

HDFC Bank of Sri Lanka



**INTERIM FINANCIAL STATEMENTS
FOR THE QUARTER ENDED
31st December 2025**

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HDFC BANK
INCOME STATEMENT
FOR THE PERIOD ENDED 31.12.2025

Description Rs. Mn	Bank			
	For the Quarter ended		For the period ended	
	31-Dec-2025	31-Dec-2024	31-Dec-2025	31-Dec-2024
	Unaudited	Audited	Unaudited	Audited
Interest Income	1,823	1,961	7,436	8,170
Interest Expenses	1,135	1,209	4,606	5,388
Net Interest Income	688	752	2,830	2,782
Fee and Commission Income	64	60	250	330
Fee and Commission Expenses				
Net fee and Commission Income	64	60	250	330
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	51	7	51	7
Total Operating Income	803	818	3,131	3,119
Impairment Charges	498	258	399	278
Net Operating Income	304	560	2,732	2,841
Personnel Expenses	269	530	1,599	1,646
Depreciation and amortisation expenses	45	44	167	173
Other expenses	177	148	607	609
Operating Profit/(loss) before VAT & NBT on financial services				
Social security contribution	-186	-162	360	412
Value Added Tax (VAT) on financial services	5	54	280	298
Social Security Contribution	2	9	45	50
Nation Building Tax (NBT) on financial services				
Operating profit/(loss) after VAT on financial services & Social security contribution on financial services	-194	-225	35	64
Share of profits of associates and joint ventures				
Profit/(loss) before tax	-194	-225	35	64
Income tax expenses	-31	113	107	255
Profit/(loss) for the period	-163	-338	-72	-191
Profit attributable to:				
Equity holders of the parent	-163	-338	-72	-191
Non- controlling interests				
Earning per share on profit				
Basic Earnings per Ordinary Share (Rs.)	(2.51)	(5.22)	(1.12)	(2.95)
Diluted earnings per ordinary share (Rs.)	-	-	-	-

HDFC BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31.12.2025

Description Rs Mn	Bank			
	For the Quarter ended		For the period ended	
	31-Dec-2025	31-Dec-2024	31-Dec-2025	31-Dec-2024
	Unaudited	Unaudited	Unaudited	Unaudited
Profit/(Loss) for the period	-163	-338	-72	-191
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		-8	12	-36
Less: Tax expense relating to items that will be reclassified to income statement		2	-4	11
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	-108	-95	-108	-95
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	-	-	-	-
	33	29	33	29
Other Comprehensive Income (OCI) for the period, net of taxes	-76	-72	-68	-92
Total comprehensive income for the period	-239	-410	-140	-282
Attributable to				
Equity Holders	-239	-410	-140	-282
Non - Controlling Interest				

HDFC BANK
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2025

Description Rs. Mn	Bank	
	Current Period	Previous Period
	As at 31/12/2025 (unaudited)	As at 31/12/2024 (Audited)
Assets		
Cash and Cash Equivalents	261	325
Balance with Central Bank		
Placements with banks	2,674	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	34,539	40,130
- debt and other instruments	23,481	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	169	187
Right of use assets	284	262
Investment properties	1,335	1,284
Goodwill and intangible assets	24	66
Deferred tax assets	644	505
Other assets	345	210
Total Assets	63,754	65,443
Liabilities		
Due to banks	1,904	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	50,569	52,005
- due to debt securities holders		
- due to other borrowers	1,498	1,615
Debt securities issued		1,427
Lease Liability	328	303
Retirement benefit obligations	1,061	1,026
Current tax liabilities	165	151
Deferred tax liabilities		
Other provisions		
Other liabilities	376	355
Due to subsidiaries		
Total Liabilities	55,900	57,449
Capital		
AT - 1 Capital		
Perpetual Bond	281	281
Total AT - 1 Capital	281	281
Equity Capital		
Stated capital/Assigned capital	962	962
Statutory reserve fund	354	354
OCI reserve	-170	-103
Retained earnings	5,794	5,866
Other reserves	634	634
Total shareholders' equity	7,573	7,713
Non-controlling Interest	-	-
Total Equity Capital and AT-1 Capital	7,854	7,994
Total equity and liabilities	63,754	65,443
Contingent liabilities and commitments	29	31
Net Assets value per Ordinary Share (Rs)	117.03	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 31 DECEMBER 2025

