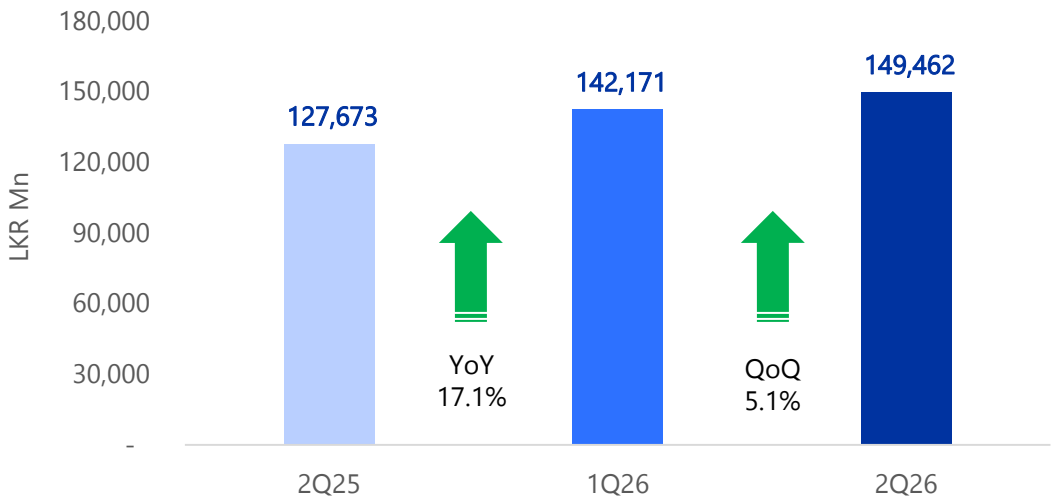


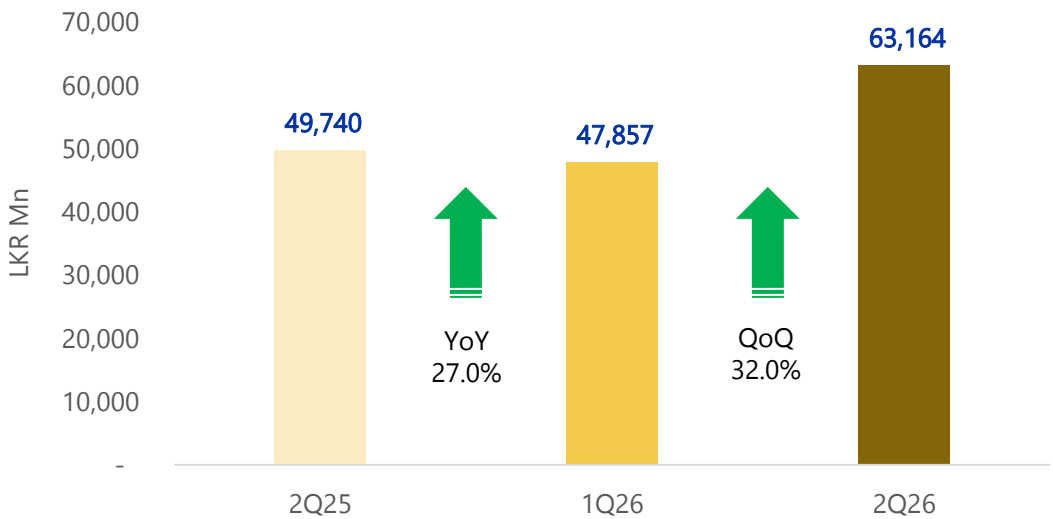


# BANKING SECTOR EARNINGS REVIEW 2Q 2026

## Net Interest Income



## Profit for the Equity Holders



- The banking sector delivered a stronger performance in 2Q26, with Net Interest Income (NII) increasing by 17.1% YoY and 5.1% QoQ to LKR 149.5 Bn. Growth was driven by sustained loan book expansion, with timely re-pricing of advances largely offsetting higher funding costs following the 100bps OPR hike to 8.75% in May 2026.
- Sector profitability improved significantly, with Profit for the Equity Holders rising by 27.0% YoY and 32.0% QoQ to LKR 63.2 Bn in 2Q26. Notably, this was achieved despite a sharp step-up in impairment charges across most banks, as management overlays were built against geopolitical and macroeconomic uncertainty.
- Overall, the sector demonstrated notable improvement in 2Q26, with both NII and profitability recording strong YoY and QoQ growth, while capital adequacy and liquidity ratios remained comfortably above minimum regulatory requirements.
- However, headline profit growth is flattered by NTB's one-off acquisition-related tax credit; excluding NTB, sector profit growth moderates to 16% YoY and 21% QoQ.

# Highlights From Top Performing Banks

## Commercial Bank (COMB.N)

Commercial Bank delivered strong topline growth in 2Q26, with net interest income up 18% YoY and 5% QoQ to LKR 40.9 Bn and gross loans expanding 36% YoY to LKR 2.36 Tn. The Group became the first private sector bank in Sri Lanka to cross LKR 3 Tn in deposits, ending 1H26 at LKR 3.02 Tn, up 20% YoY. However, profit for equity holders rose only 8% YoY and declined 3% QoQ to LKR 17.2 Bn, as impairment charges rose 184% YoY to build prudential buffers against geopolitical uncertainty. Asset quality nonetheless improved, with net Stage 3 at 1.38% (2025: 1.54%) and coverage at 74.14%. CASA remained industry-leading at 39.33%, with the cost-to-income ratio the sector's lowest at 27.11%.

## Hatton National Bank (HNB.N)

HNB posted the sector's strongest NII growth in 2Q26, up 30% YoY and 5% QoQ to LKR 34.2 Bn, with NIM improving to 4.40% from 4.26% in 2025 as lending momentum offset funding cost pressure. Net fee and commission income grew 30% YoY, lifting 1H26 total operating income 27% to LKR 76.7 Bn. Profit for equity holders was flat YoY at LKR 11.8 Bn but recovered 17% QoQ, held back by a LKR 4.1 Bn impairment charge against a reversal in the prior year. Gross loans grew 36% YoY to LKR 1.82 Tn. The Bank retains the sector's strongest capital position (Tier 1 16.85%, Total 19.30%) and net Stage 3 of 1.17%, and was named Best Bank for Large Corporates in Sri Lanka by Euromoney for a second consecutive year.

## Sampath Bank (SAMP.N)

Sampath recorded the strongest earnings momentum among the large caps, with profit for equity holders up 65% YoY and 61% QoQ to LKR 11.0 Bn. The sequential surge was materially assisted by an impairment reversal exceeding LKR 3 Bn following recovery of long-outstanding loans, which cut quarterly impairment charges by 89% QoQ. On a 1H26 basis the picture is more measured, PAT of LKR 16.6 Bn, up 13%, with the full-period impairment charge still up 324% YoY to LKR 5.0 Bn. Gross loans grew 42% YoY to LKR 1.54 Tn, the fastest among the large banks, and NIM improved to 4.21%. The Bank issued an oversubscribed LKR 10 Bn Basel III green bond in July 2026 to rebuild capital after CET1 fell to 13.21% from 14.75%.

# Highlights From Top Performing Banks Conts.

## National Development Bank (NDB.N)

NDB posted a standalone post-tax profit of LKR 3.01 Bn in 2Q26, the first full quarter since the fraud was reported, taking 1H26 PAT to LKR 4.83 Bn against a restated LKR 1.93 Bn. Excluding the fraud, 1H26 PAT would have been LKR 6.21 Bn versus LKR 4.22 Bn a year earlier, with the total revised loss of LKR 13.58 Bn now fully recognised and nothing attributable to the second quarter. Gross income rose 12.8% YoY to LKR 53.82 Bn and net fee income 22.4% to LKR 4.45 Bn, while impairment charges fell 22.9% to LKR 3.46 Bn. Net Stage 3 improved to 3.3% (2025: 3.8%) with coverage at 62.9%. Balance sheet momentum stayed subdued, net loans broadly flat at LKR 595.28 Bn, NIM compressing to 3.8% from 4.1% as CASA fell to 23.6%. Capital is the watch item, with CET1/Tier I at 9.7% and Total CAR at 15.3%, down from restated 11.3% and 14.8% at end-2025.

