HDFC Bank of Sri Lanka



INTERIM FINANCIAL STATEMENTS
FOR THE QUARTER ENDED
30th September 2026

Contents

(1) Income Statement

(2) Statement of Comprehensive Income

(3) Statement of Financial Position

(4) Statement of Changes in Equity

(5) Statement of Cash Flows

(6) Analysis of Financial Instruments by Measurement Basis

(7) Analysis of Loans and Receivables

(8) Analysis of Impairment , Customer Deposit & Debt Security

(9) Selected Performance Indicators

(10) Corporate Information

HDFC BANK

INCOME STATEMENT

FOR THE QUARTER ENDED 30.09.2026

Description	Bank			
	For the Quarter ended		For the period ended	
	30-Sep-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025
Rs. Mn	Unaudited	Unaudited	Unaudited	Unaudited
Interest Income	1,922	1,877	5,491	5,613
Interest Expenses	1,209	1,152	3,412	3,471
Net Interest Income	**713**	**726**	**2,078**	**2,142**
Fee and Commission Income	61	68	194	186
Fee and Commission Expenses	-	-	-	-
Net fee and Commission Income	**61**	**68**	**194**	**186**
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	**774**	**793**	**2,273**	**2,328**
Impairment Charges	(239)	(60)	(322)	(99)
Net Operating Income	**1,013**	**854**	**2,595**	**2,428**
Personnel Expenses	427	437	1,233	1,330
Depreciation and amortisation expenses	38	46	116	122
Other expenses	171	139	458	430
Operating Profit/(loss) before VAT & SSCL on financial services	**377**	**231**	**788**	**546**
Value Added Tax (VAT) on financial services *	135	98	313	274
Social Security Contribution *	-	15	28	43
Nation Building Tax (NBT) on financial services				
Operating profit/(loss) after VAT on financial services & Social security contribution on financial services	**242**	**118**	**447**	**229**
Share of profits of associates and joint ventures				
Profit/(loss) before tax	**242**	**118**	**447**	**229**
Income tax expenses	111	54	212	139
Profit/(loss) for the period	**131**	**64**	**235**	**90**
Profit attributable to:				
Equity holders of the parent	131	64	235	90
Non- controlling interests				
Earning per share on profit				
Basic Earnings per Ordinary Share (Rs.)	2.02	0.98	3.64	1.40
Diluted earnings per ordinary share (Rs.)	-	-	-	-

* For any taxable period commencing on or after 1 July 2026, the VAT rate applicable to the supply of financial services shall be 20.5%

* In terms of Item 25 of Part II of the First Schedule to the Social Security Contribution Levy Act, No. 25 of 2022, as amended ("SSCL Act"), the supply of financial services that is subject to VAT at the rate of 20.5% (twenty point five per cent) is exempt from the Social Security Contribution Levy (SSCL).

HDFC BANK
STATEMENT OF COMPREHENSIVE INCOME
FOR THE QUARTER ENDED 30.09.2026

Description	Bank			
	For the Quarter ended		For the period ended	
Rs Mn	30-Sep-2026	30-Sep-2025	30-Sep-2026	30-Sep-2025
	Unaudited	Unaudited	Unaudited	Unaudited
Profit/(Loss) for the period	131	64	235	90
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	(0.5)	-	(0.2)	12
Less: Tax expense relating to items that will be reclassified to income statement	0.1	-	(0.0)	(4)
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	(0.4)	(0)	(0.2)	8
Total comprehensive income for the period	**130**	**64**	**235**	**99**
Attributable to				
Equity Holders	130	64	235	99
Non - Controlling Interest				