Bank											
Description Rs Mn	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			
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)	-	-	-	-	-	-	-191	-	-191	-	-191
Other comprehensive income (net of tax)	-	-	-	-	-92	-	-	-	-92	-	-92
Total comprehensive income for the period	962			354	-103		5,866	634	7,713		7,713
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 31/12/2024	962	-	-	354	-103	-	5,866	634	7,713	-	7,713

Bank											
Description	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)	-	-	-	-	-	-	-72	-	-72	-	-72
Other comprehensive income (net of tax)	-	-	-	-	-68	-	-	-	-68	-	-68
Total comprehensive income for the period	962	-	-	354	-170	-	5,794	634	7,573	-	7,573
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 31/12/2025	962	-	-	354	-170	-	5,794	634	7,573	-	7,573

HDFC BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 31 DECEMBER 2025

Description Rs , Mn	Bank	
	Current Period	Previous Period
	31.12.2025	31.12.2024
	Unaudited	Audited
Cash Flows From Operating Activities		
Interest Receipts	8,667	6,248
Interest payments	-3,814	-5,723
Net commission Receipts	196	250
Trading income		
Payments to Employee	-1,504	-1,475
VAT & SSCL payments on financial services	-500	-465
Receipt from other operating activities	93	57
Payments on other operating activities	-531	-596
Operating profit before changes in operating assets & liabilities	2,607	-1,704
(Increase)/Decrease In Operating Assets :		
Balances with Central Bank of Sri Lanka		
Financial Assets at amotised cost - Loans and Advances	3,573	2,042
Other Assets	-30	21
Increase / (Decrease) In Operating Liabilities		
Financial Liabilities at amotised cost - due to Depositors	-2,196	-1,217
Financial Liabilities at amotised cost - due to Debt Security Holders	-1,409	
Financial Liabilities at amotised cost - due to Other Borrowers	1,098	-265
Other Liabilities	46	-66
Net cash generated from operating activities before income tax	3,690	-1,189
Income Tax Paid	-348	-680
Net cash (used in) / from operating activities	3,342	-1,869
Cash Flows From Investing Activities		
Purchase of property, plant and equipment	-25	-11
Proceeds from the sale of property, plant and equipment		7
Purchase of financial investments	-3,381	
Proceeds from the sale and maturity of financial investments		1,960
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	-24	1,956
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	3,318	87
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	3,642	325

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. The bank uses the direct method and continuously apply

HDFC BANK
ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS
AS AT 31 DECEMBER 2025

a. Bank - Current period				
In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	261	-	-	261
Balances with central banks	-	-	-	-
Placements with banks	2,674	-	-	2,674
Derivative financial instruments	-	-	-	-
Loans and advances	34,539	-	-	34,539
Debt instruments	23,481	-	-	23,481
Equity instruments	-	-	-	-
Others	-	-	-	2,800
Total financial assets	60,954			63,754

In Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	1,904	-	1,904
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	50,569	-	50,569
- due to debt security holders		-	
- due to other borrowers	1,780	-	1,780
Total financial liabilities	54,252		54,252
Other Liabilities	-	-	1,929
Equity	-	-	7,573
Total financial liabilities	54,252	-	63,754

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 31 DECEMBER 2025

In Rupees Millions	Bank	
	Current Period	Previous Period
	31/12/2025	31/12/2024
Product-wise Gross loans & advances		
By product - Domestic currency		
Overdrafts	-	-
Term loans	34,024	40,624
Lease rentals receivable	1,525	598
Credit cards	-	-
Pawning	1,916	1,436
Other Loans	-	-
Sub Total	37,464	42,658
By Products - Foreign Currency		
Overdrafts	-	-
Term Loans	-	-
Guarantees	-	-
Bonds	-	-
Other Loans	-	-
Sub Total	-	-
Total	37,464	42,658
Product -Wise Commitments and Contingencies		
By Product-Domestic Currency		
Guarantees	11	13
Bonds	-	-
Undrawn credit lines	18	18
Other commitments	-	-
Other contingencies	-	-
Sub Total	29	31
By product - Foreign currency		
Guarantees	-	-
Bonds	-	-
Undrawn credit lines	-	-
Other commitments	-	-
Other contingencies	-	-
Sub Total	-	-
Total	29	31
Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	37,494	42,689
Less: Accumulated impairment under stage 1	212	289
Accumulated impairment under stage 2	195	211
Accumulated impairment under stage 3	2,518	2,027
Total Impairment	2,926	2,528
Net value of loans and advances, commitments and contingencies	34,568	40,161

