

HDFC Bank of Sri Lanka



**INTERIM FINANCIAL STATEMENTS
FOR THE QUARTER ENDED
30th September 2025**

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HDFC BANK
INCOME STATEMENT
FOR THE PERIOD ENDED 30.09.2025

Description Rs. MN	Bank			
	For the Quarter ended		For the period ended	
	30-Sep-2025	30-Sep-2024	30-Sep-2025	30-Sep-2024
	Unaudited	Unaudited	Unaudited	Unaudited
Interest Income	1,877	1,748	5,613	6,209
Interest Expenses	1,152	1,281	3,471	4,179
Net Interest Income	726	466	2,142	2,030
Fee and Commission Income	68	93	186	271
Fee and Commission Expenses				
Net fee and Commission Income	68	93	186	271
Net gains/(losses) from trading				
Net fair value gains/(losses) on:				
financial assets at fair value through profit or loss				
financial liabilities at fair value through profit or loss				
Net gains/(losses) on derecognition of financial assets:				
at fair value through profit or loss				
at amortised cost				
at fair value through other comprehensive income				
Net other Operating Income				
Total Operating Income	793	559	2,328	2,301
Impairment Charges	-60	-23	-99	20
Net Operating Income	854	582	2,428	2,281
Personnel Expenses	437	344	1,330	1,116
Depreciation and amortisation expenses	46	41	122	129
Other expenses	139	166	430	462
Operating Profit/(loss) before VAT & NBT on financial services				
Social security contribution	231	30	546	574
Value Added Tax (VAT) on financial services	98	54	274	244
Social Security Contribution	15	10	43	41
Nation Building Tax (NBT) on financial services				
Operating profit/(loss) after VAT on financial services & Social security contribution on financial services	118	-33	229	289
Share of profits of associates and joint ventures				
Profit/(loss) before tax	118	-33	229	289
Income tax expenses	54	8	139	142
Profit/(loss) for the period	64	-41	90	147
Profit attributable to:				
Equity holders of the parent	64	-41	90	147
Non- controlling interests				
Earning per share on profit				
Basic Earnings per Ordinary Share (Rs.)	0.98	(0.63)	1.40	2.27
Diluted earnings per ordinary share (Rs.)	-	-	-	-

HDFC BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30.09.2025

Description Rs Mn	Bank			
	For the Quarter ended		For the period ended	
	30-Sep-2025	30-Sep-2024	30-Sep-2025	30-Sep-2024
	Unaudited	Unaudited	Unaudited	Unaudited
Profit/(Loss) for the period	64	-41	90	147
Items that will be reclassified to income statement				
Exchange differences on translation of foreign operations	-	-	-	-
Net gains/(losses) on cash flow hedges	-	-	-	-
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Debt instruments at fair value through other Comprehensive Income		-9	12	-28
Less: Tax expense relating to items that will be reclassified to income statement		3	-4	9
		-6	8	-20
Items that will not be reclassified to income statement				
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income	-	-	-	-
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss	-	-	-	-
Re-measurement of post-employment benefit obligations				
Changes in revaluation surplus	-	-	-	-
Share of profits of associates and joint ventures	-	-	-	-
Others (specify)	-	-	-	-
Less: Tax expense relating to items that will not be reclassified to income statement	-	-	-	-
Other Comprehensive Income (OCI) for the period, net of taxes		-6	8	-20
Total comprehensive income for the period	64	-47	99	127
Attributable to				
Equity Holders	64	-47	99	127
Non - Controlling Interest				