HDFC BANK
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

Description	Bank	
	Current Period	Previous Period
Rs. Mn	As at 30/09/2026 (Unaudited)	As at 31/12/2025 (Audited)
Assets		
Cash and Cash Equivalents	296	261
Balance with Central Bank		
Placements with banks	5,589	2,674
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	32,128	34,510
- debt and other instruments	21,024	23,481
Financial assets measured at fair value through other comprehensive income	2,555	-
Investment in subsidiaries		
Investments in associates and joint ventures		
Property, plant and equipment	176	165
Right of uese assets	304	284
Investment properties	1,335	1,335
Goodwill and intangible assets	12	27
Deferred tax assets	571	650
Other assets	342	350
Total Assets	**64,331**	**63,736**
Liabilities		
Due to banks	1,620	1,904
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	51,296	50,569
- due to debt securities holders		
- due to other borrowers	1,426	1,498
Debt securities issued		
Lease Liability	345	328
Retirement benefit obligations	1,104	1,061
Current tax liabilities	98	158
Deferred tax liabilities		
Other provisions		
Other liabilities	349	385
Due to subsidiaries		
Total Liabilities	**56,238**	**55,903**
Capital		
AT - 1 Capital		
Perpetual Bond	305	281
Total AT - 1 Capital	**305**	**281**
Equity Capital		
Stated capital/Assigned capital	962	962
Statutory reserve fund	354	354
OCI reserve	(170)	(170)
Retained earnings	6,008	5,773
Other reserves	634	634
Total shareholders' equity	**7,788**	**7,552**
Non-controlling Interest	-	-
Total Equity Capital and AT-1 Capital	**8,092**	**7,834**
Total equity and liabilities	**64,331**	**63,736**
Contingent liabilities and commitments	**126**	**29**
Net Assets value per Ordinary Share (Rs)	120.35	116.71
Memorandum information		
Number of employees	441	453
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 2026

Bank											
Description	**Stated capital/ Assigned capital**			**Reserves**					**Total**	**Non-Controlling Interest**	**Total Equity**
Rs Mn	**Ordinary Voting Shares**	**Ordinary non-Voting Shares**	**Assigned capital**	**Statutory Reserve Fund**	**OCI Reserve**	**Revaluation Reserves**	**Retained Earnings**	**Other Reserves**			
Balance as at 01/01/2025	962	-	-	354	(103)	-	5,866	634	7,713	-	7,713
Total comprehensive income for the period											
Prior Year Adjustments - Tax	-	-	-	-	-	-		-		-	
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	-	-	-	-	-	-	-	-	-	-	-
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 30/09/2025	**962**	**-**	**-**	**354**	**(94)**	**-**	**5,956**	**634**	**7,812**	**-**	**7,812**

Bank											
Description	**Stated capital/ Assigned capital**			**Reserves**					**Total**	**Non-Controlling Interest**	**Total Equity**
Rs. Mn	**Ordinary Voting Shares**	**Ordinary non-Voting Shares**	**Assigned capital**	**Statutory Reserve Fund**	**OCI Reserve**	**Revaluation Reserves**	**Retained Earnings**	**Other Reserves**			
Balance as at 01/01/2026	962	-	-	354	(170)	-	5,773	634	7,552	-	7,552
Total comprehensive income for the period											
Profit/(Loss) for the year (net of tax)	-	-	-	-	-	-	235	-	235	-	235
Other comprehensive income (net of tax)	-	-	-	-		-		-		-	
Total comprehensive income for the period	962	-	-	354	(170)	-	6,008	634	7,788	-	7,788
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 30/09/2026	**962**	**-**	**-**	**354**	**(170)**	**-**	**6,008**	**634**	**7,788**	**-**	**7,788**

HDFC BANK
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30 SEPTEMBER 2026

Description	Bank	
	Current Period	Previous Period
Rs , Mn	30.09.2026	30.09.2025
	Unaudited	Unaudited
Cash Flows From Operating Activities		
Interest Receipts	6,328	5,645
Interest payments	(2,341)	(2,683)
Net commission Receipts	163	144
Trading income		
Payments to Employee	(1,180)	(1,267)
VAT & SSCL payments on financial services	(393)	(369)
Receipt from other operating activities	41	46
Payments on other operating activities	(400)	(429)
Operating profit before changes in operating assets & liabilities	**2,218**	**1,086**
(Increase)/Decrease In Operating Assets :		
Balances with Central Bank of Sri Lanka		
Financial Assets at amotised cost - Loans and Advances	1,955	1,632
Other Assets	(1)	(64)
Increase / (Decrease) In Operating Liabilities		
Financial Liabilities at amotised cost - due to Depositors	(270)	(1,700)
Financial Liabilities at amotised cost - due to Debt Security Holders		
Financial Liabilities at amotised cost - due to Other Borrowers	(390)	1,352
Other Liabilities	(27)	49
Net cash generated from operating activities before income tax	3,486	2,355
Income Tax Paid	(265)	(170)
Net cash (used in) / from operating activities	**3221**	**2185**
Cash Flows From Investing Activities		
Purchase of property, plant and equipment	(36)	(23)
Proceeds from the sale of property, plant and equipment		
Purchase of financial investments	(3,150)	
Proceeds from the sale and maturity of financial investments		(2,063)
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	**(3,186)**	**(2,085)**
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	35	100
Cash & cash equivalents at beginning of the period	261	325
Exchange difference in respect of cash &cash equivalents	-	-
Cash and cash equivalents at the end of the period	**296**	**424**