MOVEMENT OF THE IMPAIRMENT DURING THE PERIOD

Description Rs . Mn	Bank	
	Current Period	Previous Period
	31/12/2025	31/12/2024 Audited
Movement of impairment during the period		
Under Stage 1		
Opening balance 01-01	289	285
Charge/(Write back) to income statement	-77	4
Write-off during the year		
Other movements		
Closing balance	212	289
Under Stage 2		
Opening balance 01-01	211	280
Charge/(Write back) to income statement	-16	-68
Write-off during the year		
Other movements		
Closing balance	195	211
Under Stage 3		
Opening balance 01-01	2,027	1,686
Charge/(Write back) to income statement	491	341
Write-off during the year		
Other movements		
Closing balance	2,518	2,027
Total impairment	2,926	2,528

HDFC BANK

ANALYSIS OF DEPOSITS

AS AT 31.12.2025

Description Rs. Mn	Bank	
	Current Period	Previous Period
	31.12.2025	31.12.2024 Audited
By Product - Domestic Currency		
Demand deposit(Current Accounts)	-	-
Savings deposits	9,612	8,840
Fixed deposits	40,957	43,165
Others	-	-
Sub Total	50,569	52,005
By Product - Foreign Currency		
Demand deposits	-	-
Savings deposits	-	-
Fixed deposits	-	-
Others	-	-
Sub Total	-	-
Total	50,569	52,005

Debt security interest rate vs Government Security Interest rates

Debenture Type	Interest rate %		Gov. security Interest rate %	
	31.12.2025	31.12.2024	31.12.2025	31.12.2024
Debenture - 10Years- 2015(Fixed Annu. 2025)		12.00		9.30

HDFC BANK
SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA
AS AT 31/12/2025 (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	31/12/2025	31/12/2024
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tire 1	6,905	7,142
Tier 1 Capital	7,155	7,392
Total Regulatory Capital	7,362	7,609
Regulatory Capital Ratios (%)		
Common Equity Tire 1 Capital (%) (Minimum Requirement , 7.0%)	31.87%	32.53%
Tier 1 Capital Ratio(%) (Minimum Requirement, 8.5%)	33.02%	33.66%
Total Capital Ratios (%) (Minimum Requirement, 12.5%)	33.97%	34.65%
Basel III Leverage Ratio (%) (Minimum Requirment 3%)	11.34%	11.90%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement -100%)		
-Rupee (%)	217%	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 (%) *	47.28%	45.92%
Impairment (Stage 3) to Stage 3 Loans, Ratio (%) *	13.35%	9.91%
Impaired Loans (Stage 3) Ratio % - excluding EPF loans *	26.57%	22.98%
Impairment (Stage 3) to Stage 3 Loans Ratio (%) -excluding EPF loans *	26.11%	23.49%
Income & Profitability		
Net Interest Margin (%)	4.38%	4.18%
Return on Assets (before Tax) (%)	0.05%	0.10%
Return on Equity (%)	-0.95%	-2.43%
Cost to Income Ratio (%)	77.02%	78.03%
Debt/Equity (Times)	0.49	0.50
Interest Cover (Times)	3.78	3.62
Interest Yeild	12.06%	12.80%
Memorandum Information		
Credit Rating	BB+(lka) (Stable)	BB+(lka) (Stable)
Number of Employees	453	494
Number of Branches	39	39

