SAMPATH BANK PLC

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

FINANCIAL COMMENTARY FOR THE NINE MONTHS ENDED 30TH SEPTEMBER 2026

- Profit After Tax increases by 15% YoY to Rs 24.6 Bn
- Gross loans and advances grow by 22% (Rs 273 Bn) to Rs 1.5 Tn
- Deposit base expands by 13% (Rs 209 Bn) to Rs 1.9 Tn
- Total Operating Income rises by 14%, supported by 15% growth in Net Interest Income and 21% growth in Net Fee and Commission Income
- Net Interest Margin improves by 11 basis points to 4.22%, from 4.11% as at 31st December 2025
- Stage 3 loan portfolio declines by Rs 14.4 Bn, reflecting sound asset quality
- Recoveries from previously written-off exposures rise by Rs 500 Mn to Rs 841 Mn, reflecting effective recovery efforts

Fund Based Income

Supported by the strength of its core banking operations and prudent balance sheet management, Sampath Bank recorded a 14% increase in interest income to Rs 152.8 Bn for the nine months ended 30th September 2026. This growth was primarily driven by the expansion of the loan portfolio and favourable movements in market lending rates, particularly the AWPLR.

Interest expenses increased by 13% to Rs 86.9 Bn, reflecting growth in the deposit base and the repricing of interest-bearing liabilities amid a dynamic interest rate environment. Notwithstanding this increase, the Bank's Net Interest Income (NII) grew by 15% to Rs 65.9 Bn.

As a result, the Bank's Net Interest Margin (NIM) improved by 11 basis points to 4.22% as at 30th September 2026, from 4.11% as at 31st December 2025. This improvement was driven by higher asset yields, particularly on the loans and advances portfolio, supported by healthy credit growth and favourable interest rate movements.

Non-Fund Based Income

Net fee and commission income grew by 21% to Rs 18.9 Bn, sustained by higher business volumes across lending, cards, trade, electronic banking channels and other transaction banking services. Total exchange income rose by 67% to Rs 5.9 Bn from Rs 3.5 Bn in the corresponding period of 2025, largely reflecting the Rs 20.63 depreciation of the LKR against the USD during the period.

Despite strong growth in core non-fund-based income, capital gains from the sale of Treasury bills and bonds declined to Rs 1.1 Bn from Rs 3.8 Bn in the corresponding period of 2025.

Impairment Charge

The Bank recorded a total impairment charge of Rs 6.0 Bn for the nine months ended 30th September 2026, an increase of 258% from Rs 1.7 Bn in the corresponding period of 2025.

Impairment charge on loans and advances

The impairment charge on loans and advances increased to Rs 8.1 Bn for the nine months ended 30th September 2026, from Rs 2.3 Bn in the corresponding period of 2025. This was primarily due to higher collective impairment provisions arising from loan growth of Rs 273 Bn, together with prudent provisioning buffers maintained in view of prevailing macroeconomic and geopolitical uncertainties.

In line with its prudent risk management practices, the Bank continued to maintain robust impairment buffers against potential credit losses. During the period, the Bank also undertook a comprehensive review of its ISL customer portfolio and recognised provisions based on detailed customer-level risk

assessments, particularly in sectors with elevated risk profiles. This proactive approach reflects the Bank's robust risk governance framework and continued commitment to maintaining asset quality and balance sheet resilience.

Recoveries from previously written-off exposures rose to Rs 841 Mn from Rs 341 Mn in the corresponding period of 2025, reflecting the effectiveness of the Bank's recovery and collection efforts.

Impairment reversal on other financial instruments

Notwithstanding new investments made during the period, the Bank recognised a net impairment reversal of Rs 1.3 Bn on other financial instruments. This was primarily due to a lower impairment provision required on investments in FCY bonds following Fitch Ratings' upgrade of Sri Lanka's sovereign rating.

Operating Expenses

The Bank's operating expenses rose by 22% YoY to Rs 40.8 Bn for the nine months ended 30th September 2026. This increase was primarily attributable to higher personnel costs arising from annual remuneration revisions and investments in human capital to support the Bank's strategic growth initiatives. It also reflects higher volume-related costs associated with expanded business activity, together with continued investments in technology and digital transformation aimed at strengthening operational capabilities and customer experience.

As operating expenses grew faster than Total Operating Income, which increased by 14%, the Cost-to-Income Ratio rose to 44.3% from 41.5% in the corresponding period of 2025. The Bank remains focused on enhancing productivity, driving operational efficiencies and maintaining cost discipline, while continuing to invest in capabilities that support sustainable long-term growth.

Taxation

The Bank's total tax charge decreased to Rs 20.6 Bn for the nine months ended 30th September 2026, from Rs 24.1 Bn in the corresponding period of 2025. This reduction was primarily due to the favourable impact arising from the finalisation of tax assessments relating to prior years.

Key Ratios

The Bank's Return on Average Shareholders' Equity (after tax) improved to 18.38% for the nine months ended 30th September 2026, from 17.93% for the year ended 31st December 2025. Return on Average Assets (before tax) stood at 2.21%, compared to 2.60% for 2025.

Capital and Liquidity

The Bank maintained all capital ratios comfortably above regulatory requirements throughout the period. As at 30th September 2026, the Common Equity Tier 1 (CET 1), Tier 1 and Total Capital Ratios stood at 12.27%, 12.27% and 15.32%, respectively, compared to 14.75%, 14.75% and 17.65% as at 31st December 2025. The moderation in capital ratios was primarily due to the increase in risk-weighted assets arising from strong loan growth during the period.

To further strengthen its capital base in support of future growth, the Bank raised Rs 10 Bn through a Basel III-compliant debenture issue in October 2026. The issue was oversubscribed, reflecting strong investor confidence in the Bank's financial strength, growth prospects and prudent capital management.

The Bank also maintained a strong liquidity position, underpinned by a stable funding base and prudent liquidity management. As at 30th September 2026, the All-Currency Liquidity Coverage Ratio (LCR)

and Net Stable Funding Ratio (NSFR) stood at 174.86% and 157.87%, respectively, well above the regulatory minimum of 100%. This further demonstrates the Bank's financial resilience and its capacity to support sustainable growth while maintaining its funding and liquidity obligations.

Assets

Sampath Bank's total assets increased by 13% to Rs 2.23 Tn as at 30th September 2026, from Rs 1.98 Tn as at 31st December 2025. This growth was primarily driven by the expansion of the loan book, across both LKR and FCY portfolios, by Rs 273 Bn to Rs 1,497 Bn.

Asset quality remained sound, with the Stage 3 portfolio declining by Rs 14.4 Bn during the period.

Liabilities

The Bank's total liabilities increased by 14% to Rs 2.05 Tn as at 30th September 2026, from Rs 1.80 Tn as at 31st December 2025. This was primarily driven by continued growth in the deposit base, which expanded by Rs 209 Bn to Rs 1.86 Tn from Rs 1.65 Tn.

Deposit growth was supported by both currency segments, with LKR deposits increasing by Rs 148 Bn and foreign currency deposits by Rs 61 Bn during the period.