HDFC BANK
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2025

Description Rs. Mn	Bank	
	Current Period	Previous Period
	As at 30/09/2025 (unaudited)	As at 31/12/2024 (Audited)
Assets		
Cash and Cash Equivalents	424	325
Balance with Central Bank		
Placements with banks	4,385	36
Derivative financial instruments		
Financial assets recognized through Profit or Loss		
- measured at fair value		
- designated at fair value		
Financial assets at amortised cost		
- loans and advances	38,404	40,130
- debt and other instruments	20,307	17,698
Financial assets measured at fair value through other comprehensive income		4,739
Investment in subsidiaries		
Investments in associates and joint ventures		
Property, plant and equipment	178	187
Right of use assets	210	262
Investment properties	1,284	1,284
Goodwill and intangible assets	34	66
Deferred tax assets	517	505
Other assets	144	210
Total Assets	65,888	65,443
Liabilities		
Due to banks	2,097	566
Derivative financial instruments		
Financial liabilities recognized through profit or loss		
- measured at fair value		
- designated at fair value		
Financial liabilities at amortised cost		
- due to depositors	50,936	52,005
- due to debt securities holders		
- due to other borrowers	1,527	1,615
Debt securities issued	1,555	1,427
Lease Liability	250	303
Retirement benefit obligations	984	1,026
Current tax liabilities	-5	151
Deferred tax liabilities		
Other provisions		
Other liabilities	459	355
Due to subsidiaries		
Total Liabilities	57,803	57,449
Capital		
AT - 1 Capital		
Perpetual Bond	273	281
Total AT - 1 Capital	273	281
Equity Capital		
Stated capital/Assigned capital	962	962
Statutory reserve fund	354	354
OCI reserve	-94	-103
Retained earnings	5,956	5,866
Other reserves	634	634
Total shareholders' equity	7,812	7,713
Non-controlling Interest	-	-
Total Equity Capital and AT-1 Capital	8,085	7,994
Total equity and liabilities	65,888	65,443
Contingent liabilities and commitments	23	31
Net Assets value per Ordinary Share (Rs)	120.72	119.19
Memorandum information		
Number of employees	462	494
Number of Branches	39	39

Note: Amounts stated are net of impairment and depreciation.

HDFC BANK
STATEMENT OF CHANGES IN EQUITY
FOR THE PERIOD ENDED 30 SEPTEMBER 2025

Description	Bank										
	Stated capital/ Assigned capital			Reserves					Total	Non-Controlling Interest	Total Equity
	Ordinary Voting Shares	Ordinary non-Voting Shares	Assigned capital	Statutory Reserve Fund	OCI Reserve	Revaluation Reserves	Retained Earnings	Other Reserves			
Rs Mn											
Balance as at 01/01/2024	962	-	-	354	-11	-	6,057	634	7,995	-	7,995
Total comprehensive income for the period											
Prior Year Adjustments - Tax	-	-	-	-	-	-	-	-	-	-	-
Profit/(Loss) for the year (net of tax)	-	-	-	-	-	-	147	-	147	-	147
Other comprehensive income (net of tax)	-	-	-	-	-20	-	-	-	-20	-	-20
Total comprehensive income for the period	962			354	-31		6,203	634	8,123		8,123
Transactions with equity holders, recognised directly in equity											
Share issue/increase of Assigned Capital	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-
Right issue	-	-	-	-	-	-	-	-	-	-	-
Transfer to Reserves during the period	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property Plant and Equipment	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-	-	-	-	-	-
Balance as at 30/09/2024	962	-	-	354	-31	-	6,203	634	8,123	-	8,123

Description	Bank										
	Stated capital/ Assigned capital			Reserves					Total	Non-Controlling Interest	Total Equity
	Ordinary Voting Shares	Ordinary non-Voting Shares	Assigned capital	Statutory Reserve Fund	OCI Reserve	Revaluation Reserves	Retained Earnings	Other Reserves			
Rs. Mn											
Balance as at 01/01/2025	962	-	-	354	-103	-	5,866	634	7,713	-	7,713
Total comprehensive income for the period											
Profit/(Loss) for the year (net of tax)	-	-	-	-	-	-	90	-	90	-	90
Other comprehensive income (net of tax)	-	-	-	-	8	-	-	-	8	-	8
Total comprehensive income for the period	962	-	-	354	-94	-	5,956	634	7,812	-	7,812
Transactions with equity holders, recognised directly in equity											
Share issue/increase of Assigned Capital	-	-	-	-	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-
Right issue	-	-	-	-	-	-	-	-	-	-	-
Transfer to reserves during the period	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-
Total transaction with equity holders	-	-	-	-	-	-	-	-	-	-	-
Balance as at 30/09/2025	962	-	-	354	-94	-	5,956	634	7,812	-	7,812

