3,909,500	124,258	3,046	2,317,034	1,518,897	53
Total other income	**8,251,573**	**5,970,416**	**38**	**5,988,410**	**2,010,615**	**198**	**8,860,594**	**6,526,771**	**36**	**6,322,959**	**2,320,402**	**172**
Total operating income	**63,250,388**	**54,273,202**	**17**	**34,781,770**	**26,449,715**	**32**	**68,134,271**	**58,040,115**	**17**	**37,332,091**	**28,401,352**	**31**
Less: Impairment charge	4,962,495	1,169,641	324	483,328	1,328,359	(64)	4,821,920	981,165	391	458,118	1,293,456	(65)
Net operating income	**58,287,893**	**53,103,561**	**10**	**34,298,442**	**25,121,356**	**37**	**63,312,351**	**57,058,950**	**11**	**36,873,973**	**27,107,896**	**36**
Less: Operating expenses												
Personnel expenses	11,579,078	9,839,965	18	6,169,032	4,791,317	29	13,307,078	11,250,903	18	7,089,844	5,557,080	28
Depreciation & amortisation expenses	2,659,945	2,258,326	18	1,280,210	1,192,583	7	2,406,178	2,053,665	17	1,157,557	1,143,989	1
Other operating expenses	12,132,137	9,624,181	26	6,112,608	4,945,378	24	13,009,367	10,337,680	26	6,574,851	5,305,354	24
Total operating expenses	**26,371,160**	**21,722,472**	**21**	**13,561,850**	**10,929,278**	**24**	**28,722,623**	**23,642,248**	**21**	**14,822,252**	**12,006,423**	**23**
Operating profit before taxes on financial services	**31,916,733**	**31,381,089**	**2**	**20,736,592**	**14,192,078**	**46**	**34,589,728**	**33,416,702**	**4**	**22,051,721**	**15,101,473**	**46**
Less : Taxes on financial services												
Value added tax	6,457,957	6,132,766	5	3,980,299	2,827,019	41	6,995,244	6,548,705	7	4,262,414	3,042,373	40
Social security contribution levy	896,938	851,773	5	552,819	392,642	41	971,561	909,542	7	592,001	422,552	40
Total taxes on financial services	**7,354,895**	**6,984,539**	**5**	**4,533,118**	**3,219,661**	**41**	**7,966,805**	**7,458,247**	**7**	**4,854,415**	**3,464,925**	**40**
Profit before income tax	**24,561,838**	**24,396,550**	**1**	**16,203,474**	**10,972,417**	**48**	**26,622,923**	**25,958,455**	**3**	**17,197,306**	**11,636,548**	**48**
Less: Income tax expense	7,933,240	9,700,642	(18)	5,751,972	4,618,463	25	8,763,347	10,330,996	(15)	6,167,575	4,933,827	25
Profit for the period	**16,628,598**	**14,695,908**	**13**	**10,451,502**	**6,353,954**	**64**	**17,859,576**	**15,627,459**	**14**	**11,029,731**	**6,702,721**	**65**
Attributable to:												
Equity holders of the Bank	16,628,598	14,695,908	13	10,451,502	6,353,954	64	17,859,576	15,627,459	14	11,029,731	6,702,721	65
Non-controlling interest							-	-	-	-	-	-
	16,628,598	**14,695,908**	**13**	**10,451,502**	**6,353,954**	**64**	**17,859,576**	**15,627,459**	**14**	**11,029,731**	**6,702,721**	**65**
Earnings per share : Basic/Diluted (Rs)	**14.18**	**12.53**	**13**	**8.91**	**5.42**	**64**	**15.23**	**13.33**	**14**	**9.41**	**5.72**	**65**

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	Bank						Group					
	For the six months ended 30th June			For the quarter ended 30th June			For the six months ended 30th June			For the quarter ended 30th June		
	2026 (Audited)	2025	Change	2026	2025	Change	2026	2025	Change	2026	2025	Change
	Rs 000	Rs 000	%	Rs 000	Rs 000	%	Rs 000	Rs 000	%	Rs 000	Rs 000	%
Profit for the period	**16,628,598**	**14,695,908**	**13**	**10,451,502**	**6,353,954**	**64**	**17,859,576**	**15,627,459**	**14**	**11,029,731**	**6,702,721**	**65**
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	(5,618,320)	(3,381,933)	(66)	(4,067,664)	(1,873,989)	(117)	(5,618,320)	(3,381,933)	(66)	(4,067,664)	(1,873,989)	(117)
Reclassification to profit or loss due to derecognition	(892,249)	(3,437,907)	74	(250,123)	(771,269)	68	(892,249)	(3,437,907)	74	(250,123)	(771,269)	68
Changes in impairment recycled to profit or loss	62,346	407,375	(85)	(10,287)	195,208	(105)	62,346	407,375	(85)	(10,287)	195,208	(105)
Deferred tax effect on the above	1,934,467	1,923,739	1	1,298,422	735,015	77	1,934,467	1,923,739	1	1,298,422	735,015	77
Net other comprehensive income to be reclassified to profit or loss	**(4,513,756)**	**(4,488,726)**	**(1)**	**(3,029,652)**	**(1,715,035)**	**(77)**	**(4,513,756)**	**(4,488,726)**	**(1)**	**(3,029,652)**	**(1,715,035)**	**(77)**
Items that will not be reclassified to profit or loss:												
Equity instruments at fair value through other comprehensive income:												
Gain/(loss) arising on re-measurement	569,226	(586,913)	197	287,104	(586,913)	149	569,226	(586,913)	197	287,104	(586,913)	149
Exchange gain in translation	153,945	52,732	192	117,109	61,560	90	153,945	52,732	192	117,109	61,560	90
Deferred tax effect on the above	(216,951)	160,254	(235)	(121,264)	157,606	(177)	(216,951)	160,254	(235)	(121,264)	157,606	(177)
Net other comprehensive income not to be reclassified to profit or loss	**506,220**	**(373,927)**	**235**	**282,949**	**(367,747)**	**177**	**506,220**	**(373,927)**	**235**	**282,949**	**(367,747)**	**177**
Other comprehensive income net of tax	**(4,007,536)**	**(4,862,653)**	**18**	**(2,746,703)**	**(2,082,782)**	**(32)**	**(4,007,536)**	**(4,862,653)**	**18**	**(2,746,703)**	**(2,082,782)**	**(32)**
Total comprehensive income for the period net of tax	**12,621,062**	**9,833,255**	**28**	**7,704,799**	**4,271,172**	**80**	**13,852,040**	**10,764,806**	**29**	**8,283,028**	**4,619,939**	**79**
Attributable to:												
Equity holders of the Bank	12,621,062	9,833,255	28	7,704,799	4,271,172	80	13,852,040	10,764,806	29	8,283,028	4,619,939	79
Non-controlling interest							-	-	-	-	-	-
	12,621,062	**9,833,255**	**28**	**7,704,799**	**4,271,172**	**80**	**13,852,040**	**10,764,806**	**29**	**8,283,028**	**4,619,939**	**79**