INCOME STATEMENT

	Bank						Group					
	For the nine months ended 30th September			For the quarter ended 30th September			For the nine months ended 30th September			For the quarter ended 30th September		
	2026 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	**184,181,497**	**161,889,792**	**14**	**62,436,754**	**53,998,247**	**16**	**198,088,874**	**171,687,357**	**15**	**67,550,051**	**57,682,203**	**17**
Interest income	152,846,666	133,988,906	14	54,997,496	44,570,081	23	164,883,869	141,976,611	16	59,496,724	47,472,614	25
Less: Interest expense	86,916,405	76,803,777	13	31,864,354	25,970,070	23	93,188,217	80,553,103	16	34,230,905	27,374,036	25
Net interest income	**65,930,261**	**57,185,129**	**15**	**23,133,142**	**18,600,011**	**24**	**71,695,652**	**61,423,508**	**17**	**25,265,819**	**20,098,578**	**26**
Fee & commission income	24,104,136	19,952,520	21	8,460,136	7,450,216	14	24,990,555	20,775,899	20	8,699,471	7,801,513	12
Less: Fee & commission expense	5,204,175	4,343,098	20	1,761,871	1,558,462	13	5,212,807	4,345,384	20	1,765,567	1,559,412	13
Net fee & commission income	**18,899,961**	**15,609,422**	**21**	**6,698,265**	**5,891,754**	**14**	**19,777,748**	**16,430,515**	**20**	**6,933,904**	**6,242,101**	**11**
Net (loss)/gain from trading	(761,180)	3,217,143	(124)	(4,757,811)	355,491	(1,438)	(761,180)	3,217,143	(124)	(4,757,811)	355,491	(1,438)
Net gain on derecognition of financial assets												
- at fair value through profit or loss	73,812	127,361	(42)	11,598	24,407	(52)	73,812	127,361	(42)	11,598	24,407	(52)
- at fair value through other comprehensive income	980,307	3,680,631	(73)	88,058	242,724	(64)	980,307	3,680,631	(73)	88,058	242,724	(64)
Net other operating income	6,937,756	923,231	651	3,637,277	1,355,328	168	7,921,511	1,909,712	315	4,012,011	1,785,454	125
Total other income	**7,230,695**	**7,948,366**	**(9)**	**(1,020,878)**	**1,977,950**	**(152)**	**8,214,450**	**8,934,847**	**(8)**	**(646,144)**	**2,408,076**	**(127)**
Total operating income	**92,060,917**	**80,742,917**	**14**	**28,810,529**	**26,469,715**	**9**	**99,687,850**	**86,788,870**	**15**	**31,553,579**	**28,748,755**	**10**
Less: Impairment charge	6,033,625	1,683,092	258	1,071,130	513,451	109	5,952,480	1,444,233	312	1,130,560	463,068	144
Net operating income	**86,027,292**	**79,059,825**	**9**	**27,739,399**	**25,956,264**	**7**	**93,735,370**	**85,344,637**	**10**	**30,423,019**	**28,285,687**	**8**
Less: Operating expenses												
Personnel expenses	17,524,077	14,801,885	18	5,944,999	4,961,920	20	20,141,996	16,987,440	19	6,834,918	5,736,537	19
Depreciation & amortisation expenses	4,112,318	3,486,106	18	1,452,373	1,227,780	18	3,746,932	3,030,381	24	1,340,754	976,716	37
Other operating expenses	19,176,496	15,240,178	26	7,044,359	5,615,997	25	20,513,868	16,330,357	26	7,504,501	5,992,677	25
Total operating expenses	**40,812,891**	**33,528,169**	**22**	**14,441,731**	**11,805,697**	**22**	**44,402,796**	**36,348,178**	**22**	**15,680,173**	**12,705,930**	**23**
Operating profit before taxes on financial services	**45,214,401**	**45,531,656**	**(1)**	**13,297,668**	**14,150,567**	**(6)**	**49,332,574**	**48,996,459**	**1**	**14,742,846**	**15,579,757**	**(5)**
Less : Taxes on financial services												
Value added tax	9,680,073	8,971,964	8	3,222,116	2,839,198	13	10,554,419	9,626,859	10	3,559,175	3,078,154	16
Social security contribution levy	896,938	1,246,106	(28)	-	394,333	(100)	971,561	1,337,064	(27)	-	427,522	(100)
Total taxes on financial services	**10,577,011**	**10,218,070**	**4**	**3,222,116**	**3,233,531**	**-**	**11,525,980**	**10,963,923**	**5**	**3,559,175**	**3,505,676**	**2**
Profit before income tax	**34,637,390**	**35,313,586**	**(2)**	**10,075,552**	**10,917,036**	**(8)**	**37,806,594**	**38,032,536**	**(1)**	**11,183,671**	**12,074,081**	**(7)**
Less: Income tax expense	10,003,549	13,857,601	(28)	2,070,309	4,156,959	(50)	11,269,738	14,883,648	(24)	2,506,391	4,552,652	(45)
Profit for the period	**24,633,841**	**21,455,985**	**15**	**8,005,243**	**6,760,077**	**18**	**26,536,856**	**23,148,888**	**15**	**8,677,280**	**7,521,429**	**15**
Attributable to:												
Equity holders of the Bank	24,633,841	21,455,985	15	8,005,243	6,760,077	18	26,536,856	23,148,888	15	8,677,280	7,521,429	15
Non-controlling interest							-	-	-	-	-	-
	24,633,841	**21,455,985**	**15**	**8,005,243**	**6,760,077**	**18**	**26,536,856**	**23,148,888**	**15**	**8,677,280**	**7,521,429**	**15**
Earnings per share : Basic/Diluted (Rs)	**21.01**	**18.30**	**15**	**6.83**	**5.76**	**18**	**22.63**	**19.74**	**15**	**7.40**	**6.41**	**15**

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	Bank						Group					
	For the nine months ended 30th September			For the quarter ended 30th September			For the nine months ended 30th September			For the quarter ended 30th September		
	2026 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 %
Profit for the period	**24,633,841**	**21,455,985**	**15**	**8,005,243**	**6,760,077**	**18**	**26,536,856**	**23,148,888**	**15**	**8,677,280**	**7,521,429**	**15**
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	(6,379,386)	(4,821,592)	(32)	(761,066)	(1,439,659)	47	(6,379,386)	(4,821,592)	(32)	(761,066)	(1,439,659)	47
Reclassification to profit or loss due to derecognition	(980,307)	(3,680,631)	73	(88,058)	(242,724)	64	(980,307)	(3,680,631)	73	(88,058)	(242,724)	64
Changes in impairment recycled to profit or loss	(431,071)	418,447	(203)	(493,417)	11,072	(4,556)	(431,071)	418,447	(203)	(493,417)	11,072	(4,556)
Deferred tax effect on the above	2,337,229	2,425,133	(4)	402,762	501,394	(20)	2,337,229	2,425,133	(4)	402,762	501,394	(20)
Net other comprehensive income to be reclassified to profit or loss	**(5,453,535)**	**(5,658,643)**	**4**	**(939,779)**	**(1,169,917)**	**20**	**(5,453,535)**	**(5,658,643)**	**4**	**(939,779)**	**(1,169,917)**	**20**
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	289,347	(236,359)	222	(279,879)	350,554	(180)	289,347	(236,359)	222	(279,879)	350,554	(180)
Exchange gain/(loss) in translation	110,357	69,483	59	(43,588)	16,751	(360)	110,357	69,483	59	(43,588)	16,751	(360)
Deferred tax effect on the above	(119,911)	50,063	(340)	97,040	(110,191)	188	(119,911)	50,063	(340)	97,040	(110,191)	188
Net other comprehensive income not to be reclassified to profit or loss	**279,793**	**(116,813)**	**340**	**(226,427)**	**257,114**	**(188)**	**279,793**	**(116,813)**	**340**	**(226,427)**	**257,114**	**(188)**
Other comprehensive income net of tax	**(5,173,742)**	**(5,775,456)**	**10**	**(1,166,206)**	**(912,803)**	**(28)**	**(5,173,742)**	**(5,775,456)**	**10**	**(1,166,206)**	**(912,803)**	**(28)**
Total comprehensive income for the period net of tax	**19,460,099**	**15,680,529**	**24**	**6,839,037**	**5,847,274**	**17**	**21,363,114**	**17,373,432**	**23**	**7,511,074**	**6,608,626**	**14**
Attributable to:												
Equity holders of the Bank	19,460,099	15,680,529	24	6,839,037	5,847,274	17	21,363,114	17,373,432	23	7,511,074	6,608,626	14
Non-controlling interest							-	-	-	-	-	-
	19,460,099	**15,680,529**	**24**	**6,839,037**	**5,847,274**	**17**	**21,363,114**	**17,373,432**	**23**	**7,511,074**	**6,608,626**	**14**