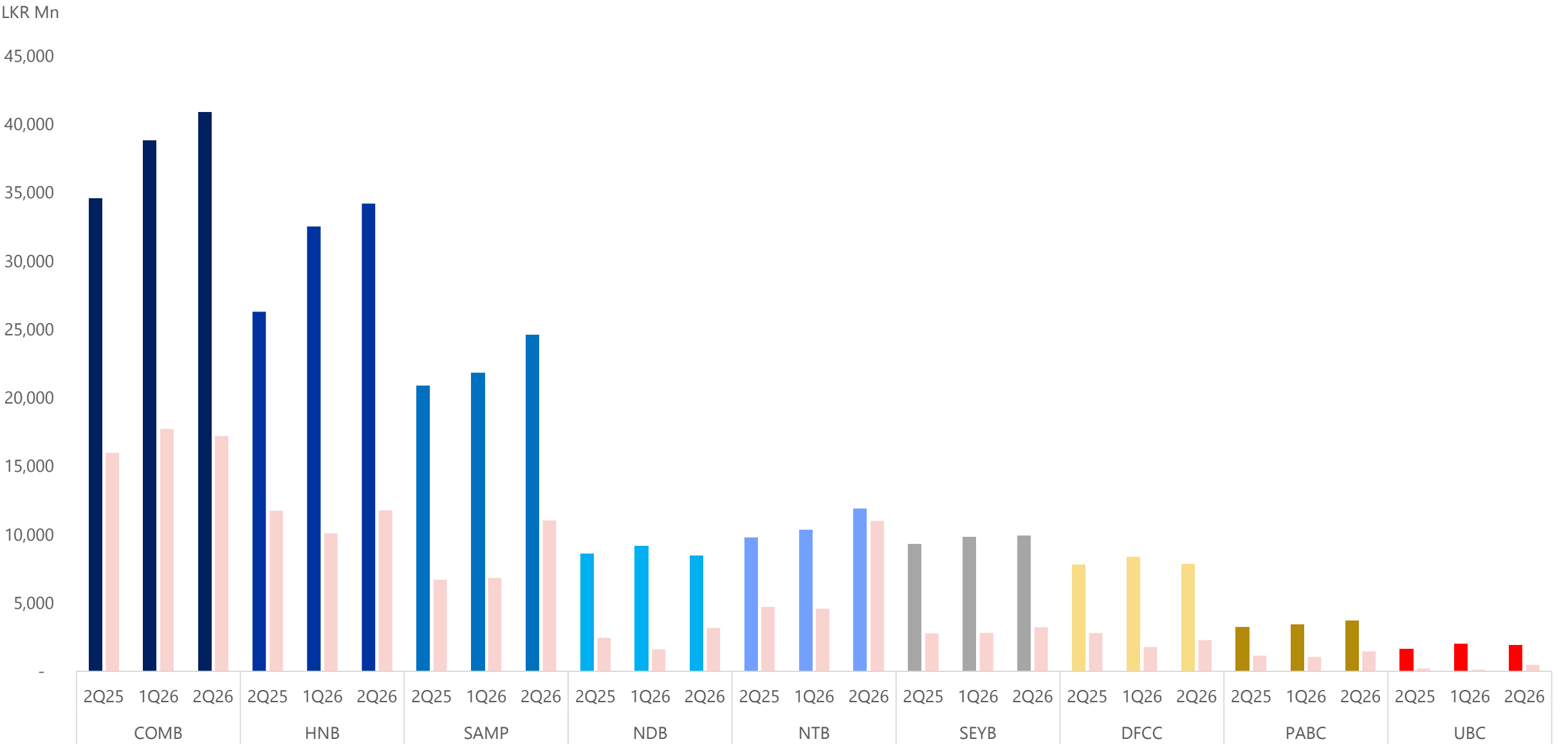
## Nations Trust Bank (NTB.N)

NTB reported the strongest earnings result in the coverage, with 1H26 Profit After Tax of LKR 15.6 Bn, up 77% YoY, following the acquisition of HSBC Sri Lanka's retail banking business with operations commencing 1 May 2026. Profit Before Tax rose 7% YoY to LKR 18.4 Bn, the gap between the two reflects a one-off tax credit attributable to the acquisition. Loans grew LKR 112 Bn, up 26% YoY, with NIM stable at 5.58%, the highest in the sector, and Net Stage 3 at 1.05%. ROE rose to 31.33% on enhanced post-acquisition scale, while capital remained comfortable with Tier I at 12.76% and Total CAR at 16.41%. The Bank has consolidated its position as market leader in credit cards and premium retail banking.

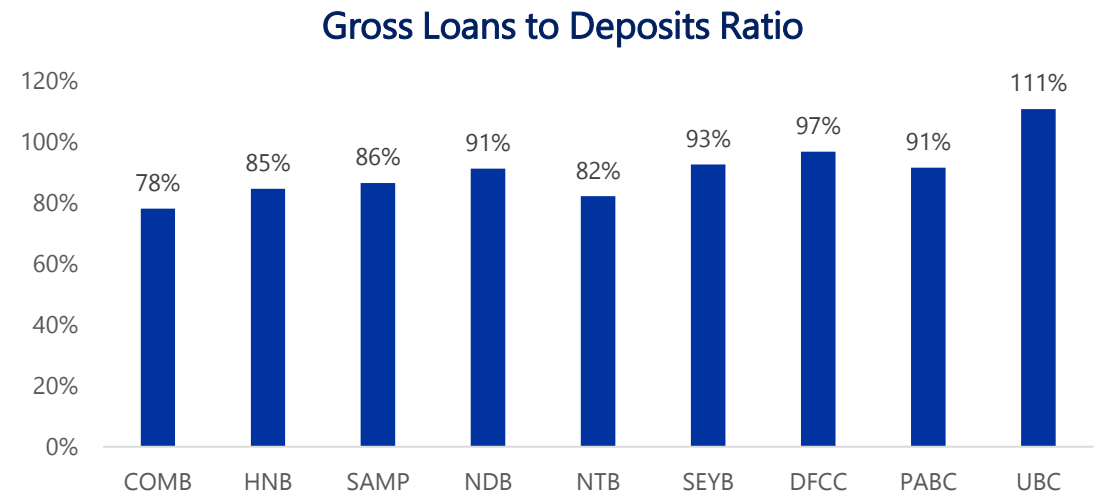
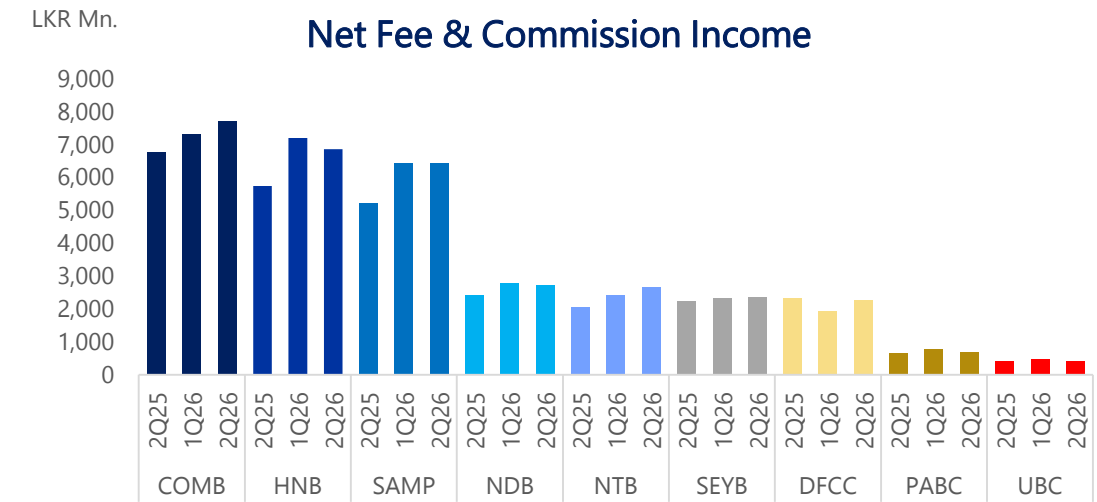
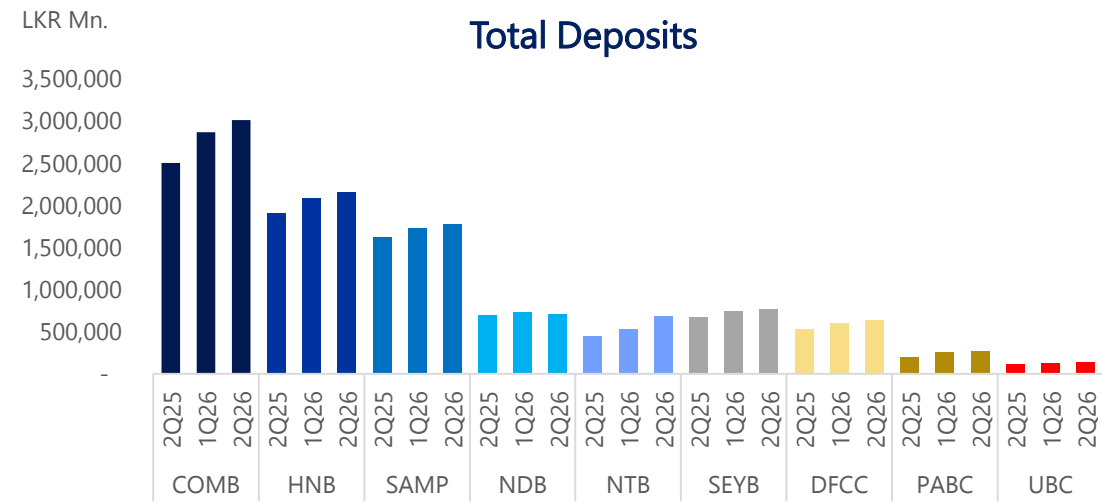
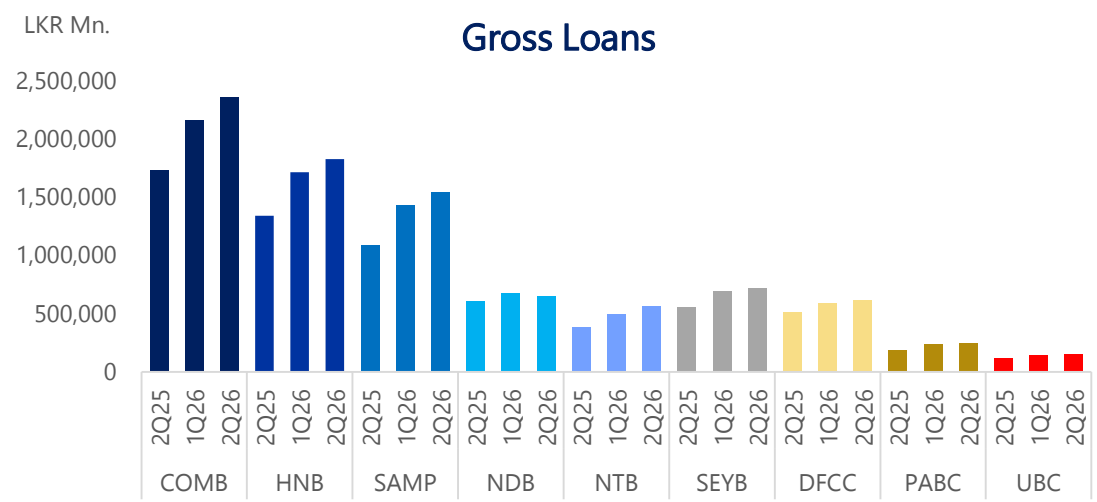
## Seylan Bank (SEYB.N)