HDFC BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30 SEPTEMBER 2025

Description Rs, Mn	Bank	
	Current Period	Previous Period
	30.09.2025	30.09.2024
	Unaudited	Unaudited
Cash Flows From Operating Activities		
Interest Receipts	5,645	4,730
Interest payments	-2,683	-4,368
Net commission Receipts	144	205
Trading income		
Payments to Employee	-1,267	-1,076
VAT, CROP & SSCL payments on financial services	-369	-376
Receipt from other operating activities	46	41
Payments on other operating activities	-429	-474
Operating profit before changes in operating assets & liabilities	1,086	-1,317
(Increase)/Decrease In Operating Assets :		
Balances with Central Bank of Sri Lanka		
Financial Assets at amortised cost - Loans and Advances	1,632	904
Other Assets	-64	14
Increase / (Decrease) In Operating Liabilities		
Financial Liabilities at amortised cost - due to Depositors	-1,700	-1,206
Financial Liabilities at amortised cost - due to Debt Security Holders		
Financial Liabilities at amortised cost - due to Other Borrowers	1,352	-216
Other Liabilities	49	-12
Net cash generated from operating activities before income tax	2,355	-1,833
Income Tax Paid	-170	-593
Net cash (used in) / from operating activities	2,185	-2,426
Cash Flows From Investing Activities		
Purchase of property, plant and equipment	-23	-18
Proceeds from the sale of property, plant and equipment		
Purchase of financial investments		
Proceeds from the sale and maturity of financial investments	-2,063	2,458
Net purchase of intangible assets		
Net cash flow from acquisition of investments in subsidiariess, joint ventures and associates		
Net cash flow from disposal of subsidiaries, associates and joint ventures		
Dividends received from investments in subsidiareis and associates		
Other		
Net cash (used in) / from investing activities	-2,085	2,440
Cash Flows From Financing Activities		
Net proceeds from the issue of Ordinary share capital	-	-
Net proceeds from the issue of Other equity instruments	-	-
Net proceeds from the issue of Subordinated debt	-	-
Repayment of Subordinated debt	-	-
Interest paid on subordinated debts	-	-
Dividends paid to non - controlling Interest	-	-
Dividends paid to shareholders of the parent company	-	-
Dividends paid to holders of other equity instruments	-	-
Others	-	-
Net cash (used in) / from financing activities		
Net increase/(decrease) in cash & cash Equivalents	100	14
Cash & cash equivalents at beginning of the period	325	237
Exchange difference in respect of cash & cash equivalents		
Cash and cash equivalents at the end of the period	424	252

Note: Banks have the option to use one of the two methods specified in LKAS 7 for the preparation of the statement of cash flows

HDFC BANK
ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS
AS AT 30 SEPTEMBER 2025

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	424	-	-	424
Balances with central banks	-	-	-	-
Placements with banks	4,385	-	-	4,385
Derivative financial instruments	-	-	-	-
Loans and advances	38,404	-	-	38,404
Debt instruments	20,307	-	-	20,307
Equity instruments	-	-	-	-
Others	-	-	-	2,367
Total financial assets	63,521			65,888

In Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	2,097	-	2,097
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	50,936	-	50,936
- due to debt security holders	1,555	-	1,555
- due to other borrowers	1,800	-	1,800
Total financial liabilities	56,388		56,388
Other Liabilities	-	-	1,689
Equity	-	-	7,812
Total financial liabilities	56,388	-	65,888

AC – Financial assets/liabilities measured at amortised cost

FVPL – Financial assets/liabilities measured at fair value through profit or loss

FVOCI – Financial assets measured at fair value through other comprehensive income

HDFC BANK
ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS
AS AT 31 DECEMBER 2024

b. Bank - Previous period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	325	-	-	325
Balances with central banks	-	-	-	-
Placements with banks	36	-	-	36
Derivative financial instruments	-	-	-	-
Loans and advances	40,130	-	-	40,130
Debt instruments	17,698	-	4,739	22,437
Equity instruments	-	-	-	-
Others	-	-	-	2,515
Total financial assets	58,189		4,739	65,443

In rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	566	-	566
Derivative financial instruments	-	-	-
Financial liabilities	-	-	-
- due to depositors	52,005	-	52,005
- due to debt security holders	1,427	-	1,427
- due to other borrowers	1,897	-	1,897
Total financial liabilities	55,896	-	55,896
Others		-	1,835
Equity			7,713
Total liabilities	55,896	-	65,443

AC – Financial assets/liabilities measured at amortised cost

FVPL – Financial assets/liabilities measured at fair value through profit or loss

FVOCI – Financial assets measured at fair value through other comprehensive income

HDFC BANK
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND
IMPAIRMENT
AS AT 30 SEPTEMBER 2025