STATEMENT OF FINANCIAL POSITION

As at	Bank			Group		
	30th September 2026	31st December 2025 (Audited)	Change	30th September 2026	31st December 2025 (Audited)	Change
	Rs 000	Rs 000	%	Rs 000	Rs 000	%
ASSETS						
Cash & cash equivalents	56,580,388	62,018,008	(9)	57,130,285	62,563,988	(9)
Balances with Central Bank of Sri Lanka	31,595,622	21,835,192	45	31,595,622	21,835,192	45
Placements with banks	31,993,417	39,223,825	(18)	31,993,417	39,223,825	(18)
Reverse repurchase agreements	2,500,805	44,282	5,547	10,038,786	7,085,229	42
Derivative financial instruments	3,093,544	2,468,488	25	3,093,544	2,468,488	25
Financial assets recognised through profit or loss - measured at fair value	356,871	403,260	(12)	356,871	403,260	(12)
Financial assets at amortised cost						
- loans & advances	1,394,189,139	1,127,776,792	24	1,486,598,858	1,195,918,062	24
- debt & other instruments	461,314,054	523,176,568	(12)	462,461,808	523,233,300	(12)
Financial assets - fair value through other comprehensive income	191,594,918	148,256,497	29	191,594,974	148,256,553	29
Investment in subsidiaries	4,601,758	4,226,113	9	-	-	-
Property, plant & equipment	17,030,382	15,187,778	12	30,170,211	28,273,996	7
Intangible assets	1,703,801	1,040,433	64	1,783,828	1,085,000	64
Right-of-use assets	7,719,473	7,190,091	7	7,044,921	6,203,407	14
Deferred tax assets	14,394,256	10,597,476	36	14,524,856	10,814,762	34
Other assets	16,167,370	14,807,760	9	19,276,833	16,842,178	14
Total Assets	**2,234,835,798**	**1,978,252,563**	**13**	**2,347,664,814**	**2,064,207,240**	**14**
LIABILITIES						
Due to banks	56,010,057	24,687,100	127	86,521,171	43,929,855	97
Derivative financial instruments	2,140,209	805,063	166	2,140,209	805,063	166
Securities sold under repurchase agreements	33,844,519	32,785,653	3	33,564,519	30,626,611	10
Financial liabilities at amortised cost						
- due to depositors	1,830,089,727	1,627,060,300	12	1,873,699,450	1,662,952,864	13
- due to other borrowers	9,325,664	8,357,756	12	9,325,664	8,357,756	12
- due to debt securities holders	38,890,003	29,795,272	31	54,491,579	41,883,516	30
Retirement benefit obligation	8,220,548	7,490,860	10	8,542,659	7,776,857	10
Dividend payable	492,516	405,100	22	492,516	405,100	22
Current tax liabilities	19,734,166	16,762,008	18	20,584,247	17,601,788	17
Deferred tax liabilities	-	-	-	1,963,820	1,963,820	-
Other liabilities	49,786,922	51,229,076	(3)	53,244,819	54,139,956	(2)
Total Liabilities	**2,048,534,331**	**1,799,378,188**	**14**	**2,144,570,653**	**1,870,443,186**	**15**

STATEMENT OF FINANCIAL POSITION

As at	Bank			Group		
	30th September 2026	31st December 2025 (Audited)	Change	30th September 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	2,112,411	1,879,931	12	2,112,411	1,879,931	12
FVOCI reserve	(1,495,327)	3,678,415	(141)	(1,495,327)	3,678,415	(141)
Other reserves	99,872,390	99,826,579	-	104,565,477	104,519,666	-
Retained earnings	27,570,874	15,248,331	81	39,215,481	24,989,923	57
Total equity attributable to equity holders of the Bank	186,301,467	178,874,375	4	203,094,161	193,764,054	5
Non-controlling interest				-	-	-
Total Equity	**186,301,467**	**178,874,375**	**4**	**203,094,161**	**193,764,054**	**5**
Total Liabilities & Equity	**2,234,835,798**	**1,978,252,563**	**13**	**2,347,664,814**	**2,064,207,240**	**14**
Commitments & contingencies	**829,609,519**	**624,740,931**	33	**825,949,268**	**623,788,273**	32
Net asset value per share (Rs)	**158.87**	**152.53**	4	**173.18**	**165.23**	5
Memorandum information						
Number of employees	5,220	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 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
11th November 2026

(Sgd)
Sanjaya Gunawardana
Managing Director/Chief Executive Officer

STATEMENT OF CHANGES IN EQUITY

Bank

For the nine months ended 30th September 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	-	-	-	-	-	-	21,455,985	21,455,985
Other comprehensive income	-	-	-	(5,775,456)	-	-	-	(5,775,456)
Total comprehensive income for the period	-	-	-	(5,775,456)	-	-	21,455,985	15,680,529
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	-	-	-	-	-	17,424	-	17,424
Total contributions by and distributions to equity holders	-	-	-	-	-	17,424	(10,964,752)	(10,947,328)
Transfer to reserves during the period	-	-	150,299	-	-	-	(150,299)	-
Balance as at 30th September 2025	48,741,119	7,985,000	1,810,769	5,113,185	3,594,984	80,028,347	23,998,013	171,271,417

For the nine months ended 30th September 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	-	-	-	-	-	-	24,633,841	24,633,841
Other comprehensive income	-	-	-	(5,173,742)	-	-	-	(5,173,742)
Total comprehensive income for the period	-	-	-	(5,173,742)	-	-	24,633,841	19,460,099
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	-	-	-	-	-	45,811	-	45,811
Total contributions by and distributions to equity holders	-	-	-	-	-	45,811	(12,078,818)	(12,033,007)
Transfer to reserves during the period	-	-	232,480	-	-	-	(232,480)	-
Balance as at 30th September 2026	48,741,119	9,500,000	2,112,411	(1,495,327)	4,798,923	95,073,467	27,570,874	186,301,467