STATEMENT OF FINANCIAL POSITION

As at	Bank			Group		
	30th June 2026 (Audited)	31st December 2025 (Audited)	Change	30th June 2026	31st December 2025 (Audited)	Change
	Rs 000	Rs 000	%	Rs 000	Rs 000	%
ASSETS						
Cash & cash equivalents	39,639,077	62,018,008	(36)	40,179,521	62,563,988	(36)
Balances with Central Bank of Sri Lanka	30,650,977	21,835,192	40	30,650,977	21,835,192	40
Placements with banks	12,851,009	39,223,825	(67)	12,851,009	39,223,825	(67)
Reverse repurchase agreements	-	44,282	(100)	7,978,570	7,085,229	13
Derivative financial instruments	8,645,817	2,468,488	250	8,645,817	2,468,488	250
Financial assets recognised through profit or loss - measured at fair value	487,528	403,260	21	487,528	403,260	21
Financial assets at amortised cost						
- loans & advances	1,348,996,769	1,127,776,792	20	1,437,657,088	1,195,918,062	20
- debt & other instruments	422,839,954	523,176,568	(19)	422,953,579	523,233,300	(19)
Financial assets - fair value through other comprehensive income	206,573,242	148,256,497	39	206,573,298	148,256,553	39
Investment in subsidiaries	4,601,758	4,226,113	9	-	-	-
Property, plant & equipment	16,562,863	15,187,778	9	29,708,204	28,273,996	5
Intangible assets	1,497,904	1,040,433	44	1,575,264	1,085,000	45
Right-of-use assets	7,605,988	7,190,091	6	6,792,793	6,203,407	10
Deferred tax assets	11,435,647	10,597,476	8	11,597,705	10,814,762	7
Other assets	15,183,220	14,807,760	3	17,995,661	16,842,178	7
Total Assets	**2,127,571,753**	**1,978,252,563**	**8**	**2,235,647,014**	**2,064,207,240**	**8**
LIABILITIES						
Due to banks	55,625,038	24,687,100	125	83,714,805	43,929,855	91
Derivative financial instruments	2,985,618	805,063	271	2,985,618	805,063	271
Securities sold under repurchase agreements	34,259,923	32,785,653	4	34,259,923	30,626,611	12
Financial liabilities at amortised cost						
- due to depositors	1,741,279,931	1,627,060,300	7	1,781,513,079	1,662,952,864	7
- due to other borrowers	8,950,948	8,357,756	7	8,950,948	8,357,756	7
- due to debt securities holders	27,519,620	29,795,272	(8)	44,375,251	41,883,516	6
Retirement benefit obligation	7,859,286	7,490,860	5	8,165,667	7,776,857	5
Dividend payable	511,842	405,100	26	511,842	405,100	26
Current tax liabilities	20,813,663	16,762,008	24	21,869,965	17,601,788	24
Deferred tax liabilities	-	-	-	1,963,820	1,963,820	-
Other liabilities	48,301,199	51,229,076	(6)	51,750,754	54,139,956	(4)
Total Liabilities	**1,948,107,068**	**1,799,378,188**	**8**	**2,040,061,672**	**1,870,443,186**	**9**

STATEMENT OF FINANCIAL POSITION

As at	Bank			Group		
	30th June 2026 (Audited) Rs 000	31st December 2025 (Audited) Rs 000	Change %	30th June 2026 Rs 000	31st December 2025 (Audited) Rs 000	Change %
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	2,102,048	1,879,931	12	2,102,048	1,879,931	12
FVOCI reserve	(329,121)	3,678,415	(109)	(329,121)	3,678,415	(109)
Other reserves	99,874,645	99,826,579	-	104,567,732	104,519,666	-
Retained earnings	19,575,994	15,248,331	28	30,548,564	24,989,923	22
Total equity attributable to equity holders of the Bank	179,464,685	178,874,375	-	195,585,342	193,764,054	1
Non-controlling interest				-	-	-
Total Equity	**179,464,685**	**178,874,375**	**-**	**195,585,342**	**193,764,054**	**1**
Total Liabilities & Equity	**2,127,571,753**	**1,978,252,563**	**8**	**2,235,647,014**	**2,064,207,240**	**8**
Commitments & contingencies	**728,848,144**	**624,740,931**	17	**725,206,029**	**623,788,273**	16
Net asset value per share (Rs)	**153.04**	**152.53**	-	**166.78**	**165.23**	1
Memorandum information						
Number of employees	5,147	4,917				
Number of branches	230	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 Deputy 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)
Rushanka Silva
Deputy Chairman
12th August 2026