In Rupees Millions	Bank	
	Current Period	Previous Period
	30/09/2025	31/12/2024
Product-wise Gross loans & advances		
By product - Domestic currency		
Overdrafts	-	-
Term loans	38,081	40,624
Lease rentals receivable	1,140	598
Credit cards	-	-
Pawning	1,610	1,436
Other Loans	-	-
Sub Total	40,832	42,658
By Products - Foreign Currency		
Overdrafts	-	-
Term Loans	-	-
Guarantees	-	-
Bonds	-	-
Other Loans	-	-
Sub Total	-	-
Total	40,832	42,658
Product -Wise Commitments and Contingencies		
By Product-Domestic Currency		
Guarantees	9	13
Bonds	-	-
Undrawn credit lines	14	18
Other commitments	-	-
Other contingencies	-	-
Sub Total	23	31
By product - Foreign currency		
Guarantees	-	-
Bonds	-	-
Undrawn credit lines	-	-
Other commitments	-	-
Other contingencies	-	-
Sub Total	-	-
Total	23	31
Stage-wise impairment on loans & advances, commitments and commitments and contingencies		
Gross loans and advances, commitments and contingencies	40,855	42,689
Less: Accumulated impairment under stage 1	249	289
Accumulated impairment under stage 2	148	211
Accumulated impairment under stage 3	2,030	2,027
Total Impairment	2,428	2,528
Net value of loans and advances, commitments and contingencies	38,427	40,161

MOVEMENT OF THE IMPAIRMENT DURING THE PERIOD

Description	Bank	
	Current Period	Previous Period
	30/09/2025	31/12/2024 Audited
Rs . Mn		
Movement of impairment during the period		
Under Stage 1		
Opening balance 01-01	289	285
Charge/(Write back) to income statement	-40	4
Write-off during the year		
Other movements		
Closing balance	249	289
Under Stage 2		
Opening balance 01-01	211	280
Charge/(Write back) to income statement	-64	-68
Write-off during the year		
Other movements		
Closing balance	148	211
Under Stage 3		
Opening balance 01-01	2,027	1,686
Charge/(Write back) to income statement	3	341
Write-off during the year		
Other movements		
Closing balance	2,030	2,027
Total impairment	2,428	2,528

**HDFC BANK
ANALYSIS OF DEPOSITS
AS AT 30.09.2025**

Description	Bank	
	Current Period	Previous Period
	30.09.2025	31.12.2024 Audited
Rs. Mn		
By Product - Domestic Currency		
Demand deposit(Current Accounts)	-	-
Savings deposits	9,650	8,840
Fixed deposits	41,286	43,165
Others	-	-
Sub Total	50,936	52,005
By Product - Foreign Currency		
Demand deposits	-	-
Savings deposits	-	-
Fixed deposits	-	-
Others	-	-
Sub Total	-	-
Total	50,936	52,005

Debt security interest rate vs Government Security Interest rates

Debenture Type	Interest rate %		Gov. security Interest rate %	
	30.09.2025	31.12.2024	30.09.2025	31.12.2024
Debenture - 10Years- 2015(Fixed Annu. 2025)	12.00	12.00	7.81	9.30

HDFC BANK
SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA
AS AT 30/09/2025 (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	30/09/2025	31/12/2024
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tire 1	7,162	7,142
Tier 1 Capital	7,412	7,392
Total Regulatory Capital	7,635	7,609
Regulatory Capital Ratios (%)		
Common Equity Tire 1 Capital (%) (Minimum Requirement , 7.0%)	31.32%	32.53%
Tier 1 Capital Ratio(%) (Minimum Requirement, 8.5%)	32.42%	33.66%
Total Capital Ratios (%) (Minimum Requirement, 12.5%)	33.90%	34.65%
Basel III Leverage Ratio (%) (Minimum Requirment 3%)	11.15%	11.90%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement -100%)		
-Rupee (%)	202%	223%
-All Currency (%)	-	-
Net Stable Funding Ratio(%) - (Minimum Requirement - 100%)	104%	128%
Assets Quality (Quality of Loan Portfolio)		
Impaired Loans (Stage 3) to Total Loans, Ratio (%) *	51.68%	45.92%
Impairment (Stage 3) to Stage 3 Loans, Ratio (%) *	9.28%	9.91%
Impaired Loans (Stage 3) Ratio % - excluding EPF loans *	27.28%	22.98%
Impairment (Stage 3) to Stage 3 Loans Ratio (%) -excluding EPF loans *	22.16%	23.49%
Income & Profitability		
Net Interest Margin (%)	4.35%	4.18%
Return on Assets (before Tax) (%)	0.46%	0.10%
Return on Equity (%)	1.55%	-2.43%
Cost to Income Ratio (%)	80.82%	78.03%
Debt/Equity (Times)	0.70	0.50
Interest Cover (Times)	3.32	3.62
Interest Yeild	11.91%	12.80%
Memorandum Information		
Credit Rating	BB+(lka) (Negative)	BB+(lka) (Stable)
Number of Employees	462	494
Number of Branches	39	39