STATEMENT OF CHANGES IN EQUITY

Group

For the nine months ended 30th September 2025	Stated Capital	Statutory Reserves		FVOCI Reserve	Other Reserves		Retained Earnings	Total Equity Attributable to Equity Holders of the Bank	Non Controlling Interest	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	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	-	-	-	-	-	-	23,148,888	23,148,888	-	23,148,888
Other comprehensive income	-	-	-	(5,775,456)	-	-	-	(5,775,456)	-	(5,775,456)
Total comprehensive income for the period	-	-	-	(5,775,456)	-	-	23,148,888	17,373,432	-	17,373,432
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	-	-	-	-	-	17,424	-	17,424	-	17,424
Total contributions by and distributions to equity holders	-	-	-	-	-	17,424	(10,964,752)	(10,947,328)	-	(10,947,328)
Transfer to reserves during the period	-	2,000	150,299	-	-	-	(152,299)	-	-	-
Balance as at 30th September 2025	48,741,119	8,360,000	1,810,769	5,113,185	7,092,922	80,028,347	33,162,074	184,308,416	-	184,308,416

For the nine months ended 30th September 2026	Stated Capital	Statutory Reserves		FVOCI Reserve	Other Reserves		Retained Earnings	Total Equity Attributable to Equity Holders of the Bank	Non Controlling Interest	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	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	-	-	-	-	-	-	26,536,856	26,536,856	-	26,536,856
Other comprehensive income	-	-	-	(5,173,742)	-	-	-	(5,173,742)	-	(5,173,742)
Total comprehensive income for the period	-	-	-	(5,173,742)	-	-	26,536,856	21,363,114	-	21,363,114
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	-	-	-	-	-	45,811	-	45,811	-	45,811
Total contributions by and distributions to equity holders	-	-	-	-	-	45,811	(12,078,818)	(12,033,007)	-	(12,033,007)
Transfer to reserves during the period	-	-	232,480	-	-	-	(232,480)	-	-	-
Balance as at 30th September 2026	48,741,119	9,955,000	2,112,411	(1,495,327)	9,492,010	95,073,467	39,215,481	203,094,161	-	203,094,161

STATEMENT OF CASH FLOWS

For the nine months ended 30th September	Bank		Group	
	2026	2025	2026	2025
	Rs 000	Rs 000	Rs 000	Rs 000
Cash flows from operating activities				
Interest receipts	143,163,104	134,413,260	156,286,840	141,293,202
Interest payments	(77,993,451)	(72,258,304)	(83,234,811)	(75,864,190)
Net commission receipts	19,127,701	15,727,379	20,005,488	16,548,472
Cash payments to employees	(16,567,344)	(14,593,792)	(19,058,085)	(16,535,612)
Taxes on financial services	(9,955,376)	(11,172,229)	(10,858,162)	(11,905,017)
Receipts from other operating activities	758,475	1,615,716	1,782,890	2,805,852
Cash payments to other operating activities	(18,782,051)	(14,831,838)	(21,860,505)	(15,760,039)
Operating profit before changes in operating assets & liabilities	**39,751,058**	**38,900,192**	**43,063,655**	**40,582,668**
(Increase)/decrease in operating assets				
Balances with Central Bank of Sri Lanka	(9,760,430)	(649,436)	(9,760,430)	(649,436)
Financial assets at amortised cost - loans & advances	(247,579,308)	(184,156,158)	(272,788,797)	(201,732,922)
Other assets	(516,111)	617,164	(1,465,574)	473,110
	(257,855,849)	**(184,188,430)**	**(284,014,801)**	**(201,909,248)**
Increase/(decrease) in operating liabilities				
Due to banks	29,829,656	21,223,468	40,904,550	26,879,561
Re-purchase agreements	1,086,803	(783,134)	2,965,845	(783,134)
Financial liabilities at amortised cost - due to depositors	178,235,641	119,966,646	185,054,845	123,269,679
Financial liabilities at amortised cost - due to other borrowers	848,009	362,179	848,009	362,179
Other liabilities	(3,373,892)	9,967,215	(1,519,948)	10,367,092
	206,626,217	**150,736,374**	**228,253,301**	**160,095,377**
Net cash (used in)/generated from operating activities before income tax	**(11,478,574)**	**5,448,136**	**(12,697,845)**	**(1,231,203)**
Income tax paid	(8,610,853)	(10,363,408)	(9,780,058)	(11,522,814)
Net cash used in operating activities	**(20,089,427)**	**(4,915,272)**	**(22,477,903)**	**(12,754,017)**
Cash flows from investing activities				
Purchase of property, plant & equipment	(3,208,126)	(2,049,332)	(3,727,021)	(2,624,462)
Proceeds from disposal of property, plant & equipment	23,305	1,045	23,877	3,800
Net cash flow from reverse repurchase agreements	(2,456,000)	(2,885,000)	(2,965,315)	(4,592,651)
Net cash flow from financial assets - FVPL	119,864	4,131,879	119,864	4,131,879
Net cash flow from debt instruments at amortised cost	66,027,961	(176,809,196)	64,846,321	(172,440,053)
Net cash flow from financial assets - FVOCI	(48,775,135)	193,025,347	(48,775,135)	193,025,347
Purchase of intangible assets	(1,356,777)	(771,931)	(1,412,997)	(808,939)
Dividend received from financial assets	-	36,678	-	36,926
Dividend received from subsidiaries	14,252	-	-	-
Investment in subsidiaries	(350,000)	-	-	-
Net cash generated from investing activities	**10,039,344**	**14,679,490**	**8,109,594**	**16,731,847**
Cash flows from financing activities				
Proceeds from the issue of debt securities	10,000,000	10,000,000	13,750,000	15,000,000
Redemption of debt securities	-	-	(1,500,000)	-
Net proceeds from securitisation	-	-	1,209,598	-
Dividend paid	(12,078,818)	(10,964,752)	(12,078,818)	(10,964,752)
Repayment of principal portion of lease liabilities	(1,844,515)	(1,680,973)	(1,096,672)	(881,646)
Net cash (used in)/generated from financing activities	**(3,923,333)**	**(2,645,725)**	**284,108**	**3,153,602**
Net cash (used)/generated during the period	**(13,973,416)**	**7,118,493**	**(14,084,201)**	**7,131,432**
Net foreign exchange difference	1,406,621	1,668,571	1,406,621	1,668,571
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	**86,487,744**	**80,459,923**	**86,751,270**	**80,440,030**