(Sgd)
Sanjaya Gunawardana
Managing Director/Chief Executive Officer

STATEMENT OF CHANGES IN EQUITY

Bank

For the six months ended 30th June 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	-	-	-	-	-	-	14,695,908	14,695,908
Other comprehensive income	-	-	-	(4,862,653)	-	-	-	(4,862,653)
Total comprehensive income for the period	-	-	-	(4,862,653)	-	-	14,695,908	9,833,255
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	-	-	-	-	-	17,573	-	17,573
Total contributions by and distributions to equity holders	-	-	-	-	-	17,573	(10,964,752)	(10,947,179)
Transfer to reserves during the period	-	-	95,957	-	-	-	(95,957)	-
Balance as at 30th June 2025	48,741,119	7,985,000	1,756,427	6,025,988	3,594,984	80,028,496	17,292,278	165,424,292

For the six months ended 30th June 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	-	-	-	-	-	-	16,628,598	16,628,598
Other comprehensive income	-	-	-	(4,007,536)	-	-	-	(4,007,536)
Total comprehensive income for the period	-	-	-	(4,007,536)	-	-	16,628,598	12,621,062
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	-	-	-	-	-	48,066	-	48,066
Total contributions by and distributions to equity holders	-	-	-	-	-	48,066	(12,078,818)	(12,030,752)
Transfer to reserves during the period	-	-	222,117	-	-	-	(222,117)	-
Balance as at 30th June 2026	48,741,119	9,500,000	2,102,048	(329,121)	4,798,923	95,075,722	19,575,994	179,464,685

STATEMENT OF CHANGES IN EQUITY

Group

For the six months ended 30th June 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	-	-	-	-	-	-	15,627,459	15,627,459	-	15,627,459
Other comprehensive income	-	-	-	(4,862,653)	-	-	-	(4,862,653)	-	(4,862,653)
Total comprehensive income for the period	-	-	-	(4,862,653)	-	-	15,627,459	10,764,806	-	10,764,806
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	-	-	-	-	-	17,573	-	17,573	-	17,573
Total contributions by and distributions to equity holders	-	-	-	-	-	17,573	(10,964,752)	(10,947,179)	-	(10,947,179)
Transfer to reserves during the period	-	2,000	95,957	-	-	-	(97,957)	-	-	-
Balance as at 30th June 2025	48,741,119	8,360,000	1,756,427	6,025,988	7,092,922	80,028,496	25,694,987	177,699,939	-	177,699,939

For the six months ended 30th June 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	-	-	-	-	-	-	17,859,576	17,859,576	-	17,859,576
Other comprehensive income	-	-	-	(4,007,536)	-	-	-	(4,007,536)	-	(4,007,536)
Total comprehensive income for the period	-	-	-	(4,007,536)	-	-	17,859,576	13,852,040	-	13,852,040
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	-	-	-	-	-	48,066	-	48,066	-	48,066
Total contributions by and distributions to equity holders	-	-	-	-	-	48,066	(12,078,818)	(12,030,752)	-	(12,030,752)
Transfer to reserves during the period	-	-	222,117	-	-	-	(222,117)	-	-	-
Balance as at 30th June 2026	48,741,119	9,955,000	2,102,048	(329,121)	9,492,010	95,075,722	30,548,564	195,585,342	-	195,585,342

STATEMENT OF CASH FLOWS

For the six months ended 30th June	Bank		Group	
	2026	2025	2026	2025
	Rs 000	Rs 000	Rs 000	Rs 000
Cash flows from operating activities				
Interest receipts	90,744,829	89,360,223	99,377,708	93,317,973
Interest payments	(54,438,792)	(50,892,605)	(58,320,071)	(53,730,071)
Net commission receipts	12,301,323	9,842,714	12,943,471	10,313,460
Cash payments to employees	(11,939,695)	(10,446,170)	(13,559,059)	(11,425,692)
Taxes on financial services	(6,763,775)	(8,085,112)	(7,318,035)	(8,555,346)
Receipts from other operating activities	454,006	725,959	1,102,480	1,441,170
Cash payments to other operating activities	(12,121,159)	(9,989,137)	(12,893,609)	(10,450,389)
Operating profit before changes in operating assets & liabilities	**18,236,737**	**20,515,872**	**21,332,885**	**20,911,105**
(Increase)/decrease in operating assets				
Balances with Central Bank of Sri Lanka	(8,815,785)	664,683	(8,815,785)	664,683
Financial assets at amortised cost - loans & advances	(202,782,779)	(68,900,626)	(224,169,039)	(78,795,844)
Other assets	(67,304)	547,987	(789,512)	855,089
	(211,665,868)	**(67,687,956)**	**(233,774,336)**	**(77,276,072)**
Increase/(decrease) in operating liabilities				
Due to banks	28,238,554	7,195,682	36,927,770	12,641,326
Re-purchase agreements	1,497,410	(6,890,379)	3,656,452	(6,890,379)
Financial liabilities at amortised cost - due to depositors	91,612,492	132,673,142	95,693,151	134,966,627
Financial liabilities at amortised cost - due to other borrowers	593,395	46,751	593,395	46,751
Other liabilities	(3,143,072)	5,721,834	(2,890,902)	5,975,445
	118,798,779	**138,747,030**	**133,979,866**	**146,739,770**
Net cash (used in)/generated from operating activities before income tax	**(74,630,352)**	**91,574,946**	**(78,461,585)**	**90,374,803**
Income tax paid	(3,002,240)	(6,065,535)	(3,674,917)	(6,265,886)
Net cash (used in)/generated from operating activities	**(77,632,592)**	**85,509,411**	**(82,136,502)**	**84,108,917**
Cash flows from investing activities				
Purchase of property, plant & equipment	(2,242,929)	(1,229,944)	(2,610,883)	(1,730,184)
Proceeds from disposal of property, plant & equipment	1,035	1,046	2,813	2,981
Net cash flow from reverse repurchase agreements	44,000	(8,107,244)	(905,904)	(14,868,101)
Net cash flow from financial assets - FVPL	(22,197)	2,749,313	(22,197)	2,749,313
Net cash flow from debt instruments at amortised cost	104,920,624	(152,000,686)	104,773,113	(148,803,619)
Net cash flow from financial assets - FVOCI	(60,867,187)	80,727,770	(60,867,187)	80,727,770
Purchase of intangible assets	(923,961)	(394,534)	(969,406)	(404,861)
Dividend received from subsidiaries	14,252	-	-	-
Investment in subsidiaries	(350,000)	-	-	-
Net cash generated from/(used in) investing activities	**40,573,637**	**(78,254,279)**	**39,400,349**	**(82,326,701)**
Cash flows from financing activities				
Proceeds from the issue of debentures	-	10,000,000	3,750,000	15,000,000
Net proceeds from securitisation	-	-	1,285,000	-
Dividend paid	(12,078,818)	(10,964,752)	(12,078,818)	(10,964,752)
Repayment of principal portion of lease liabilities	(1,240,447)	(1,131,543)	(729,911)	(601,878)
Net cash (used in)/generated from financing activities	**(13,319,265)**	**(2,096,295)**	**(7,773,729)**	**3,433,370**
Net cash (used)/generated during the period	**(50,378,220)**	**5,158,837**	**(50,509,882)**	**5,215,586**
Net foreign exchange difference	2,592,054	1,444,149	2,592,054	1,444,149
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	**51,268,373**	**78,275,845**	**51,511,022**	**78,299,762**