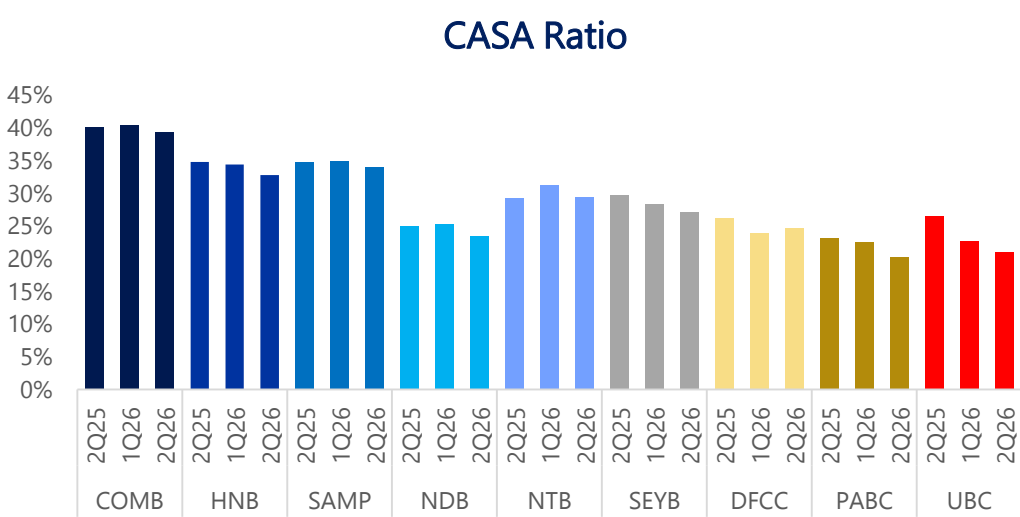
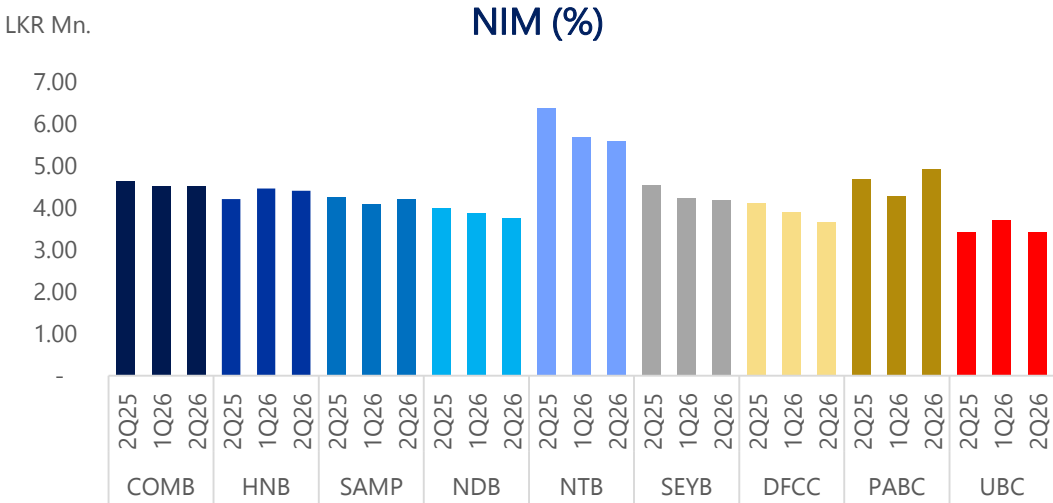
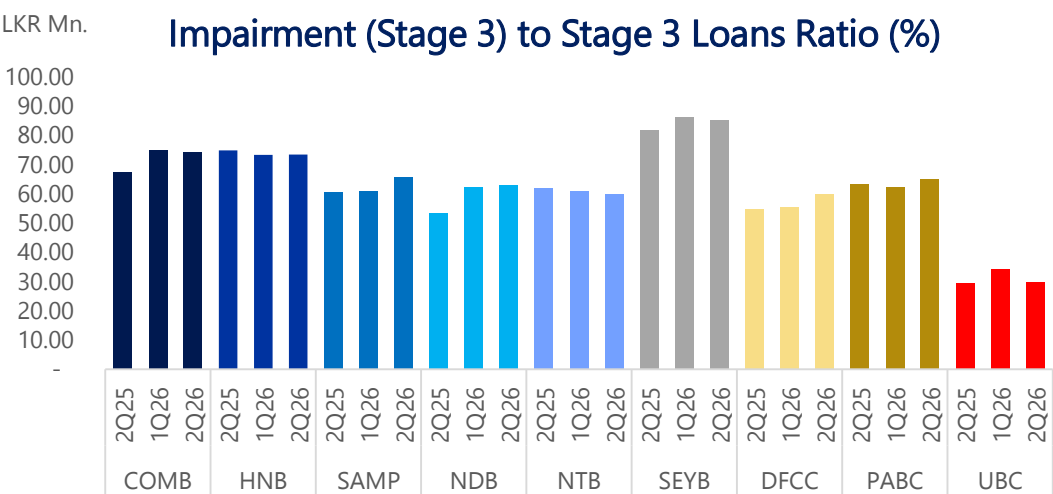
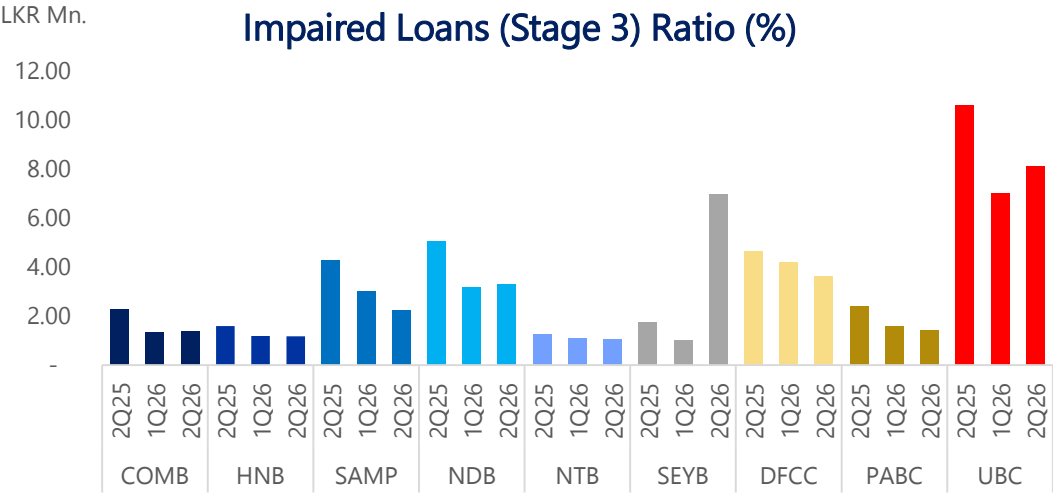
Seylan delivered a steady 1H26, with PAT of LKR 6,080 Mn, up 10.78% YoY, and PBT of LKR 9,298 Mn, up 10.10%. Growth was broad-based, total operating income rose 13.34% to LKR 25,542 Mn, NII 10.12% to LKR 19,560 Mn, and net fee-based income 20.85% to LKR 4,650 Mn on cards, remittances and trade. NIM moderated to 4.16% from 4.50%, while operating expenses rose 14.23%. Asset quality remains among the sector's cleanest, with the Stage 3 ratio flat at 1.03% and provision cover of 85.26%, one of the highest in the industry. Loans grew to LKR 650 Bn and deposits to LKR 771 Bn, with CASA at 27%. Capital stayed sound at CET1/Tier 1 of 10.91% and Total Capital of 15.56%, with ROE of 14.74% (2025: 15.89%).