1 Analysis of Loans and Advances and Impairment

		Bank		Group	
	As at	30th September 2026	31st December 2025 (Audited)	30th September 2026	31st December 2025 (Audited)
		Rs 000	Rs 000	Rs 000	Rs 000
1.1	**Gross loans & advances**	**1,496,605,612**	**1,223,640,976**	**1,591,115,597**	**1,294,140,878**
	Less: Accumulated impairment under stage 1	20,615,938	15,967,896	21,107,604	16,265,023
	Accumulated impairment under stage 2	11,367,983	9,173,859	11,928,086	9,893,277
	Accumulated impairment under stage 3	70,432,552	70,722,429	71,481,049	72,064,516
	Net loans & advances	**1,394,189,139**	**1,127,776,792**	**1,486,598,858**	**1,195,918,062**
1.2	**Product-wise loans and advances**				
	Local currency				
	Bills of exchange	458,445	156,118	458,445	156,118
	Leasing	80,458,858	58,190,348	129,656,730	97,802,446
	Housing loans	59,716,567	53,949,134	59,716,567	53,949,134
	Export loans	7,848,201	4,545,006	7,848,201	4,545,006
	Import loans	201,905,088	164,404,173	201,905,088	164,404,173
	Refinance loans	6,187,860	5,339,835	6,187,860	5,339,835
	Term loans				
	Long term	555,222,339	450,192,077	559,992,576	450,906,445
	Short term	21,784,006	5,748,433	38,426,246	16,315,429
	Overdraft	134,644,472	119,771,239	134,644,465	119,771,235
	Staff loans	17,448,023	14,379,029	17,628,892	14,591,439
	Pawning and gold loans	122,407,223	102,369,518	145,342,474	121,078,290
	Credit cards	26,543,884	23,418,427	26,543,884	23,418,302
	Money market loans	51,512,821	44,680,870	51,512,821	44,680,870
	Factoring	2,944,733	2,259,197	3,385,128	2,475,478
	Others	6,213	5,295	349,341	474,401
	Sub total	1,289,088,733	1,049,408,699	1,383,598,718	1,119,908,601
	Foreign currency				
	Bills of exchange	2,061,195	2,159,263	2,061,195	2,159,263
	Housing loans	124,544	128,885	124,544	128,885
	Export loans	29,812,715	27,003,892	29,812,715	27,003,892
	Import loans	16,448,811	12,252,364	16,448,811	12,252,364
	Term loans				
	Long term	144,503,105	124,702,694	144,503,105	124,702,694
	Short term	6,638,122	310,238	6,638,122	310,238
	Overdraft	7,925,991	7,656,927	7,925,991	7,656,927
	Others	2,396	18,014	2,396	18,014
	Sub total	207,516,879	174,232,277	207,516,879	174,232,277
	Total gross loans and advances	**1,496,605,612**	**1,223,640,976**	**1,591,115,597**	**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	4,467,704	2,046,260	1,602,331	8,116,295
Write-off during the period	-	-	(1,642,417)	(1,642,417)
Interest income accrued on impaired loans & advances	-	-	(2,670,741)	(2,670,741)
Other movements including exchange differences	180,338	147,864	2,420,950	2,749,152
Balance as at 30th September 2026	**20,615,938**	**11,367,983**	**70,432,552**	**102,416,473**

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	4,662,243	1,886,945	1,649,633	8,198,821
Write-off during the period	-	-	(1,983,176)	(1,983,176)
Interest income accrued on impaired loans & advances	-	-	(2,671,879)	(2,671,879)
Other movements including exchange differences	180,338	147,864	2,421,955	2,750,157
Balance as at 30th September 2026	**21,107,604**	**11,928,086**	**71,481,049**	**104,516,739**

2 Analysis of Commitments and Contingencies and Impairment

		Bank		Group	
	As at	30th September 2026	31st December 2025 (Audited)	30th September 2026	31st December 2025 (Audited)
		Rs 000	Rs 000	Rs 000	Rs 000
2.1	**Gross commitments and contingencies**	**832,465,251**	**627,537,117**	**828,786,790**	**626,575,427**
	Less: Accumulated impairment under stage 1	1,781,510	1,699,499	1,763,300	1,690,467
	Accumulated impairment under stage 2	809,238	692,078	809,238	692,078
	Accumulated impairment under stage 3	264,984	404,609	264,984	404,609
	Net commitments and contingencies	**829,609,519**	**624,740,931**	**825,949,268**	**623,788,273**
2.2	**Product-wise commitments and contingencies**				
	Local currency				
	Credit related commitments & contingencies				
	Undrawn - direct credit facilities	163,129,602	140,807,287	159,380,608	139,760,039
	Undrawn - indirect credit facilities	136,004,561	127,743,494	136,004,561	127,743,494
	Acceptances	361	310,655	361	310,655
	Documentary credit	609,541	1,283,495	609,541	1,283,495
	Guarantees	57,447,523	40,047,002	57,448,523	40,048,002
		357,191,588	310,191,933	353,443,594	309,145,685
	Other commitments & contingencies				
	Capital commitments	460,651	826,455	530,184	911,013
	Operating lease commitments	153,153	133,698	153,153	133,698
	Forward exchange contracts	10,732,584	4,838,111	10,732,584	4,838,111
	Currency SWAPs	171,538,476	109,059,555	171,538,476	109,059,555
		182,884,864	114,857,819	182,954,397	114,942,377
	Sub total	540,076,452	425,049,752	536,397,991	424,088,062
	Foreign currency				
	Credit related commitments & contingencies				
	Undrawn - direct credit facilities	29,888,984	33,484,774	29,888,984	33,484,774
	Undrawn - indirect credit facilities	16,374,007	13,868,467	16,374,007	13,868,467
	Acceptances	47,544,442	22,506,331	47,544,442	22,506,331
	Documentary credit	78,830,669	49,823,339	78,830,669	49,823,339
	Guarantees	11,105,194	4,831,863	11,105,194	4,831,863
		183,743,296	124,514,774	183,743,296	124,514,774
	Other commitments & contingencies				
	Capital commitments	510,918	158,190	510,918	158,190
	Forward exchange contracts	50,849,611	22,808,723	50,849,611	22,808,723
	Currency SWAPs	57,284,974	55,005,678	57,284,974	55,005,678
		108,645,503	77,972,591	108,645,503	77,972,591
	Sub total	292,388,799	202,487,365	292,388,799	202,487,365
	Total gross commitments and contingencies	**832,465,251**	**627,537,117**	**828,786,790**	**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	66,860	103,298	(152,207)	17,951
Other movements including exchange differences	15,151	13,862	12,582	41,595
Balance as at 30th September 2026	**1,781,510**	**809,238**	**264,984**	**2,855,732**

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	57,682	103,298	(152,207)	8,773
Other movements including exchange differences	15,151	13,862	12,582	41,595
Balance as at 30th September 2026	**1,763,300**	**809,238**	**264,984**	**2,837,522**

3 Analysis of Deposits

	Bank		Group	
As at	**30th September 2026**	**31st December 2025 (Audited)**	**30th September 2026**	**31st December 2025 (Audited)**
	Rs 000	**Rs 000**	**Rs 000**	**Rs 000**
Local Currency Deposits				
Demand deposits	71,769,519	74,762,826	71,686,886	74,695,324
Saving deposits	437,421,666	408,470,699	437,633,266	408,416,249
Fixed deposits	1,031,158,318	911,351,299	1,074,639,074	947,365,815
Certificates of deposits	4,698,630	4,698,947	4,698,630	4,698,947
Margin deposits	1,530,345	2,088,343	1,530,345	2,088,343
Total local currency deposits	1,546,578,478	1,401,372,114	1,590,188,201	1,437,264,678
Foreign Currency Deposits				
Demand deposits	8,778,967	9,900,559	8,778,967	9,900,559
Saving deposits	113,844,669	77,533,271	113,844,669	77,533,271
Fixed deposits	160,610,686	138,079,609	160,610,686	138,079,609
Margin deposits	276,927	174,747	276,927	174,747
Total foreign currency deposits	283,511,249	225,688,186	283,511,249	225,688,186
Total deposits	**1,830,089,727**	**1,627,060,300**	**1,873,699,450**	**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 , 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 September	**140.00**	145.25
Highest Market Price during the quarter ended 30th September	**144.25**	151.00
Lowest Market Price during the quarter ended 30th September	**135.50**	124.50
Weighted Average Market Price during the quarter ended 30th September	**138.93**	140.59

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

6. 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 September 2025. The amounts netted off were Rs 341.3 Mn and Rs 517.0 Mn for the Bank and the Group respectively.
In the comparative period, this amount had been reported under 'Net other operating income'.