* Including Undrawn Portion of Credit

Financial Indicators	Share Price(Rs)		Debenture price(Rs) Issued 2015
	3rd Quarter 30.09.2025	As at 31.12.2024	3rd Quarter 30.09.2025
Market Price of shares/Debentures during the Quarter			
Highest Price	51.10	49.20	N/T *
Lowest Price	42.60	31.60	N/T *
Last Trading Price	43.50	48.60	N/T *

* N/T - No Transaction

Listed Debenture Information

Yeild to Maturity of Last Trade Done(% p. a)		
Quarter ended 30 June	2025	2024
10 Years fixed Annual (12.00 p.a)	-	-

Notes to the Financial Statement

1. The Statement of Financial Position as at 30.09.2025, Income Statement, Statement of Comprehensive Income, Statement of Cash Flow and Statement of Changes in equity for the quarter ended, are drawn up from the unaudited accounts of the bank and provides the financial and other reporting information required by the CSE and the CBSL. If required, the Bank provides additional disclosures to comply with LKAS 34, on Interim Financial Reporting.
2. These Financial statements have been prepared in accordance with the Sri Lanka Accounting Standard No 34, 'Interim Financial Reporting' and other applicable Sri Lanka Accounting Standards.
3. No circumstances have arisen since the Statement of Financial Position date that would require adjustment to or disclosure in the interim financial statements for the quarter ended 30 Sep 2025
4. The Financial statements have been prepared in accordance with the accounting policies set out in the Annual Reports for the year ended 31st Dec 2024.
5. The contingent liabilities consists of undisbursed loans and guarantees issued to customers.
6. Shares held by the twenty largest share holders of voting shares as at 30.09.2025

	Share Holder Name	No of Share	%
1.	National Housing Development Authority	32,180,000	49.73
2.	Sampath Bank PLC/ LOLC Holdings PLC	9,707,740	15.00
3.	Thurston Investments Limited	2,766,236	4.27
4.	People s leasing and finance PLC/ Suhada Gas distributors (Pvt) Ltd	1,036,600	1.60
5.	Mr. C R Hapuwala	494,447	0.76
6.	Assetline finance limited/ H.M.A.K.B. Herath	465,315	0.72
7.	Condominium Management Authority	300,000	0.46
7.	Urban development authority	300,000	0.46
9.	Dr. R.R. De Silva	295,126	0.46
10.	Mr. S. Abishek	267,696	0.41
11.	Sampath Bank PLC/ Mr. Arunasalam Sithampalam	258,054	0.40
12.	Mr. R. Udalagama	219,700	0.34
13.	Miss. S. Durga	200,413	0.31
14.	Seylan Bank PLC/ U.V.J.S.Ranasinghe	200,000	0.31
15.	Mr. M M N Kumar	196,858	0.30
16.	Mrs. C P Gunawardena	188,648	0.29
17.	Finco Holdings (Private) Limited	185,000	0.29
18.	The Associated Newspapers of Ceylon Limited	180,000	0.28
19.	Mr. A H Munasinghe	179,733	0.28
20.	Mr. D A De Zoysa	170,000	0.26
	Total	49,791,566	76.93

* The Public Holding percentage is 50.23% , No of Shares 32,501,637 and No of Shareholders 3,625.

7. Minimum Share Holders for compliance

OPTION - 5	MINIMUM SHARE HOLDERS FOR COMPLIANCE		
	Float-adjusted Market Capitalization	Public Holding Percentage	Number of public Shareholders
Minimum	Less Than 2.5 Bn	20%	500
Available	1.41	50.23%	3,625

8. Directors' & Chief Executive Officer's holding in shares and Debentures of the Bank at the end of 30.09.2025 are as follows.