* Including Undrawn Portion of Credit

Financial Indicators	Share Price(Rs)		Debenture price(Rs) Issued 2015
	4th Quarter 31.12.2025	As at 31.12.2024	4th Quarter 31.12.2025
Market Price of shares/Debentures during the Quarter			
Highest Price	78.50	49.20	-
Lowest Price	42.60	31.60	-
Last Trading Price	57.90	48.60	-

Listed Debenture Information

Yeild to Maturity of Last Trade Done(% p. a)		
Quarter ended 31 December 2025	2025	2024
10 Years fixed Annual (12.00 p.a)	-	-

Notes to the Financial Statement

1. The Statement of Financial Position as at 31.12.2025, 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 31 Dec 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 31.12.2025

	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.	Seylan Bank PLC/ A.C. Senanka	921,853	1.42
4.	Seylan Bank PLC / K.L.G.Udayananda	793,051	1.23
5.	Thurston Investment Limited	603,648	0.93
6.	Mr. H.A.S. Appuhamy	587,950	0.91
7.	People's Leasing & Finance PLC / K.L. Udayananda	395,022	0.61
8.	Assetline Finance Limited/ H.M.A.K.B. Herath	391,315	0.60
9.	Mr. B.W.R. Srikantha	304,156	0.47
10.	Condominium Management Authority	300,000	0.46
10.	Urban Development Authority	300,000	0.46
12.	Dr. R.R. De Silva	295,126	0.46
13.	Sampath Bank PLC/ Mr.Abishek Sithampalam	267,696	0.41
14.	Sampath Bank PLC/ Mr. Arunasalam Sithampalam	258,054	0.40
15.	Commercial Bank of Ceylon PLC/W. Jinadasa	249,632	0.39
16.	People s Leasing and Finance PLC/ P. Tillakaratne	243,206	0.38
17.	Mrs. W.M.D.N.Wijayarathne	233,390	0.36
18.	People's Leasing & Finance PLC / Mr. K.A.D.R.M.K.Kariyapperuma	220,000	0.34
19.	Mr. Miss. S.Durga	200,413	0.31
20.	Finco Holdings (Private) Limited	185,000	0.29
Total		48,637,252	75.16

* The Public Holding percentage is 50.24% , No of Shares 32,511,989 and No of Shareholders 3,982.

7. Minimum Share Holders for compliance

OPTION - 5	MINIMUM SHARE HOLDERS FOR COMPLIANCE		
	Float-adjusted	Public Holding	Number of
	Market Capitalization	Percentage	public Shareholders
Minimum	Less Than 2.5 Bn	20%	500
Available	1.88	50.24%	3,982

8. Directors' & Chief Executive Officer's holding in shares and Debentures of the Bank at the end of 31.12.2025 are as follows.

Directors' & Chief Executive Officer's Name	No of Shares	No of Debentures
1.Mr. K.Pathiraja (P.A. Krishantha)	1,000	-
2.Mr. K.B. Wijeyaratne	2,000	-
3.Mr. A.N.Hapugala	-	-
4.Mr. P.S.K. Jayamanna Mohottige (Mr. J.M.P.S.Kaushallya)	1,100	-
5. Mrs. K K G Premathilake	-	-
6. Mrs. S.S.S. Nandani	-	-
7.Mr. J.K.A.Sirinatha	-	-
8.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

H A Anura

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

J.M.P.S. Kaushallya

Director

Dated: 25 Feb 2026

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 Stable

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) - Retired on 30.11.2025 | |
| 2. Dr. K.Pathiraja (P.A. Krishantha) | 6. Mrs. K.K.G. Premathilake - w.e.f. 2025-07-18 |
| 3. Mr. K. B. Wijeyaratne | 7. Mrs. S.S.S. Nandani - w.e.f. 2025-11-03 |
| 4. Mr. A.N.Hapugala - w.e.f. 2025-01-31 | 8. Mr.J.K.A. Sirinatha - w.e.f. 2025-11-21 |
| 5. Mr. P.S.K. Jayamanna Mohottige (Mr. J.M.P.S.Kaushallya) - w.e.f. 2025-06-23 | |

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

Investor information

Mr. Anura Hettiarachchi

Chief Financial Officer

T.P. 2356800, 2446239 D/L 2356802

Fax : 2356829

E-mail – anura.h@hdfc.lk