1 Analysis of Loans and Advances and Impairment

		Bank		Group	
	As at	30th June 2026	31st December 2025 (Audited)	30th June 2026	31st December 2025 (Audited)
		Rs 000	Rs 000	Rs 000	Rs 000
1.1	**Gross loans & advances**	**1,449,406,372**	**1,223,640,976**	**1,540,394,242**	**1,294,140,878**
	Less: Accumulated impairment under stage 1	19,709,750	15,967,896	20,130,574	16,265,023
	Accumulated impairment under stage 2	11,009,446	9,173,859	11,618,416	9,893,277
	Accumulated impairment under stage 3	69,690,407	70,722,429	70,988,164	72,064,516
	Net loans & advances	**1,348,996,769**	**1,127,776,792**	**1,437,657,088**	**1,195,918,062**
1.2	**Product-wise loans and advances**				
	Local currency				
	Bills of exchange	601,069	156,118	601,069	156,118
	Leasing	76,406,329	58,190,348	123,019,165	97,802,446
	Housing loans	57,375,896	53,949,134	57,375,896	53,949,134
	Export loans	7,089,628	4,545,006	7,089,628	4,545,006
	Import loans	195,553,796	164,404,173	195,553,796	164,404,173
	Refinance loans	6,141,161	5,339,835	6,141,161	5,339,835
	Term loans				
	Long term	532,695,561	450,192,077	536,629,001	450,906,445
	Short term	20,390,991	5,748,433	35,442,466	16,315,429
	Overdraft	131,776,136	119,771,239	131,776,097	119,771,235
	Staff loans	15,924,120	14,379,029	16,107,492	14,591,439
	Pawning and gold loans	116,662,635	102,369,518	141,183,934	121,078,290
	Credit cards	25,257,045	23,418,427	25,257,045	23,418,302
	Money market loans	58,176,907	44,680,870	58,176,907	44,680,870
	Factoring	2,702,482	2,259,197	3,034,652	2,475,478
	Others	4,958	5,295	358,275	474,401
	Sub total	1,246,758,714	1,049,408,699	1,337,746,584	1,119,908,601
	Foreign currency				
	Bills of exchange	1,739,626	2,159,263	1,739,626	2,159,263
	Housing loans	132,034	128,885	132,034	128,885
	Export loans	28,349,418	27,003,892	28,349,418	27,003,892
	Import loans	16,859,383	12,252,364	16,859,383	12,252,364
	Term loans				
	Long term	147,490,644	124,702,694	147,490,644	124,702,694
	Short term	337,124	310,238	337,124	310,238
	Overdraft	7,695,189	7,656,927	7,695,189	7,656,927
	Others	44,240	18,014	44,240	18,014
	Sub total	202,647,658	174,232,277	202,647,658	174,232,277
	Total gross loans and advances	**1,449,406,372**	**1,223,640,976**	**1,540,394,242**	**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	3,520,353	1,622,252	137,764	5,280,369
Write-off during the period	-	-	(1,549,840)	(1,549,840)
Interest income accrued on impaired loans & advances	-	-	(1,909,016)	(1,909,016)
Other movements including exchange differences	221,501	213,335	2,289,070	2,723,906
Balance as at 30th June 2026	**19,709,750**	**11,009,446**	**69,690,407**	**100,409,603**

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	3,644,050	1,511,804	99,388	5,255,242
Write-off during the period	-	-	(1,555,739)	(1,555,739)
Interest income accrued on impaired loans & advances	-	-	(1,909,921)	(1,909,921)
Other movements including exchange differences	221,501	213,335	2,289,920	2,724,756
Balance as at 30th June 2026	**20,130,574**	**11,618,416**	**70,988,164**	**102,737,154**