Directors' & Chief Executive Officer's Name	No of Shares	No of Debentures
1.Mr. P.J. Jayasinghe	-	-
2.Dr. K.Pathiraja (P.A. Krishantha)	1,000	-
3.Mr. K.B. Wijeyaratne	2,000	-
4.Mr. A.N.Hapugala	-	-
5. Mr. P.S.K. Jayamanna Mohottige (Mr. J.M.P.S.Kaushallya)	1,100	-
6. Mrs. K K G Premathilake	-	-
7.Mr. H C Lokugeegana (GM / CEO)	-	-
Total	4,100	-

9. Number of shares representing the entity's stated capital - 64,710,520

CERTIFICATION:

We , the undersigned, being the Chief Executive Officer and Chief financial officer of HDFC Bank of Sri Lanka jointly certify that :-

- (a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka & Colombo Stock Exchange.
- (b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

Signed
Anura Hettiarachchi
Chief Financial Officer

Signed
H C Lokugeegana
GM / CEO

Signed for and on behalf of the Board of Directors, HDFC Bank of Sri Lanka

Signed
K.B. Wijeyaratne
Director

Signed
P.J. Jayasinghe
Chairman

Dated: 13 Nov 2025

HDFC Bank of Sri Lanka
CORPORATE INFORMATION

Name

HDFC Bank of Sri Lanka (Housing Development Finance Corporation Bank of Sri Lanka).

Legal Form

A Licensed Specialized Bank incorporated under the provisions of Housing Development Finance Corporation, Act No. 07 of 1997, amended by Act No. 15 of 2003 and Act No. 45 of 2011.

Accounting Year-end

December 31

Tax Payer Identification Number

409056350

VAT Registration Number

409056350 - 7000

Credit Rating

Fitch : BB+ (lka) Outlook Negative

Registered Head Office

Address: P.O. Box 2085, Sir Chittampalam A Gardiner Mawatha, Colombo 02.

Tel : 2356800, 2446241, 2446239, 2447354

Fax : 2446392, 2356829, 2356827

Web Site : www.hdfc.lk

E-mail : info@hdfc.lk

Stock Market Listing

The ordinary shares of the Bank are listed in the main board of the Colombo Stock Exchange (CSE)

Board Of Directors

- | | |
|--------------------------------------|--|
| 1. Mr.P.J. Jayasinghe (Chairman) | 4. Mr. A.N.Hapugala |
| 2. Dr. K.Pathiraja (P.A. Krishantha) | 5. Mr. P.S.K. Jayamanna Mohottige (Mr. J.M.P.S.Kaushallya) |
| 3. Mr. K. B. Wijeyaratne | 6. Mrs. K K G Premathilake |

Company Secretary

Mrs. Prashanie Saroja Attygalle

Associate Member - ICCSSL

Associate Member - ICOSA

Telephone : 2423378

E-mail – prashanie.a@hdfc.lk

Registrars

SSP Corporate Services (Pvt.) Limited

Address: 101, Inner Flower Road, Colombo 03.

Telephone : 2573894

Fax : 2573609

E-Mail : sspsec@sltnet.lk

Auditor

Auditor General

Bankers

- | | |
|--------------------------------------|-----------------------|
| 1. Bank of Ceylon Corporate Branch | 5. Nations Trust Bank |
| 2. People's Bank | 6. MCB Bank Limited |
| 3. Commercial Bank of Ceylon Limited | 7. Sampath Bank PLC |
| 4. Pan Asia Banking Corporation PLC | 8. DFCC Bank |

Corporate Management

- | | |
|--|---|
| 1. Mr. H. C. Lokugeegana - GM/CEO | 7. Mr. I. Nishantha - Chief Manager - Risk Management |
| 2. Mr. K.M.K. Deshapriya - DGM - Credit & Recovery | 8. Mrs. R.P.G.Lenora - Compliance Officer |
| 3. Mr. H. A. Anura - Chief Financial Officer | 9. Mr. A.M. Neelachandra - Chief Manager – IT |
| 4. Mrs. K.T.D.D. De Silva - AGM - Legal | 10. Mrs. G. P. Priyadarshani - Chief Internal Auditor |
| 5. Mrs. W.N.D. Botejue - AGM - HR & Admin | 11. Mrs. Prashanie Saroja Attygalle – Company Secretary |
| 6. Mrs. W.M.L.R. Wijesundara - AGM - Treasury | |

Investor information

Mr. Anura Hettiarachchi

Chief Financial Officer

T.P. 2356800, 2446239 D/L 2356802

Fax : 2356829

E-mail – anura.h@hdfc.lk