# Net Interest Income vs Profitability

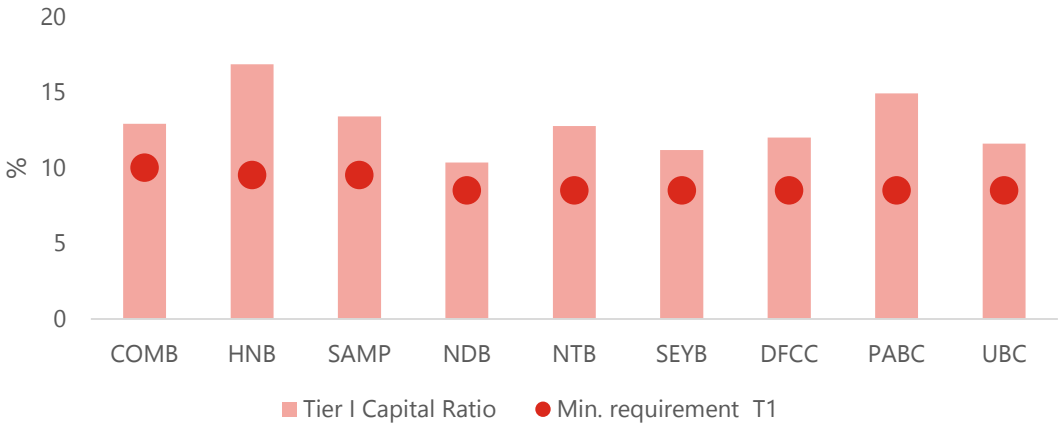


# 2Q 2026 Earnings Review

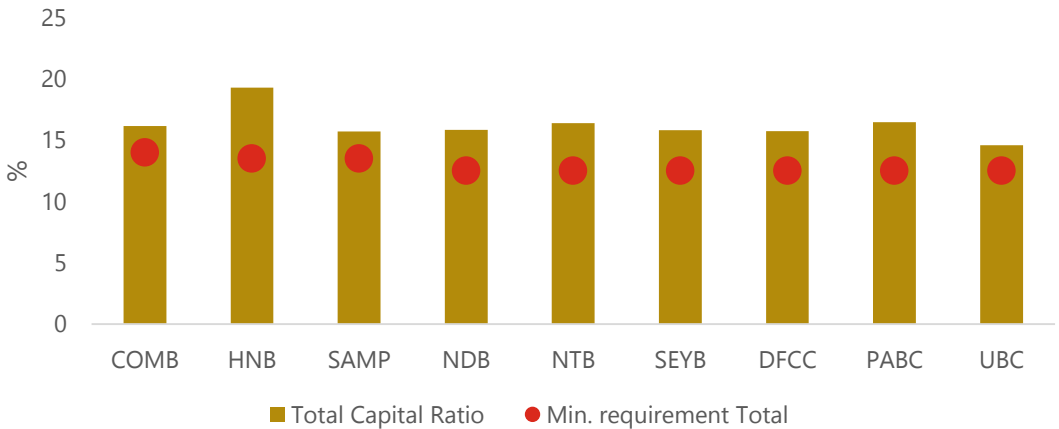




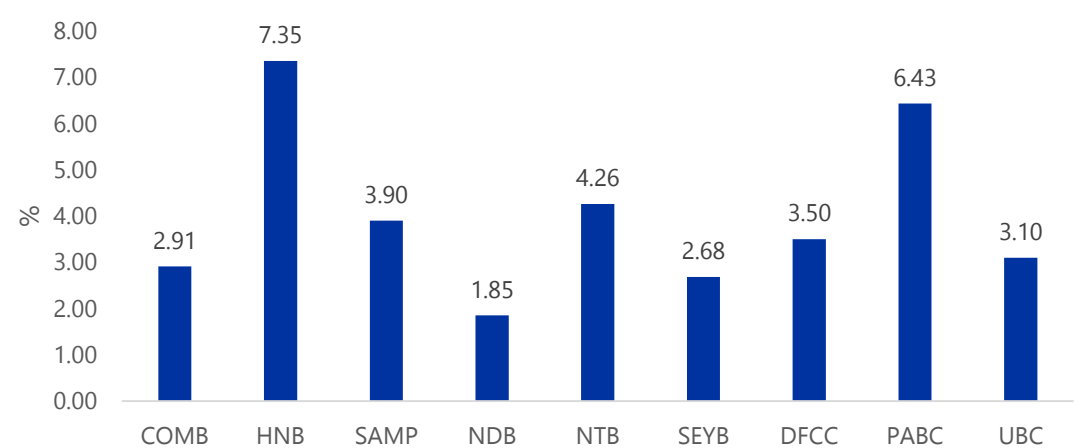
Tier I Capital Ratio



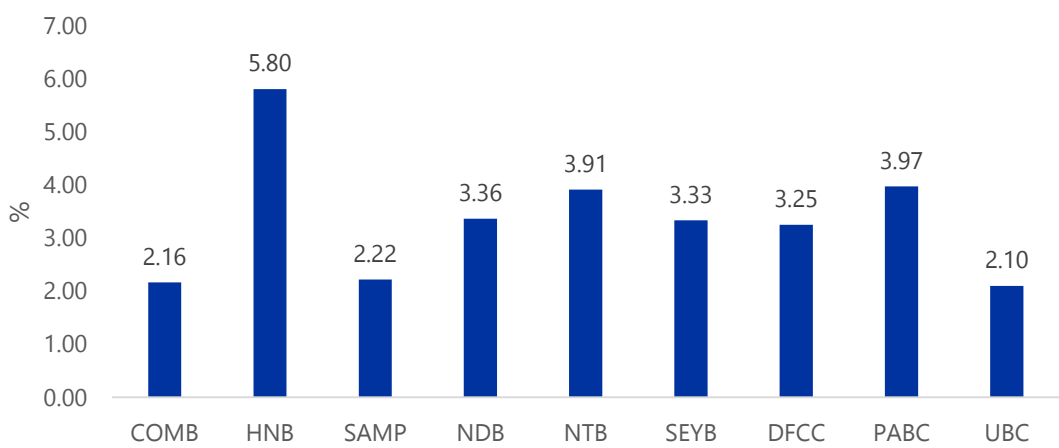