2 Analysis of Commitments and Contingencies and Impairment

		Bank		Group	
	As at	30th June 2026	31st December 2025 (Audited)	30th June 2026	31st December 2025 (Audited)
		Rs 000	Rs 000	Rs 000	Rs 000
2.1	**Gross commitments and contingencies**	**731,730,924**	**627,537,117**	**728,079,005**	**626,575,427**
	Less: Accumulated impairment under stage 1	1,735,756	1,699,499	1,725,952	1,690,467
	Accumulated impairment under stage 2	790,418	692,078	790,418	692,078
	Accumulated impairment under stage 3	356,606	404,609	356,606	404,609
	Net commitments and contingencies	**728,848,144**	**624,740,931**	**725,206,029**	**623,788,273**
2.2	**Product-wise commitments and contingencies**				
	Local currency				
	Credit related commitments & contingencies				
	Undrawn - direct credit facilities	145,112,010	140,807,287	141,393,300	139,760,039
	Undrawn - indirect credit facilities	112,844,225	127,743,494	112,844,225	127,743,494
	Acceptances	494,107	310,655	494,107	310,655
	Documentary credit	755,499	1,283,495	755,499	1,283,495
	Guarantees	48,557,969	40,047,002	48,558,969	40,048,002
		307,763,810	310,191,933	304,046,100	309,145,685
	Other commitments & contingencies				
	Capital commitments	824,887	826,455	890,678	911,013
	Operating lease commitments	162,274	133,698	162,274	133,698
	Forward exchange contracts	9,104,418	4,838,111	9,104,418	4,838,111
	Currency SWAPs	162,134,464	109,059,555	162,134,464	109,059,555
		172,226,043	114,857,819	172,291,834	114,942,377
	Sub total	479,989,853	425,049,752	476,337,934	424,088,062
	Foreign currency				
	Credit related commitments & contingencies				
	Undrawn - direct credit facilities	30,938,886	33,484,774	30,938,886	33,484,774
	Undrawn - indirect credit facilities	15,713,136	13,868,467	15,713,136	13,868,467
	Acceptances	21,618,526	22,506,331	21,618,526	22,506,331
	Documentary credit	69,911,281	49,823,339	69,911,281	49,823,339
	Guarantees	7,932,989	4,831,863	7,932,989	4,831,863
		146,114,818	124,514,774	146,114,818	124,514,774
	Other commitments & contingencies				
	Capital commitments	82,191	158,190	82,191	158,190
	Forward exchange contracts	38,036,764	22,808,723	38,036,764	22,808,723
	Currency SWAPs	67,507,298	55,005,678	67,507,298	55,005,678
		105,626,253	77,972,591	105,626,253	77,972,591
	Sub total	251,741,071	202,487,365	251,741,071	202,487,365
	Total gross commitments and contingencies	**731,730,924**	**627,537,117**	**728,079,005**	**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	19,072	76,433	(61,850)	33,655
Other movements including exchange differences	17,185	21,907	13,847	52,939
Balance as at 30th June 2026	**1,735,756**	**790,418**	**356,606**	**2,882,780**

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	18,300	76,433	(61,850)	32,883
Other movements including exchange differences	17,185	21,907	13,847	52,939
Balance as at 30th June 2026	**1,725,952**	**790,418**	**356,606**	**2,872,976**

3 Analysis of Deposits

	Bank		Group	
As at	**30th June 2026**	**31st December 2025 (Audited)**	**30th June 2026**	**31st December 2025 (Audited)**
	Rs 000	**Rs 000**	**Rs 000**	**Rs 000**
Local Currency Deposits				
Demand deposits	76,309,127	74,762,826	76,195,109	74,695,324
Saving deposits	447,415,559	408,470,699	447,063,285	408,416,249
Fixed deposits	967,258,153	911,351,299	1,007,957,593	947,365,815
Certificates of deposits	4,712,098	4,698,947	4,712,098	4,698,947
Margin deposits	4,025,287	2,088,343	4,025,287	2,088,343
Total local currency deposits	1,499,720,224	1,401,372,114	1,539,953,372	1,437,264,678
Foreign Currency Deposits				
Demand deposits	9,573,164	9,900,559	9,573,164	9,900,559
Saving deposits	73,024,971	77,533,271	73,024,971	77,533,271
Fixed deposits	158,789,012	138,079,609	158,789,012	138,079,609
Margin deposits	172,560	174,747	172,560	174,747
Total foreign currency deposits	241,559,707	225,688,186	241,559,707	225,688,186
Total deposits	**1,741,279,931**	**1,627,060,300**	**1,781,513,079**	**1,662,952,864**

EXPLANATORY NOTES

1. There are no changes to the material 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, Sampath Information Technology Solutions Ltd and Sampath Wealth Management 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 30th June	**143.25**	126.50
Highest Market Price during the quarter ended 30th June	**150.75**	126.75
Lowest Market Price during the quarter ended 30th June	**137.75**	99.90
Weighted Average Market Price during the quarter ended 30th June	**145.58**	114.47

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

6. **Impairment of financial assets - Loans and advances**

During the period, the Bank conducted a detailed review of its ISL customer portfolio and recognised impairment provisions based on enhanced customer-specific risk assessments. In addition, management identified risk-elevated industries (REI) to reflect the heightened risks arising from prevailing geopolitical uncertainties and related macroeconomic challenges. Accordingly, a post-model adjustment (management overlay) was applied to exposures within these REI, resulting in additional impairment provisions.

7. **Reclassification of comparative information**

For a better presentation and to ensure comparability with the current period classification, the recovery of loans written off has been netted off within 'Impairment charges/(reversal)' in the Income Statement of the Bank and the Group for the comparative period ended 30th June 2025. The amounts netted off were Rs 215.8 Mn and Rs 346.3 Mn for the Bank and the Group respectively.
In the comparative period, this amount had been reported under 'Net other operating income'.

8. **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. On 01st June 2026, the Bank invested Rs 350 Mn in the company as its initial capital. The commencement of business operations of this company is subject to obtaining the necessary regulatory approval from the Securities and Exchange Commission of Sri Lanka.

9. **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 9.1 below.

9.1 **Basel III Compliant Green Bond Issue - 2026**

The Bank issued 100,000,000 Basel III Compliant - Tier 2 Listed, Rated, Unsecured, Subordinated Green Bonds with a Non-Viability Conversion feature at a par value of Rs 100 each to raise a sum of Rs 10,000,000,000. Of the total issuance, 76,419,100 Green Bonds, carrying an interest rate of 13.00% per annum, are redeemable after five years (2026/2031), while 23,580,900 Green Bonds, carrying an interest rate of 13.25% per annum, are redeemable after seven years (2026/2033). The bond issue was oversubscribed on the opening day of subscriptions, 17th July 2026, and the bonds were subsequently allotted on 28th July 2026.