7. 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.

8. 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 items disclosed under 8.1 and 8.2 below.

8.1 Basel III Compliant Debenture Issue - 2026

The Bank issued 100,000,000 Basel III Compliant, Listed, Rated, Unsecured, Subordinated Debentures with a Non-Viability Conversion feature, at a par value of Rs 100 each, raising a total of Rs 10,000,000,000. Of the total issuance, 89,157,400 Debentures, carrying an interest rate of 12.80% per annum, are redeemable in five years (2026/2031), and 10,842,600 Debentures, carrying an interest rate of 13.00% per annum are redeemable in seven years (2026/2033). The Debenture issue was oversubscribed on the opening day of subscription, 20th October 2026, and the Debentures were allotted on 28th October 2026. The Debentures will qualify for inclusion in Tier 2 Capital upon receipt of the necessary approval from the Central Bank of Sri Lanka (CBSL).

8.2 Appointment of a Director

Mr. Y S H H K Silva was appointed to the Board of Directors as a Non-Executive, Non-Independent Director with effect from 28th October 2026.

9. Quarterly Update on SLFRS Sustainability-related Financial Disclosures

With effect from 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 presented in the Annual Report 2025 and were prepared in accordance with the transitional reliefs available on the initial application of these standards.

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

Financial Effects of CRRO 3 – Sustainable Finance

During the nine-month period ended 30th September 2026, the Group continued to expand its Sustainable Finance portfolio, with the Net Renewable Energy Loan Portfolio increasing by Rs 7.6 Bn compared to 31st December 2025. In addition, the Bank issued Green Bonds amounting to Rs 10.0 Bn to finance or refinance eligible Green Projects. Sustainable Finance activities generated a net cash inflow of Rs 3.6 Bn before taxation during the period; however, these activities did not have a material impact on the Group's profit or loss for the nine-month period ended 30th September 2026.

10 Utilisation of funds raised via capital markets

10.1 **Utilisation of funds raised from the Green Bonds allotted on 28th July 2026**

Objective number	Objective as per Prospectus	Amount allocated as per Prospectus	Proposed date of utilisation as per Prospectus	Amount allocated upon the receipt of proceeds (A)	As a % of total proceeds	Amounts utilised in the objective (B)	% of utilisation against allocation (B/A)	Clarification if not fully utilised including where the funds are invested	Objective deviation from prospectus (Yes/No)	Objective deviation informed to the market as per Appendix 8A	Details of deviation	Board Approval date for the deviation in objective / Confirmation of full utilization of funds by Board
1	To increase the Tier 2 Capital Base thus, increasing the Capital Adequacy Ratio (CAR) of the Bank	Rs 10.0 Bn	28.07.2026	Rs 10.0 Bn	100%	Rs 10.0 Bn	100%	Fully utilized	No	n/a	n/a	n/a
2	To Support the Bank's balance sheet growth through financing new Green Projects and/or refinancing existing Green Projects and thereby releasing already allocated capital for loan growth in other sectors*		27.07.2028	Rs 10.0 Bn	100%	Rs 4.0 Bn*	40%	In the interim period, the unutilised funds are invested in Government Securities	No	n/a	n/a	n/a

* The proportion of financing to refinancing is expected to be approximately 60:40. As at 30th September 2026, Rs 4.0 Bn had been utilised to refinance existing eligible Green Projects.

10.2 As at 30th September 2026, the Bank had not lent any unutilized funds to its related parties. Details of the unutilised funds invested in Government Securities as at 30th September 2026 are given below.

10.3 **Investments made using unutilized funds**

Details of Investments (Instrument/Counterparty)	Amount invested
Government securities	Rs 6 Bn

10.4 **The funds raised via capital market in previous years**

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

SAMPATH BANK PLC (ORDINARY SHARES)
TOP 20 SHAREHOLDERS AS AT 30TH SEPTEMBER 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	38,018,364	3.24
7	Mr D P Pieris	30,000,000	2.56
8	Mr W Jinadasa	24,356,683	2.08
9	Ayenka Holdings Private Limited	14,749,148	1.26
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	Mr Sarath Kumara Wijekoon	9,971,062	0.85
14	Employees' Trust Fund Board	9,957,490	0.85
15	BBH - Tundra Sustainable Frontier Fund	9,837,629	0.84
16	Yaden Capital (Private) Limited	7,150,000	0.61
17	Magna Wealth (Pvt) Ltd	7,146,815	0.61
18	Namunukula Plantations PLC	6,895,396	0.59
19	Mr K D H Perera	6,421,070	0.55
20	Sri Lanka Insurance Corporation Life Ltd Participating Portfolio A/C 1	4,900,969	0.42
		788,559,672	67.26
	Shares held by Directors	744,333	0.06
	Balance held by other shareholders	383,396,755	32.68
	Total	**1,172,700,760**	**100.00**