Total Capital Ratio



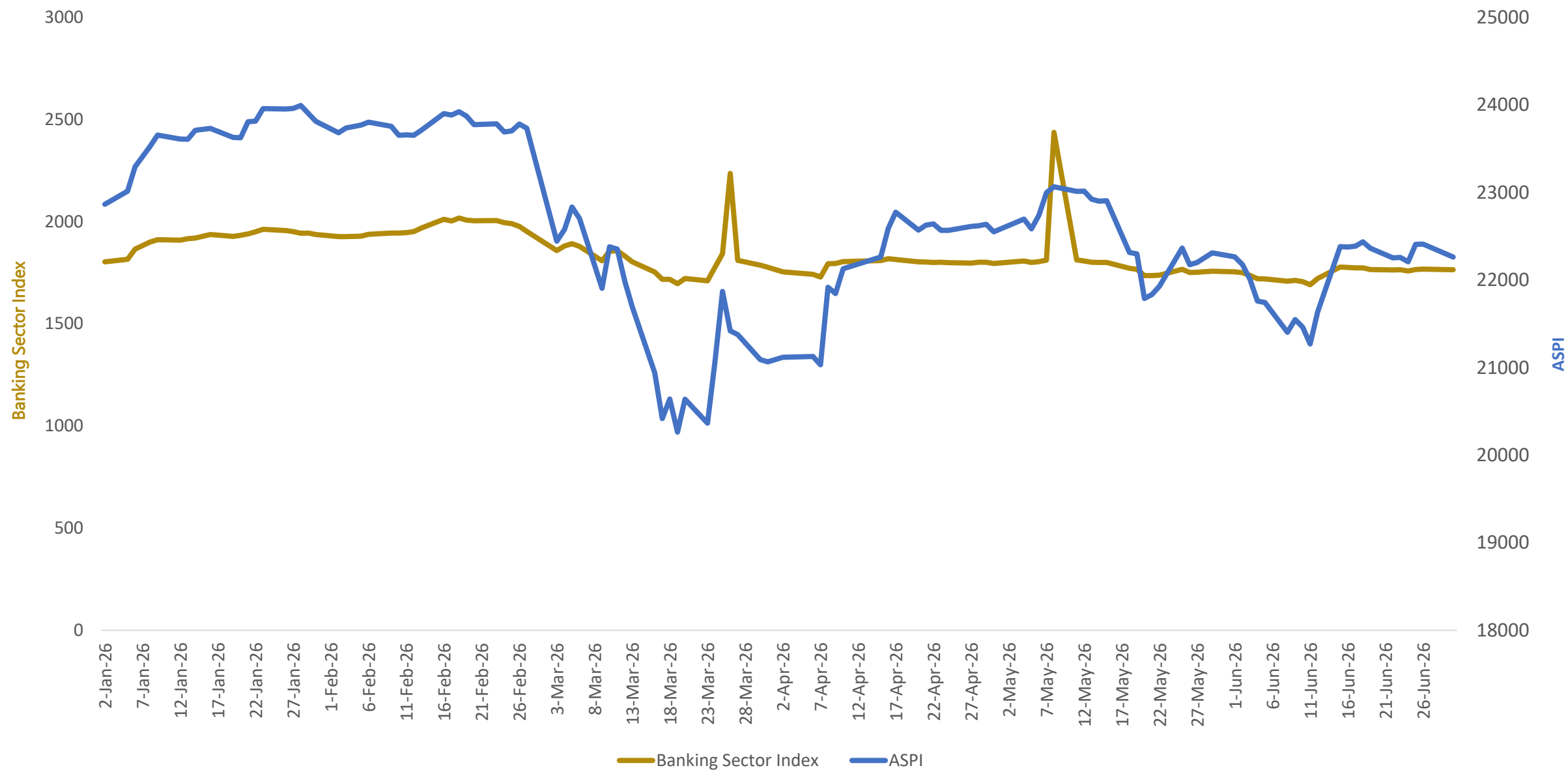
Tier 1 - Capital Buffer



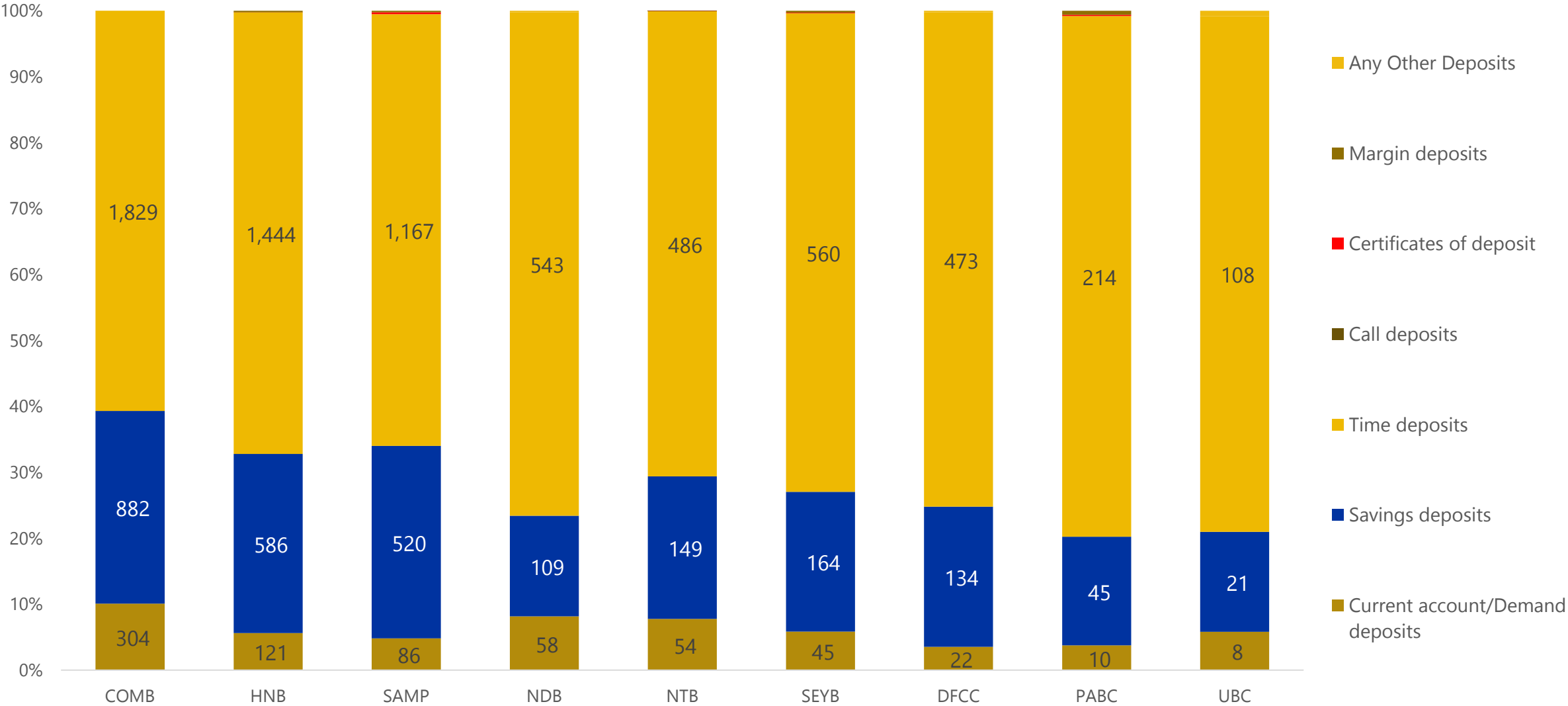
Total Capital Buffer



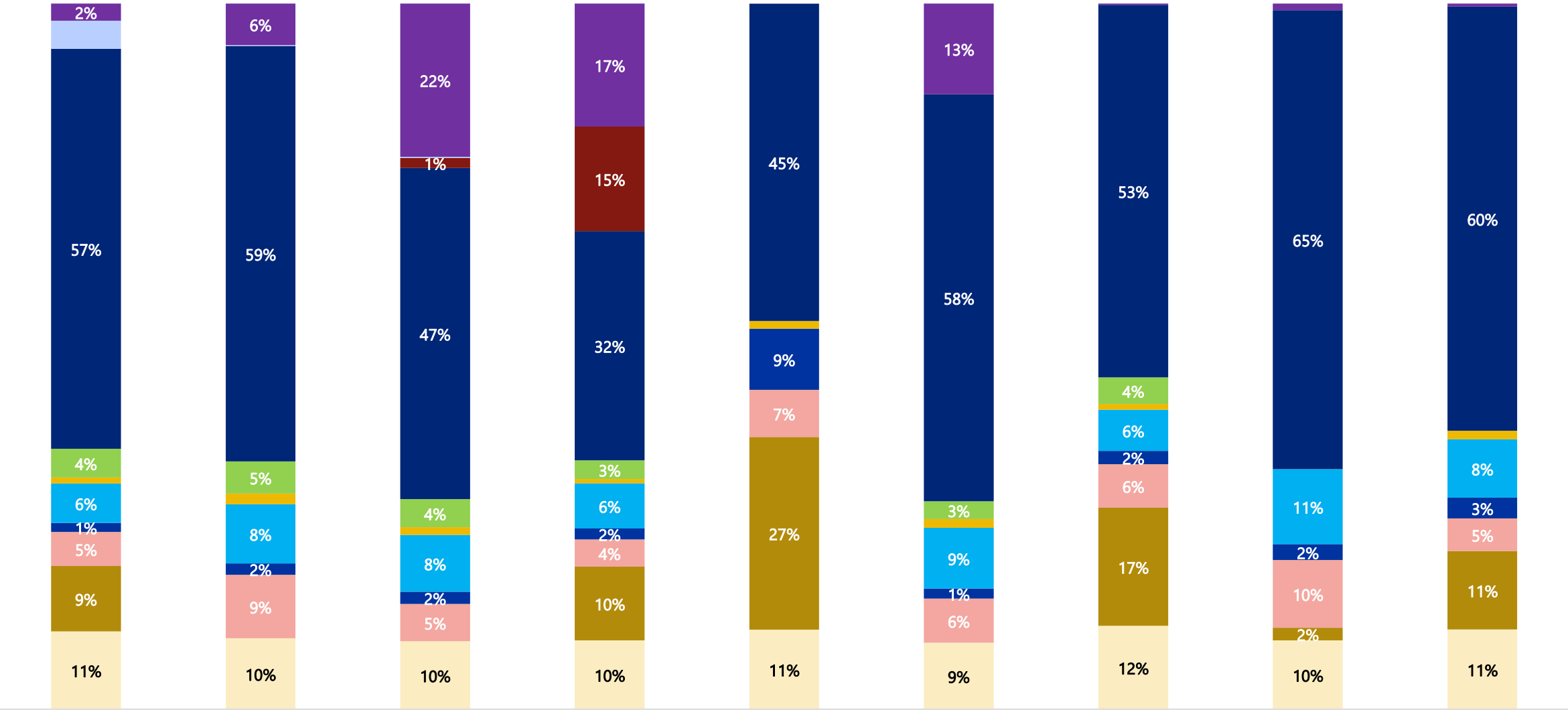
# ASPI and Banking Sector Index Movement (1H 2026)