10. **Quarterly Update on SLFRS Sustainability-related Financial Disclosures**

Effective 1st January 2025, the Group adopted SLFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and SLFRS S2 Climate-related Disclosures. The Group's first sustainability-related financial disclosures were included in the Annual Report 2025 and prepared in accordance with the transitional relief provisions available on initial application of these standards.

As part of its ongoing review of sustainability-related disclosures, Management reassessed the CRROs reported in the Annual Report 2025. Based on this reassessment, Management concluded that there were no material changes during the six-month period ended 30th June 2026 in relation to CRRO 1 – Extreme Weather Events and CRRO 2 – GHG Emissions Quantification and Transition Planning, compared with the disclosures reported for the year ended 31st December 2025.

Financial Effects of CRRO 3 – Sustainable Finance

During the six-month period ended 30th June 2026, the Group continued to expand its Sustainable Finance portfolio, with the Net Renewable Energy Loan Portfolio increasing by Rs 7.5 Bn compared to 31st December 2025. Sustainable Finance activities generated a net cash outflow of Rs 6.8 Bn before taxation during the period, reflecting the Group's continued investment in sustainable finance. These activities did not have a material impact on the Group's profit or loss for the six-month period ended 30th June 2026.

11. **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 30TH JUNE 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	55,231,954	4.71
6	Akbar Brothers Pvt Ltd	37,699,405	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	12,395,855	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	8,994,930	0.77
16	Employees' Trust Fund Board	8,923,375	0.76
17	Magna Wealth (Pvt) Ltd	7,146,815	0.61
18	Yaden Capital (Private) Limited	6,560,000	0.56
19	Mr K.D.H. Perera	6,356,070	0.54
20	Sri Lanka Insurance Corporation Life Ltd Participating Portfolio A/C 1	4,900,969	0.42
		794,456,256	67.75
	Shares held by Directors	744,333	0.06
	Balance held by other shareholders	377,500,171	32.19
	Total	**1,172,700,760**	**100.00**

As at	**30th June 2026**
Number of public shareholders	52,082
Percentage of public holding	98.86%
Float adjusted market capitalization	Rs 166 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 30th June 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 Dilshan Hettiaratchi (Appointed w.e.f. 01st May 2026)	53,157	Not applicable
11	Mr Sanjaya Gunawardana (Managing Director/Chief Executive Officer)	6,148	6,148
12	Mr D A de Vas Gunasekara (Executive Director/Chief Financial Officer)	10,000	-

Segment Information - Group

For the six months ended 30th June	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	12,433,250	7,112,951	30,038,011	25,036,752	7,496,890	11,904,367	3,454,939	2,590,546	(6,993,257)	(5,319,686)	46,429,833	41,324,930
Net fee & commission income	2,005,551	1,522,228	9,911,371	7,957,597	(8,383)	(20,697)	642,148	470,746	293,157	258,540	12,843,844	10,188,414
Net gain from trading	-	-	-	-	3,996,631	2,861,652	-	-	-	-	3,996,631	2,861,652
Net gain on derecognition of financial assets	-	-	-	-	954,463	3,540,861	-	-	-	-	954,463	3,540,861
Net other operating income	-	(3,134)	600,712	669,103	(1,951,590)	(2,033,731)	1,376,137	1,295,273	3,884,241	196,747	3,909,500	124,258
Total revenue from external customers	14,438,801	8,632,045	40,550,094	33,663,452	10,488,011	16,252,452	5,473,224	4,356,565	(2,815,859)	(4,864,399)	68,134,271	58,040,115
Inter segment (expense)/income	(355,504)	(199,369)	355,504	199,758	-	-	-	-	-	(389)	-	-
Total operating income	14,083,297	8,432,676	40,905,598	33,863,210	10,488,011	16,252,452	5,473,224	4,356,565	(2,815,859)	(4,864,788)	68,134,271	58,040,115
Less: Impairment charge/(reversal)	2,988,741	(2,003,168)	1,783,903	1,075,680	223,150	730,730	(133,170)	(219,221)	(40,704)	1,397,144	4,821,920	981,165
Net operating income	11,094,556	10,435,844	39,121,695	32,787,530	10,264,861	15,521,722	5,606,394	4,575,786	(2,775,155)	(6,261,932)	63,312,351	57,058,950
Less: Total operating expenses	640,738	586,484	15,711,371	12,960,104	289,498	225,653	2,952,198	2,414,859	9,128,818	7,455,148	28,722,623	23,642,248
Segment result	**10,453,818**	**9,849,360**	**23,410,324**	**19,827,426**	**9,975,363**	**15,296,069**	**2,654,196**	**2,160,927**	**(11,903,973)**	**(13,717,080)**	**34,589,728**	**33,416,702**
Less: Taxes on financial services											7,966,805	7,458,247
Less: Income tax expense											8,763,347	10,330,996
Profit for the period											**17,859,576**	**15,627,459**
Non controlling interest											-	-
Profit attributable to equity holders of the Bank											**17,859,576**	**15,627,459**
As at 30th June	**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	738,236,636	472,521,262	1,776,781,011	1,605,883,434	651,108,805	885,658,391	119,032,957	86,785,778	153,011,891	136,482,312	3,438,171,300	3,187,331,177
Unallocated assets	-	-	-	-	-	-	-	-	(1,202,524,286)	(1,185,881,165)	(1,202,524,286)	(1,185,881,165)
Total assets	**738,236,636**	**472,521,262**	**1,776,781,011**	**1,605,883,434**	**651,108,805**	**885,658,391**	**119,032,957**	**86,785,778**	**(1,049,512,395)**	**(1,049,398,853)**	**2,235,647,014**	**2,001,450,012**
Segment liabilities	729,295,882	464,392,627	1,758,327,470	1,590,265,410	644,048,605	867,845,736	98,509,153	70,274,957	8,001,695	12,617,588	3,238,182,805	3,005,396,318
Unallocated liabilities	-	-	-	-	-	-	-	-	(1,198,121,133)	(1,181,646,245)	(1,198,121,133)	(1,181,646,245)
Total liabilities	**729,295,882**	**464,392,627**	**1,758,327,470**	**1,590,265,410**	**644,048,605**	**867,845,736**	**98,509,153**	**70,274,957**	**(1,190,119,438)**	**(1,169,028,657)**	**2,040,061,672**	**1,823,750,073**
For the six months ended 30th June	**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	(94,435,748)	16,751,639	(3,695,456)	48,640,346	45,087,311	37,294,435	(4,503,910)	(1,531,029)	(24,588,699)	(17,046,474)	(82,136,502)	84,108,917
Cash flows from investing activities	-	-	-	-	44,075,240	(76,630,847)	(1,173,288)	(4,072,422)	(3,501,603)	(1,623,432)	39,400,349	(82,326,701)
Cash flows from financing activities	-	-	-	-	-	-	5,035,000	5,000,000	(12,808,729)	(1,566,630)	(7,773,729)	3,433,370
Capital expenditure	-	-	-	-	-	-	(413,399)	(510,567)	(3,166,890)	(1,624,478)	(3,580,289)	(2,135,045)