As at	30th September 2026
Number of public shareholders	55,388
Percentage of public holding	98.85%
Float adjusted market capitalization	Rs 162 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 September 2026	As at 31st December 2025
1	Mr Harsha Amarasekera	-	-
2	Mr D K de Silva Wijeyeratne	-	-
3	Ms A Nanayakkara	-	-
4	Mr Vajira Kulatilaka	-	-
5	Ms R K Jayawardena	-	-
6	Mr Vinod Hirdaramani	668,087	668,087
7	Mr Hiran Cabraal	-	-
8	Mr Roger Keith Modder	6,941	6,941
9	Mr Dilshan Hettiaratchi (Appointed w.e.f. 01st May 2026)	53,157	Not applicable
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 nine months ended 30th September	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	20,406,374	11,070,806	46,938,055	39,077,220	10,903,464	16,211,283	5,492,223	4,006,264	(12,044,464)	(8,942,065)	71,695,652	61,423,508
Net fee & commission income	3,342,645	2,696,183	15,141,023	12,558,214	(17,035)	(39,383)	877,787	821,093	433,328	394,408	19,777,748	16,430,515
Net (loss)/gain from trading	-	-	(5,310)	-	(755,870)	3,217,143	-	-	-	-	(761,180)	3,217,143
Net gain on derecognition of financial assets	-	-	-	-	1,054,119	3,807,992	-	-	-	-	1,054,119	3,807,992
Net other operating income	152	(3,134)	1,032,217	1,536,809	2,336,019	(1,924,600)	2,068,364	2,139,268	2,484,759	161,369	7,921,511	1,909,712
Total revenue from external customers	23,749,171	13,763,855	63,105,985	53,172,243	13,520,697	21,272,435	8,438,374	6,966,625	(9,126,377)	(8,386,288)	99,687,850	86,788,870
Inter segment (expense)/income	(598,645)	(319,328)	598,645	319,328	-	-	-	-	-	-	-	-
Total operating income	23,150,526	13,444,527	63,704,630	53,491,571	13,520,697	21,272,435	8,438,374	6,966,625	(9,126,377)	(8,386,288)	99,687,850	86,788,870
Less: Impairment charge/(reversal)	4,340,555	(1,718,154)	2,958,649	2,653,213	(1,256,523)	747,854	(70,657)	(274,421)	(19,544)	35,741	5,952,480	1,444,233
Net operating income	18,809,971	15,162,681	60,745,981	50,838,358	14,777,220	20,524,581	8,509,031	7,241,046	(9,106,833)	(8,422,029)	93,735,370	85,344,637
Less: Total operating expenses	984,566	888,223	23,977,155	20,099,938	431,975	341,150	4,495,330	3,762,204	14,513,770	11,256,663	44,402,796	36,348,178
Segment result	**17,825,405**	**14,274,458**	**36,768,826**	**30,738,420**	**14,345,245**	**20,183,431**	**4,013,701**	**3,478,842**	**(23,620,603)**	**(19,678,692)**	**49,332,574**	**48,996,459**
Less: Taxes on financial services											11,525,980	10,963,923
Less: Income tax expense											11,269,738	14,883,648
Profit for the period											**26,536,856**	**23,148,888**
Non controlling interest											-	-
Profit attributable to equity holders of the Bank											**26,536,856**	**23,148,888**
As at 30th September	**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	746,650,722	560,319,103	1,877,110,359	1,628,665,784	711,986,941	796,680,777	123,549,457	88,894,880	159,811,804	128,721,759	3,619,109,283	3,203,282,303
Unallocated assets	-	-	-	-	-	-	-	-	(1,271,444,469)	(1,173,936,897)	(1,271,444,469)	(1,173,936,897)
Total assets	**746,650,722**	**560,319,103**	**1,877,110,359**	**1,628,665,784**	**711,986,941**	**796,680,777**	**123,549,457**	**88,894,880**	**(1,111,632,665)**	**(1,045,215,138)**	**2,347,664,814**	**2,029,345,406**
Segment liabilities	731,902,820	546,900,188	1,848,073,386	1,602,340,165	703,116,143	775,886,942	102,439,290	71,733,981	26,166,005	17,988,704	3,411,697,644	3,014,849,980
Unallocated liabilities	-	-	-	-	-	-	-	-	(1,267,126,991)	(1,169,812,990)	(1,267,126,991)	(1,169,812,990)
Total liabilities	**731,902,820**	**546,900,188**	**1,848,073,386**	**1,602,340,165**	**703,116,143**	**775,886,942**	**102,439,290**	**71,733,981**	**(1,240,960,986)**	**(1,151,824,286)**	**2,144,570,653**	**1,845,036,990**
For the nine months ended 30th September	**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	(90,182,679)	(81,206,891)	51,408,830	26,927,490	58,433,501	74,729,487	(2,388,476)	(7,838,745)	(39,749,079)	(25,365,358)	(22,477,903)	(12,754,017)
Cash flows from investing activities	-	-	-	-	14,916,690	17,463,030	(1,929,750)	2,052,357	(4,877,346)	(2,783,540)	8,109,594	16,731,847
Cash flows from financing activities	-	-	-	-	-	-	3,459,598	5,000,000	(3,175,490)	(1,846,398)	284,108	3,153,602
Capital expenditure	-	-	-	-	-	-	(575,115)	(612,138)	(4,564,903)	(2,821,263)	(5,140,018)	(3,433,401)

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

Bank - As at 30th September 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	-	56,580,388	-	56,580,388
Balances with Central Bank of Sri Lanka	-	31,595,622	-	31,595,622
Placements with banks	-	31,993,417	-	31,993,417
Reverse repurchase agreements	-	2,500,805	-	2,500,805
Derivative financial instruments	3,093,544	-	-	3,093,544
Financial assets recognised through profit or loss - measured at fair value	356,871	-	-	356,871
Financial assets at amortised cost				
- loans & advances	-	1,394,189,139	-	1,394,189,139
- debt & other instruments	-	461,314,054	-	461,314,054
Financial assets - fair value through other comprehensive income	-	-	191,594,918	191,594,918
Other assets	-	8,276,899	-	8,276,899
Total Financial Assets	**3,450,415**	**1,986,450,324**	**191,594,918**	**2,181,495,657**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	56,010,057	56,010,057
Derivative financial instruments	2,140,209	-	2,140,209
Securities sold under repurchase agreements	-	33,844,519	33,844,519
Financial liabilities at amortised cost			
- due to depositors	-	1,830,089,727	1,830,089,727
- due to other borrowers	-	9,325,664	9,325,664
- due to debt securities holders	-	38,890,003	38,890,003
Dividend payable	-	492,516	492,516
Other liabilities	-	38,614,451	38,614,451
Total Financial Liabilities	**2,140,209**	**2,007,266,937**	**2,009,407,146**

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 September 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	-	57,130,285	-	57,130,285
Balances with Central Bank of Sri Lanka	-	31,595,622	-	31,595,622
Placements with banks	-	31,993,417	-	31,993,417
Reverse repurchase agreements	-	10,038,786	-	10,038,786
Derivative financial instruments	3,093,544	-	-	3,093,544
Financial assets recognised through profit or loss - measured at fair value	356,871	-	-	356,871
Financial assets at amortised cost				
- loans & advances	-	1,486,598,858	-	1,486,598,858
- debt & other instruments	-	462,461,808	-	462,461,808
Financial assets - fair value through other comprehensive income	-	-	191,594,974	191,594,974
Other assets	-	9,846,284	-	9,846,284
Total Financial Assets	**3,450,415**	**2,089,665,060**	**191,594,974**	**2,284,710,449**

Financial Liabilities	Fair value through Profit or Loss	Amortised Cost	Total
	Rs 000	Rs 000	Rs 000
Due to banks	-	86,521,171	86,521,171
Derivative financial instruments	2,140,209	-	2,140,209
Securities sold under repurchase agreements	-	33,564,519	33,564,519
Financial liabilities at amortised cost			
- due to depositors	-	1,873,699,450	1,873,699,450
- due to other borrowers	-	9,325,664	9,325,664
- due to debt securities holders	-	54,491,579	54,491,579
Dividend payable	-	492,516	492,516
Other liabilities	-	40,626,176	40,626,176
Total Financial Liabilities	**2,140,209**	**2,098,721,075**	**2,100,861,284**

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 September 2026.