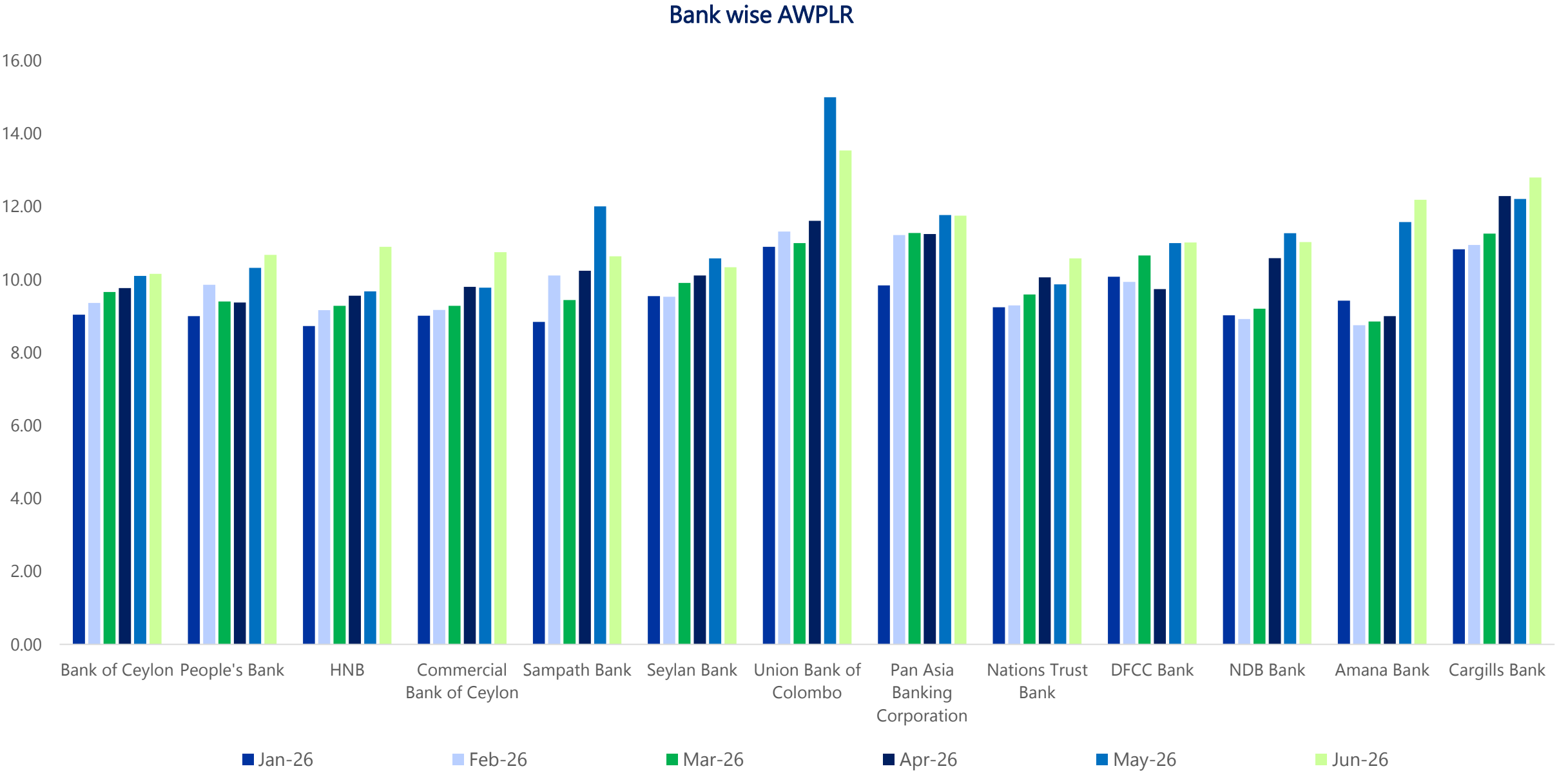


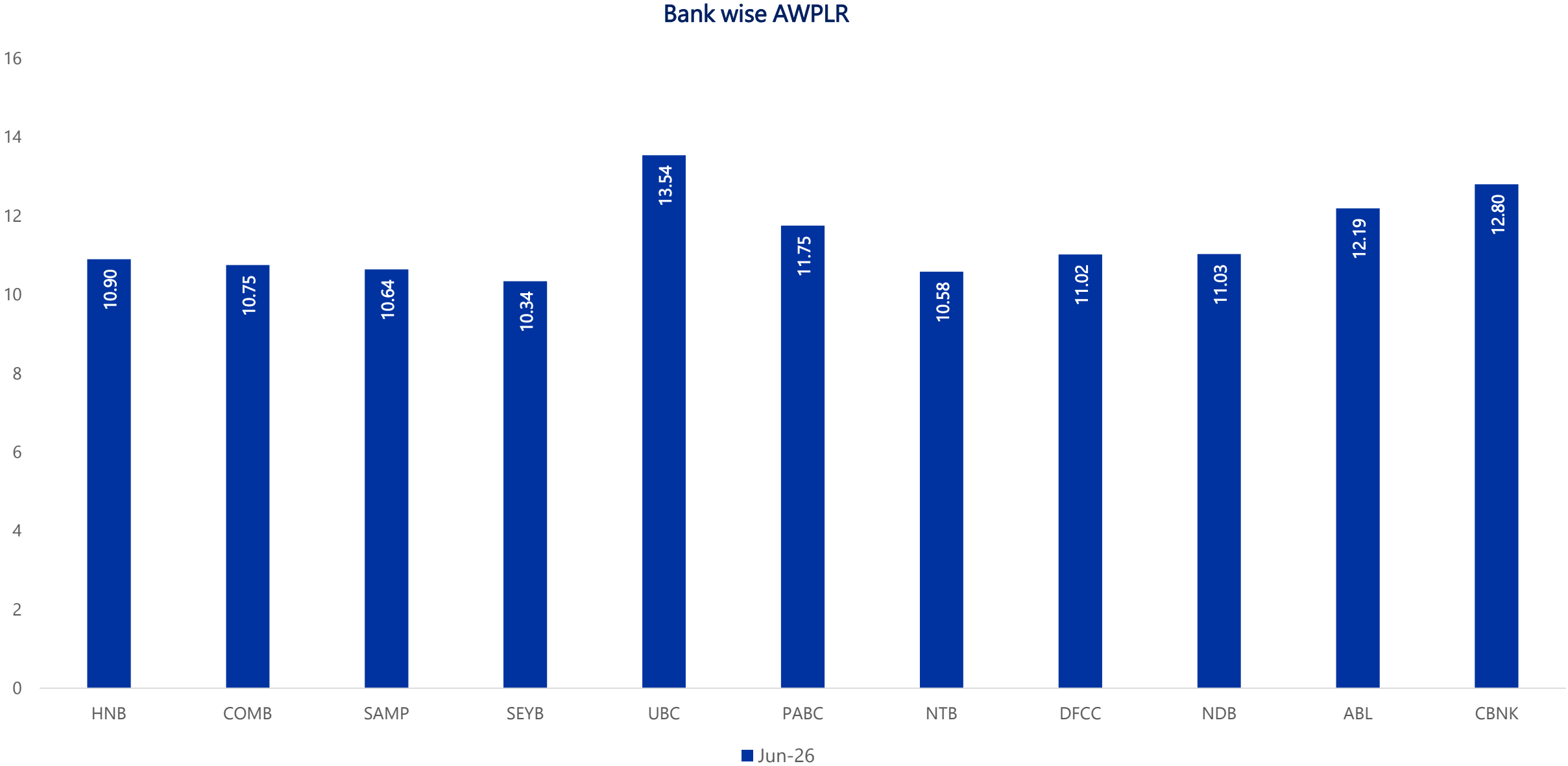
# 2Q 2026 Deposits Portfolio Analysis



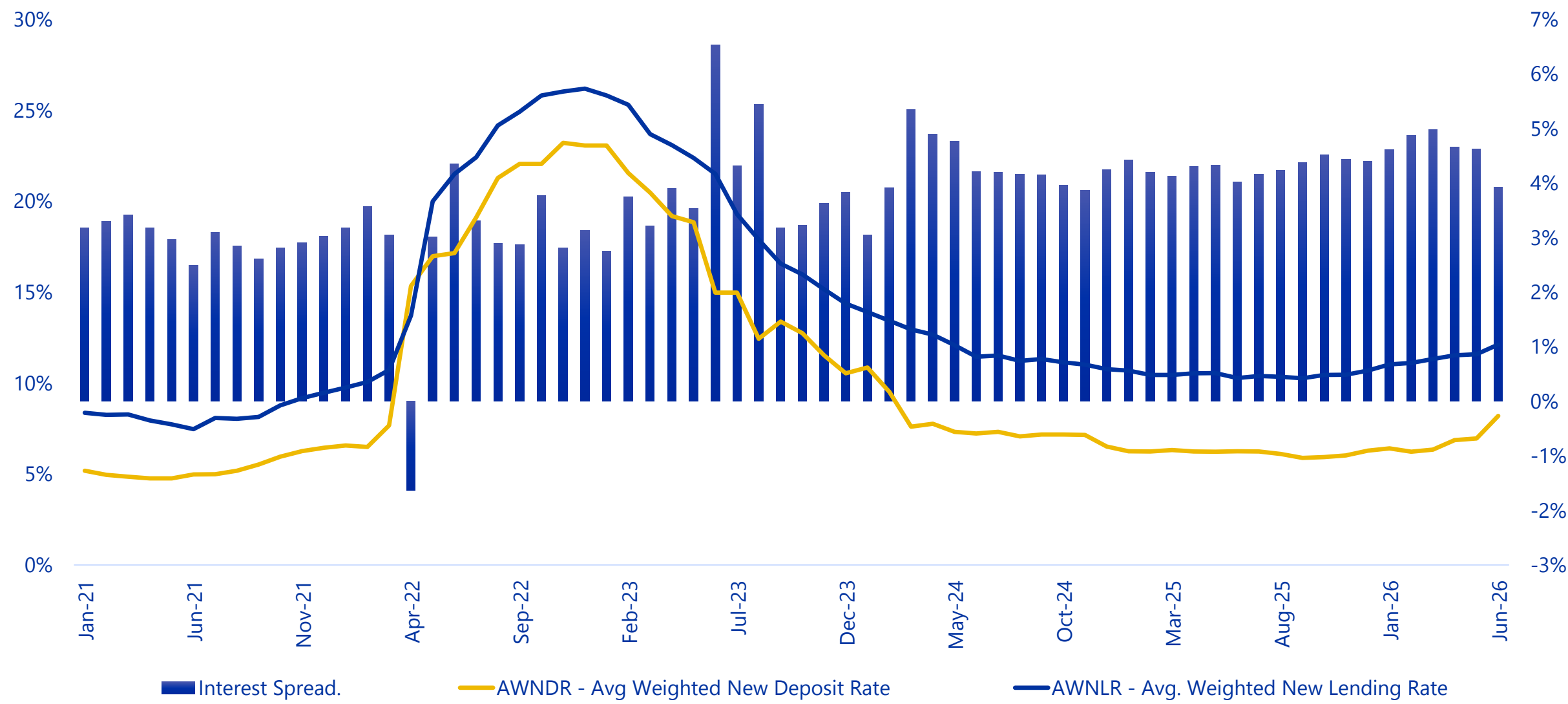
# 2Q 2026 Analysis of Bank Loans







# Deposits Rates Vs. Lending Rates



# Key Performance Indicators

|                                        |              | COMB      | HNB       | SAMP      | SEYB    | NDB     | NTB     | PABC    | DFCC    | UBC     |
|----------------------------------------|--------------|-----------|-----------|-----------|---------|---------|---------|---------|---------|---------|
| Net Interest Income (LKR Mn)           | 2Q26         | 40,880    | 34,199    | 24,594    | 9,921   | 8,454   | 11,892  | 3,663   | 7,830   | 1,904   |
|                                        | 1Q26         | 38,814    | 32,538    | 21,836    | 9,831   | 9,135   | 10,329  | 3,411   | 8,341   | 2,009   |
|                                        | 2Q25         | 34,597    | 26,301    | 20,866    | 9,269   | 8,578   | 9,756   | 3,230   | 7,779   | 1,641   |
|                                        | Growth (QoQ) | 5%        | 5%        | 13%       | 1%      | -7%     | 15%     | 7%      | -6%     | -5%     |
|                                        | Growth (YoY) | 18%       | 30%       | 18%       | 7%      | -1%     | 22%     | 13%     | 1%      | 16%     |
| Profit for the Equity Holders (LKR Mn) | 2Q26         | 17,209    | 11,774    | 11,030    | 3,214   | 3,175   | 10,986  | 1,452   | 2,281   | 472     |
|                                        | 1Q26         | 17,720    | 10,089    | 6,830     | 2,810   | 1,603   | 4,573   | 1,050   | 1,769   | 121     |
|                                        | 2Q25         | 15,970    | 11,743    | 6,703     | 2,764   | 2,448   | 4,708   | 1,135   | 2,789   | 199     |
|                                        | Growth (QoQ) | -3%       | 17%       | 61%       | 14%     | 98%     | 140%    | 38%     | 29%     | 289%    |
|                                        | Growth (YoY) | 8%        | 0%        | 65%       | 16%     | 30%     | 133%    | 28%     | -18%    | 137%    |
| Gross Loans (LKR Mn)                   | 2Q26         | 2,355,936 | 1,824,868 | 1,540,394 | 713,967 | 649,145 | 565,106 | 248,129 | 610,785 | 153,344 |
|                                        | 1Q26         | 2,157,116 | 1,712,335 | 1,431,787 | 691,869 | 674,879 | 492,938 | 239,489 | 585,924 | 145,229 |
|                                        | 2Q25         | 1,731,457 | 1,338,919 | 1,088,509 | 556,785 | 607,550 | 382,810 | 183,300 | 513,775 | 118,747 |
|                                        | Growth (QoQ) | 9%        | 7%        | 8%        | 3%      | -4%     | 15%     | 4%      | 4%      | 6%      |
|                                        | Growth (YoY) | 36%       | 36%       | 42%       | 28%     | 7%      | 48%     | 35%     | 19%     | 29%     |
| Deposits (LKR Mn)                      | 2Q26         | 3,015,155 | 1,750,259 | 1,487,149 | 646,817 | 631,081 | 384,655 | 191,293 | 464,360 | 110,629 |