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Bank - As at 30th June 2026 (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	-	39,639,077	-	39,639,077
Balances with Central Bank of Sri Lanka	-	30,650,977	-	30,650,977
Placements with banks	-	12,851,009	-	12,851,009
Derivative financial instruments	8,645,817	-	-	8,645,817
Financial assets recognised through profit or loss - measured at fair value	487,528	-	-	487,528
Financial assets at amortised cost				
- loans & advances	-	1,348,996,769	-	1,348,996,769
- debt & other instruments	-	422,839,954	-	422,839,954
Financial assets - fair value through other comprehensive income	-	-	206,573,242	206,573,242
Other assets	-	7,852,736	-	7,852,736
Total Financial Assets	**9,133,345**	**1,862,830,522**	**206,573,242**	**2,078,537,109**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	55,625,038	55,625,038
Derivative financial instruments	2,985,618	-	2,985,618
Securities sold under repurchase agreements	-	34,259,923	34,259,923
Financial liabilities at amortised cost			
- due to depositors	-	1,741,279,931	1,741,279,931
- due to other borrowers	-	8,950,948	8,950,948
- due to debt securities holders	-	27,519,620	27,519,620
Dividend payable	-	511,842	511,842
Other liabilities	-	38,136,699	38,136,699
Total Financial Liabilities	**2,985,618**	**1,906,284,001**	**1,909,269,619**

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 30th June 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	-	40,179,521	-	40,179,521
Balances with Central Bank of Sri Lanka	-	30,650,977	-	30,650,977
Placements with banks	-	12,851,009	-	12,851,009
Reverse repurchase agreements	-	7,978,570	-	7,978,570
Derivative financial instruments	8,645,817	-	-	8,645,817
Financial assets recognised through profit or loss - measured at fair value	487,528	-	-	487,528
Financial assets at amortised cost				
- loans & advances	-	1,437,657,088	-	1,437,657,088
- debt & other instruments	-	422,953,579	-	422,953,579
Financial assets - fair value through other comprehensive income	-	-	206,573,298	206,573,298
Other assets	-	9,590,954	-	9,590,954
Total Financial Assets	**9,133,345**	**1,961,861,698**	**206,573,298**	**2,177,568,341**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	83,714,805	83,714,805
Derivative financial instruments	2,985,618	-	2,985,618
Securities sold under repurchase agreements	-	34,259,923	34,259,923
Financial liabilities at amortised cost			
- due to depositors	-	1,781,513,079	1,781,513,079
- due to other borrowers	-	8,950,948	8,950,948
- due to debt securities holders	-	44,375,251	44,375,251
Dividend payable	-	511,842	511,842
Other liabilities	-	40,194,894	40,194,894
Total Financial Liabilities	**2,985,618**	**1,993,520,742**	**1,996,506,360**

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 30th June 2026.

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

Bank

Date of Valuation	As at 30th June 2026 (Audited)				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	-	8,645,817	-	8,645,817	-	2,468,488	-	2,468,488
Financial assets - fair value through profit or loss	487,528	-	-	487,528	403,260	-	-	403,260
Financial assets - fair value through other comprehensive income	206,369,207	-	204,035	206,573,242	148,052,634	-	203,863	148,256,497
Total financial assets measured at fair value	**206,856,735**	**8,645,817**	**204,035**	**215,706,587**	**148,455,894**	**2,468,488**	**203,863**	**151,128,245**
Financial liabilities measured at fair value								
Derivative financial instruments	-	2,985,618	-	2,985,618	-	805,063	-	805,063
Total financial liabilities measured at fair value	**-**	**2,985,618**	**-**	**2,985,618**	**-**	**805,063**	**-**	**805,063**

Group

Date of Valuation	As at 30th June 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	-	8,645,817	-	8,645,817	-	2,468,488	-	2,468,488
Financial assets - fair value through profit or loss	487,528	-	-	487,528	403,260	-	-	403,260
Financial assets - fair value through other comprehensive income	206,369,207	-	204,091	206,573,298	148,052,634	-	203,919	148,256,553
Total financial assets measured at fair value	**206,856,735**	**8,645,817**	**204,091**	**215,706,643**	**148,455,894**	**2,468,488**	**203,919**	**151,128,301**
Financial liabilities measured at fair value								
Derivative financial instruments	-	2,985,618	-	2,985,618	-	805,063	-	805,063
Total financial liabilities measured at fair value	**-**	**2,985,618**	**-**	**2,985,618**	**-**	**805,063**	**-**	**805,063**