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

Bank

Date of Valuation	As at 30th September 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	-	3,093,544	-	3,093,544	-	2,468,488	-	2,468,488
Financial assets - fair value through profit or loss	356,871	-	-	356,871	403,260	-	-	403,260
Financial assets - fair value through other comprehensive income	191,390,919	-	203,999	191,594,918	148,052,634	-	203,863	148,256,497
Total financial assets measured at fair value	**191,747,790**	**3,093,544**	**203,999**	**195,045,333**	**148,455,894**	**2,468,488**	**203,863**	**151,128,245**
Financial liabilities measured at fair value								
Derivative financial instruments	-	2,140,209	-	2,140,209	-	805,063	-	805,063
Total financial liabilities measured at fair value	**-**	**2,140,209**	**-**	**2,140,209**	**-**	**805,063**	**-**	**805,063**

Group

Date of Valuation	As at 30th September 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	-	3,093,544	-	3,093,544	-	2,468,488	-	2,468,488
Financial assets - fair value through profit or loss	356,871	-	-	356,871	403,260	-	-	403,260
Financial assets - fair value through other comprehensive income	191,390,919	-	204,055	191,594,974	148,052,634	-	203,919	148,256,553
Total financial assets measured at fair value	**191,747,790**	**3,093,544**	**204,055**	**195,045,389**	**148,455,894**	**2,468,488**	**203,919**	**151,128,301**
Financial liabilities measured at fair value								
Derivative financial instruments	-	2,140,209	-	2,140,209	-	805,063	-	805,063
Total financial liabilities measured at fair value	**-**	**2,140,209**	**-**	**2,140,209**	**-**	**805,063**	**-**	**805,063**

Fair Value of Financial Assets and Liabilities Carried at Amortised Cost

Bank

Date of Valuation	As at 30th September 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	-	1,389,376,499	-	1,389,376,499	1,394,189,139	-	1,129,099,825	-	1,129,099,825	1,127,776,792
debt & other instruments	414,046,471	38,679,589	-	452,726,060	461,314,054	482,797,470	42,432,555	-	525,230,025	523,176,568
	414,046,471	**1,428,056,088**	**-**	**1,842,102,559**	**1,855,503,193**	**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	-	56,010,057	-	56,010,057	56,010,057	-	24,748,752	-	24,748,752	24,687,100
due to depositors - fixed & certificate of deposits	-	1,198,418,634	-	1,198,418,634	1,196,467,634	-	1,060,674,462	-	1,060,674,462	1,054,129,855
due to debt securities holders	-	41,028,576	-	41,028,576	38,890,003	-	33,697,346	-	33,697,346	29,795,272
	-	**1,295,457,267**	**-**	**1,295,457,267**	**1,291,367,694**	**-**	**1,119,120,560**	**-**	**1,119,120,560**	**1,108,612,227**

Group

Date of Valuation	As at 30th September 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	-	1,481,833,846	-	1,481,833,846	1,486,598,858	-	1,199,655,602	-	1,199,655,602	1,195,918,062
debt & other instruments	415,194,225	38,679,589	-	453,873,814	462,461,808	482,854,202	42,432,555	-	525,286,757	523,233,300
	415,194,225	**1,520,513,435**	**-**	**1,935,707,660**	**1,949,060,666**	**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	-	86,507,716	-	86,507,716	86,521,171	-	44,109,982	-	44,109,982	43,929,855
due to depositors - fixed & certificate of deposits	-	1,242,138,928	-	1,242,138,928	1,239,948,390	-	1,097,654,187	-	1,097,654,187	1,090,144,371
due to debt securities holders	-	56,097,444	-	56,097,444	54,491,579	-	46,024,441	-	46,024,441	41,883,516
	-	**1,384,744,088**	**-**	**1,384,744,088**	**1,380,961,140**	**-**	**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

(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%	N/T	135.49	N/T	135.49	N/T	135.49
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

Green Bonds - 2026/2031	Highest (Rs)		Lowest (Rs)		Quarter End (Rs)	
	2026	2025	2026	2025	2026	2025
Fixed - 13.00%	N/T	N/A	N/T	N/A	N/T	N/A

Green Bonds - 2026/2033	Highest (Rs)		Lowest (Rs)		Quarter End (Rs)	
	2026	2025	2026	2025	2026	2025
Fixed - 13.25%	N/T	N/A	N/T	N/A	N/T	N/A

(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%

Green Bonds - 2026/2031	2026		2025	
	Coupon rate	Effective rate	Coupon rate	Effective rate
Fixed - 13.00%	13.00%	13.00%	N/A	N/A

Green Bonds - 2026/2033	2026		2025	
	Coupon rate	Effective rate	Coupon rate	Effective rate
Fixed - 13.25%	13.25%	13.25%	N/A	N/A

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	9.20%	7.57%
6 Month Treasury Bill	9.37%	7.89%
5 Year Treasury Bond	11.20%	9.62%
7 Year Treasury Bond	11.60%	10.50%

(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	N/T	20.67%	N/T	N/T
Yield to maturity of last trade	N/T	11.02%	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

Green Bonds - 2026/2031	Fixed 13.00%	
	2026	2025
Current yield	N/T	N/A
Yield to maturity of last trade	N/T	N/A

Green Bonds - 2026/2033	Fixed 13.25%	
	2026	2025
Current yield	N/T	N/A
Yield to maturity of last trade	N/T	N/A

N/T - Not Traded , N/A - Not Applicable

(e) Ratios - Bank

	30.09.2026	31.12.2025
Debt to Equity Ratio (%)	19.3	14.5
Interest Cover (Times)	13.5	15.9
Quick Asset Ratio (%)	68.2	71.2

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

Item	As at 30th September 2026	As at 31st December 2025	As at 30th September 2026	As at 31st December 2025
	Bank		Group	
Regulatory Capital Adequacy (Rs 000)				
Common Equity Tier 1 Capital	152,733,429	145,012,150	166,603,458	158,535,476
Tier 1 Capital	152,733,429	145,012,150	166,603,458	158,535,476
Total Regulatory Capital	190,639,938	173,589,749	205,624,886	187,887,067
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement: 8.0%)	12.27	14.75	12.39	15.05
Tier 1 Capital Ratio (Minimum Requirement: 9.5%)	12.27	14.75	12.39	15.05
Total Capital Ratio (Minimum Requirement: 13.5%)	15.32	17.65	15.30	17.83
Basel III Leverage Ratio % (Minimum Requirement - 3%)	6.59	7.13	6.84	7.47

	As at 30th September 2026	As at 31st December 2025
	Bank	
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 100%)	220.96	283.45
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 100%)	174.86	239.79
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	157.87	173.00
Assets Quality (Quality of Loan Portfolio)		
Gross Impaired Loans (Stage 3) to Total Loans Ratio (%)	6.07	8.37
Net Impaired Loans (Stage 3) to Total Loans Ratio (%)	1.90	3.31
Impairment (Stage 3) to Stage 3 Loans Ratio (%)	68.66	60.44
Income & Profitability		
Net Interest Margin (%)	4.22	4.11
Return on Assets (Before Tax) (%)	2.21	2.60
Return on Equity (After Tax) (%)	18.38	17.93
Cost to Income Ratio (%)	44.33	42.71
Memorandum Information		
Credit Rating - Fitch	AA- (lka)	AA- (lka)
Number of Employees	5,220	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.
Telephone:
Main Hotline: + 94112303050 / 1332
Fax: +94(011) 2303085
SWIFT Code: BSAMLKLX

E-MAIL
mgr@oper.sampath.lk
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 and Green Bonds 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 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 Hashindra Silva
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
Sampath Bank PLC,
No. 110, Sir James Peiris Mawatha, Colombo 02, Sri Lanka.
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