|                                        | 1Q26         | 2,871,165 | 1,652,109 | 1,407,253 | 597,768 | 611,063 | 372,182 | 190,158 | 439,335 | 103,083 |
|                                        | 2Q25         | 2,505,693 | 1,609,154 | 1,276,551 | 590,698 | 615,232 | 347,769 | 175,345 | 406,585 | 95,391  |
|                                        | Growth (QoQ) | 5%        | 6%        | 6%        | 8%      | 3%      | 3%      | 1%      | 6%      | 7%      |
|                                        | Growth (YoY) | 20%       | 9%        | 16%       | 10%     | 3%      | 11%     | 9%      | 14%     | 16%     |

# Key Performance Indicators Cont.

|                          |      | COMB  | HNB   | SAMP  | SEYB  | NDB   | NTB   | PABC  | DFCC  | UBC   |
|--------------------------|------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| ROE (%)                  | 2Q26 | 18.54 | 15.32 | 18.18 | 14.94 | 14.28 | 25.57 | 13.88 | 8.70  | 4.85  |
|                          | 1Q26 | 18.87 | 15.54 | 16.00 | 14.63 | 12.86 | 20.21 | 13.19 | 9.23  | 3.54  |
|                          | 2Q25 | 23.09 | 18.59 | 18.51 | 14.62 | 12.97 | 20.57 | 18.85 | 10.57 | 2.37  |
| NIM (%)                  | 2Q26 | 4.51  | 4.40  | 4.21  | 4.16  | 3.75  | 5.58  | 4.92  | 3.66  | 3.40  |
|                          | 1Q26 | 4.50  | 4.45  | 4.09  | 4.23  | 3.86  | 5.66  | 4.28  | 3.88  | 3.70  |
|                          | 2Q25 | 4.63  | 4.20  | 4.24  | 4.52  | 3.99  | 6.37  | 4.68  | 4.10  | 3.40  |
| Cost to Income ratio (%) | 2Q26 | 27.11 | 46.00 | 39.70 | 46.63 | 39.73 | 31.68 | 50.57 | 49.60 | 73.23 |
|                          | 1Q26 | 29.16 | 50.54 | 45.13 | 50.01 | 60.18 | 32.22 | 50.08 | 44.42 | 75.08 |
|                          | 2Q25 | 28.25 | 51.25 | 41.97 | 49.61 | 43.36 | 28.60 | 48.77 | 35.75 | 72.34 |
| Leverage Ratio (%)       | 2Q26 | 7.94  | 8.44  | 7.38  | 6.80  | 6.05  | 8.13  | 7.98  | 6.51  | 6.90  |
|                          | 1Q26 | 7.04  | 7.97  | 6.95  | 7.16  | 5.90  | 10.90 | 7.95  | 6.65  | 7.30  |
|                          | 2Q25 | 6.95  | 8.42  | 6.87  | 7.59  | 6.96  | 10.81 | 7.89  | 7.71  | 8.30  |
| Tier 1 Capital Ratio (%) | 2Q26 | 12.91 | 16.85 | 13.40 | 11.18 | 10.35 | 12.76 | 14.93 | 12.00 | 11.60 |
|                          | 1Q26 | 13.09 | 19.51 | 13.44 | 11.68 | 10.13 | 17.31 | 14.86 | 12.18 | 12.30 |
|                          | 2Q25 | 14.18 | 20.78 | 15.89 | 13.32 | 12.79 | 17.12 | 16.65 | 12.49 | 13.80 |
| Total Capital (%)        | 2Q26 | 16.16 | 19.30 | 15.72 | 15.83 | 15.86 | 16.41 | 16.47 | 15.75 | 14.60 |
|                          | 1Q26 | 16.50 | 19.51 | 15.97 | 16.66 | 15.87 | 18.41 | 16.43 | 16.09 | 15.50 |
|                          | 2Q25 | 17.45 | 24.56 | 19.26 | 17.03 | 16.95 | 18.24 | 18.32 | 15.01 | 14.80 |
| CASA (%)                 | 2Q26 | 39.33 | 32.81 | 34.01 | 27.05 | 23.42 | 29.39 | 20.24 | 24.79 | 20.97 |
|                          | 1Q26 | 40.42 | 34.39 | 34.97 | 28.36 | 25.33 | 31.25 | 22.63 | 23.88 | 22.67 |
|                          | 2Q25 | 40.11 | 34.80 | 34.86 | 29.74 | 25.00 | 29.34 | 23.14 | 26.18 | 26.56 |