Fair Value of Financial Assets and Liabilities Carried at Amortised Cost

Bank

Date of Valuation	As at 30th June 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	-	1,344,599,254	-	1,344,599,254	1,348,996,769	-	1,129,099,825	-	1,129,099,825	1,127,776,792
debt & other instruments	374,055,780	41,887,698	-	415,943,478	422,839,954	482,797,470	42,432,555	-	525,230,025	523,176,568
	374,055,780	**1,386,486,952**	**-**	**1,760,542,732**	**1,771,836,723**	**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	-	55,632,355	-	55,632,355	55,625,038	-	24,748,752	-	24,748,752	24,687,100
due to depositors - fixed & certificate of deposits	-	1,132,561,250	-	1,132,561,250	1,130,759,263	-	1,060,674,462	-	1,060,674,462	1,054,129,855
due to debt securities holders	-	29,893,950	-	29,893,950	27,519,620	-	33,697,346	-	33,697,346	29,795,272
	-	**1,218,087,555**	**-**	**1,218,087,555**	**1,213,903,921**	**-**	**1,119,120,560**	**-**	**1,119,120,560**	**1,108,612,227**

Group

Date of Valuation	As at 30th June 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	-	1,434,066,447	-	1,434,066,447	1,437,657,088	-	1,199,655,602	-	1,199,655,602	1,195,918,062
debt & other instruments	374,169,405	41,887,698	-	416,057,103	422,953,579	482,854,202	42,432,555	-	525,286,757	523,233,300
	374,169,405	**1,475,954,145**	**-**	**1,850,123,550**	**1,860,610,667**	**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	-	83,733,215	-	83,733,215	83,714,805	-	44,109,982	-	44,109,982	43,929,855
due to depositors - fixed & certificate of deposits	-	1,174,606,490	-	1,174,606,490	1,171,458,703	-	1,097,654,187	-	1,097,654,187	1,090,144,371
due to debt securities holders	-	46,085,292	-	46,085,292	44,375,251	-	46,024,441	-	46,024,441	41,883,516
	-	**1,304,424,997**	**-**	**1,304,424,997**	**1,299,548,759**	**-**	**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	100.00	N/T	100.00	N/T	100.00

Debentures - 2023/2028	Highest (Rs)		Lowest (Rs)		Quarter End (Rs)	
	2026	2025	2026	2025	2026	2025
Fixed - 28.00%	126.20	135.94	126.08	100.00	126.08	134.10
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%	N/T	N/T	N/T	N/T	N/T	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	10.14%	7.55%
6 Month Treasury Bill	10.21%	7.75%
5 Year Treasury Bond	10.92%	9.67%
7 Year Treasury Bond	11.52%	10.47%

(d) Current Yield & Yield to Maturity

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

Debentures - 2023/2028	Fixed 28.00%		Floating	
	2026	2025	2026	2025
Current yield	22.21%	20.88%	N/T	N/T
Yield to maturity of last trade	11.08%	12.29%	N/T	N/T

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

N/T - Not Traded

(e) Ratios - Bank

	30.06.2026	31.12.2025
Debt to Equity Ratio (%)	14.5	14.5
Interest Cover (Times)	15.3	15.9
Quick Asset Ratio (%)	67.4	71.2

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

Item	As at 30th June 2026	As at 31st December 2025	As at 30th June 2026	As at 31st December 2025
	Bank		Group	
Regulatory Capital Adequacy (Rs 000)				
Common Equity Tier 1 Capital	156,443,571	145,012,150	170,248,075	158,535,476
Tier 1 Capital	156,443,571	145,012,150	170,248,075	158,535,476
Total Regulatory Capital	184,915,749	173,589,749	199,673,440	187,887,067
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement: 8.0%)	13.21	14.75	13.40	15.05
Tier 1 Capital Ratio (Minimum Requirement: 9.5%)	13.21	14.75	13.40	15.05
Total Capital Ratio (Minimum Requirement: 13.5%)	15.62	17.65	15.72	17.83
Basel III Leverage Ratio % (Minimum Requirement - 3%)	7.12	7.13	7.38	7.47

	As at 30th June 2026	As at 31st December 2025
	Bank	
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 100%)	229.43	283.45
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 100%)	185.04	239.79
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	157.38	173.00
Assets Quality (Quality of Loan Portfolio)		
Gross Impaired Loans (Stage 3) to Total Loans Ratio (%)	6.54	8.37
Net Impaired Loans (Stage 3) to Total Loans Ratio (%)	2.25	3.31
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	65.60	60.44
Income & Profitability		
Net Interest Margin (%)	4.21	4.11
Return on Assets (Before Tax) (%)	2.40	2.60
Return on Equity (After Tax) (%)	18.91	17.93
Cost to Income Ratio (%)	41.69	42.71
Memorandum Information		
Credit Rating - Fitch	AA- (lka)	AA- (lka)
Number of Employees	5,147	4,917
Number of Branches	230	229

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

HEAD OFFICE & REGISTERED OFFICE
No. 110, Sir James Peiris Mawatha, Colombo 02,
Sri Lanka.
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Main Hotline: + 94112303050 / 1332
Fax: +94(011) 2303085
SWIFT Code: BSAMLKLX

E-MAIL
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info@sampath.lk

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
Sampath Wealth Management 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 Dilshan Hettiaratchi
Mr Sanjaya Gunawardana - Managing Director/Chief Executive Officer
Mr Ajantha de Vas Gunasekara - Executive Director/Chief Financial Officer

AUDITORS
Messrs KPMG Sri Lanka, Chartered Accountants

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

COMPANY SECRETARY
Dr Lasantha Senaratne, Attorney-at-Law

CHIEF COMPLIANCE OFFICER
Mr Sudharshana Jayasekera

FOR INVESTOR RELATIONS, PLEASE CONTACT
Mr Thilina Costa
Chief Manager - Investor Relations and Securities Services
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