## 2Q 2026 Income Statements (+/-) YoY Growth

| YOY Change                                 | COMB   | HNB    | SAMP  | SEYB  | NDB   | NTB    | PABC  | DFCC  | UBC   |
|--------------------------------------------|--------|--------|-------|-------|-------|--------|-------|-------|-------|
| Net Interest Income (LKR Mn)               | 6,283  | 7,898  | 3,728 | 652   | -124  | 2,136  | 433   | 50    | 263   |
| <i>NII Growth</i>                          | 18%    | 30%    | 18%   | 7%    | -1%   | 22%    | 13%   | 1%    | 16%   |
| Net Fee and Comission Income (LKR Mn)      | 957    | 1,125  | 1,200 | 115   | 310   | 597    | 43    | -61   | -6    |
| <i>Net Fee and Comission Income Growth</i> | 14%    | 20%    | 23%   | 5%    | 13%   | 29%    | 7%    | -3%   | -1%   |
| Total Operating Income (LKR Mn)            | 12,091 | 11,291 | 8,723 | 1,320 | 1,012 | 3,377  | 221   | 232   | 263   |
| <i>Total Operating Income Growth</i>       | 26%    | 28%    | 30%   | 11%   | 8%    | 26%    | 5%    | 2%    | 11%   |
| Impairments (LKR Mn)                       | 7,564  | 6,597  | 1,959 | 403   | -146  | 1,485  | 211   | -660  | -311  |
| <i>Impairment Charges Growth</i>           | 184%   | 142%   | 131%  | 176%  | -8%   | 1031%  | 116%  | -31%  | -418% |
| Operating Expenses (LKR Mn)                | 2,749  | 3,069  | 2,816 | 258   | -32   | 1,476  | 185   | 1,686 | 215   |
| <i>OPEX Growth</i>                         | 21%    | 15%    | 23%   | 4%    | -1%   | 39%    | 9%    | 42%   | 12%   |
| Income Tax (LKR Mn)                        | -129   | 803    | 1,234 | 59    | 252   | -6,179 | -475  | -346  | 37    |
| <i>Income Tax Growth</i>                   | -2%    | 11%    | 25%   | 4%    | 19%   | -233%  | -155% | -28%  | 23%   |
| Profit for Equity Holders (LKR Mn)         | 1,239  | 31     | 4,327 | 451   | 728   | 6,278  | 317   | -509  | 272   |
| <i>Profit for Equity Holders Growth</i>    | 8%     | 0%     | 65%   | 16%   | 30%   | 133%   | 28%   | -18%  | 137%  |

# Investor Ratios

| Code       | Company Name                      | Closing Price (LKR) | Price Change | Turnover   | Latest 4QT Earnings | Latest 4QT EPS | PE     | NAVPS  | PBV  | RoE    | TTM DPS | TTM DY |
|------------|-----------------------------------|---------------------|--------------|------------|---------------------|----------------|--------|--------|------|--------|---------|--------|
|            |                                   | 24/08/2026          | (%)          | (LKR)      | (LKR Mn.)           | (LKR)          | (X)    | (LKR)  | (X)  | (%)    | (LKR)   | (%)    |
| Sector     |                                   |                     |              |            |                     |                | 4.87   |        | 0.77 |        |         | 4.93%  |
| ABL.N0000  | AMANA BANK PLC                    | 26.20               | 0.38%        | 937,345    | 2,548.82            | 4.62           | 5.67   | 46.09  | 0.57 | 10.03% | 1.30    | 4.92%  |
| CBNK.N0000 | CARGILLS BANK PLC                 | 7.40                | 0.00%        | 1,047,839  | 481.84              | 0.39           | 19.04  | 11.81  | 0.63 | 3.29%  | -       | -      |
| COMB.N0000 | COMMERCIAL BANK OF CEYLON PLC     | 202.00              | -0.86%       | 47,232,532 | 64,281.93           | 38.87          | 5.20   | 216.10 | 0.93 | 17.99% | 10.12   | 4.94%  |
| COMB.X0000 | COMMERCIAL BANK OF CEYLON PLC (X) | 185.00              | -0.67%       | 2,291,856  | 64,281.93           | 38.87          | 4.76   | 216.10 | 0.86 | 17.99% | 10.12   | 5.40%  |
| DFCC.N0000 | DFCC BANK PLC                     | 126.25              | -1.37%       | 2,340,961  | 9,451.80            | 20.97          | 6.02   | 242.62 | 0.52 | 8.64%  | 6.93    | 5.32%  |
| HDFC.N0000 | HDFC BANK                         | 68.90               | 0.00%        | 287,800    | 5.00                | 0.08           | 891.71 | 118.33 | 0.58 | 0.07%  | -       | -      |
| HNB.N0000  | HATTON NATIONAL BANK PLC          | 383.00              | -0.26%       | 7,844,232  | 47,015.07           | 81.44          | 4.70   | 539.85 | 0.71 | 15.08% | 19.25   | 4.97%  |
| HNB.X0000  | HATTON NATIONAL BANK PLC (X)      | 330.25              | -1.49%       | 10,322,198 | 47,015.07           | 81.44          | 4.06   | 539.85 | 0.61 | 15.08% | 19.25   | 5.70%  |
| NDB.N0000  | NATIONAL DEVELOPMENT BANK PLC     | 111.50              | -0.45%       | 7,855,686  | 12,154.54           | 28.12          | 3.96   | 199.00 | 0.56 | 14.13% | 8.25    | 7.28%  |
| NTB.N0000  | NATIONS TRUST BANK PLC            | 306.25              | 0.08%        | 669,654    | 26,024.77           | 78.05          | 3.92   | 315.00 | 0.97 | 24.78% | 6.48    | 2.11%  |
| NTB.X0000  | NATIONS TRUST BANK PLC (X)        | 387.75              | 0.00%        | 21,230     | 26,024.77           | 78.05          | 4.97   | 315.00 | 1.23 | 24.78% | 2.98    | 0.74%  |
| PABC.N0000 | PAN ASIA BANKING CORPORATION PLC  | 55.30               | -1.25%       | 1,174,449  | 4,355.72            | 9.84           | 5.62   | 72.09  | 0.77 | 13.65% | 1.00    | 1.82%  |
| SAMP.N0000 | SAMPATH BANK PLC                  | 139.75              | -0.18%       | 10,711,170 | 34,803.45           | 29.68          | 4.71   | 166.78 | 0.84 | 17.79% | 10.30   | 7.38%  |
| SDB.N0000  | SANASA DEVELOPMENT BANK PLC       | 48.00               | 0.00%        | 59,916     | 408.93              | 2.49           | 19.27  | 90.55  | 0.53 | 2.75%  | -       | -      |
| SEYB.N0000 | SEYLAN BANK PLC                   | 98.70               | 0.82%        | 274,623    | 12,748.98           | 20.06          | 4.92   | 136.24 | 0.72 | 14.72% | 4.00    | 4.05%  |
| SEYB.X0000 | SEYLAN BANK PLC (X)               | 68.90               | -0.29%       | 4,216,843  | 12,748.98           | 20.06          | 3.44   | 136.24 | 0.51 | 14.72% | 4.00    | 5.81%  |
| UBC.N0000  | UNION BANK OF COLOMBO PLC         | 12.10               | -0.82%       | 489,613    | 992.16              | 0.92           | 13.21  | 19.00  | 0.64 | 4.82%  | -       | -      |

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