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 30 SEPTEMBER 2026

a. Bank - Current period

In Rupees Millions	AC	FVPL	FVOCI	Total
ASSETS				
Cash and cash equivalents	296	-	-	296
Balances with central banks	-	-	-	-
Placements with banks	5,589	-	-	5,589
Derivative financial instruments		-	-	-
Loans and advances	32,128	-	-	32,128
Debt instruments	21,024	-	2,555	23,579
Equity instruments	-	-	-	-
Others	-	-		2,739
Total financial assets	**59,037**		**2,555**	**64,331**

In Rupees Millions	AC	FVPL	Total
LIABILITIES			
Due to banks	1,620	-	1,620
Derivative financial instruments	-	-	-
Financial liabilities			
- due to depositors	51,296	-	51,296
- due to debt security holders		-	
- due to other borrowers	1,730	-	1,730
Total financial liabilities	**54,646**		**54,646**
Other Liabilities	-	-	1,897
Equity	-	-	7,788
Total financial liabilities	**54,646**	-	**64,331**

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 2025

b. Bank - Previous 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	34,510	-	-	34,510
Debt instruments	23,481	-		23,481
Equity instruments	-	-	-	-
Others	-	-	-	2,811
Total financial assets	**60,925**			**63,736**

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**
Others		-	1,932
Equity			7,552
Total liabilities	**54,252**	**-**	**63,736**

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 2026

In Rupees Millions	Bank	
	Current Period	Previous Period
	30/09/2026	31/12/2025
Product-wise Gross loans & advances		
By product – Domestic currency		
Overdrafts	-	-
Term loans	30,089	34,019
Lease rentals receivable	2,120	1,523
Credit cards	-	-
Pawning	2,546	1,916
Other Loans	-	-
Sub Total	**34,755**	**37,457**
By Products - Foreign Currency		
Overdrafts	-	-
Term Loans	-	-
Guarantees	-	-
Bonds	-	-
Other Loans	-	-
Sub Total	-	-
Total	**34,755**	**37,457**
Product -Wise Commitments and Contingencies		
By Product-Domestic Currency		
Guarantees	**11**	**11**
Bonds	-	-
Undrawn credit lines	**115**	**18**
Other commitments	-	-
Other contingencies	-	-
Sub Total	**126**	**29**
By product – Foreign currency		
Guarantees	-	-
Bonds	-	-
Undrawn credit lines	-	-
Other commitments	-	-
Other contingencies	-	-
Sub Total	**-**	**-**
Total	**126**	**29**
Stage-wise impairment on loans & advances, commitments and commitments and contingencies		
Gross loans and advances, commitments and contingencies	**34,881**	**42,687**
Less: Accumulated impairment under stage 1	129	215
Accumulated impairment under stage 2	125	192
Accumulated impairment under stage 3	2,373	2,541
Total Impairment	**2,627**	**2,948**
Net value of loans and advances, commitments and contingencies	**32,254**	**39,739**

MOVEMENT OF THE IMPAIRMENT DURING THE PERIOD

Description	Bank	
	Current Period	Previous Period
Rs . Mn	30/09/2026	31/12/2025 Audited
Movement of impairment during the period		
Under Stage 1		
Opening balance 01-01	**215**	**289**
Charge/(Write back) to income statement	(87)	(74)
Write-off during the year		
Other movements		
Closing balance	**129**	**215**
Under Stage 2		
Opening balance 01-01	**192**	**211**
Charge/(Write back) to income statement	(67)	(20)
Write-off during the year		
Other movements		
Closing balance	**125**	**192**
Under Stage 3		
Opening balance 01-01	**2,541**	**2,027**
Charge/(Write back) to income statement	(168)	514
Write-off during the year		
Other movements		
Closing balance	**2,373**	**2,541**
Total impairment	**2,627**	**2,948**

HDFC BANK

ANALYSIS OF DEPOSITS

AS AT 30.09.2026

Description	Bank	
	Current Period	Previous Period
Rs. Mn	30.09.2026	31.12.2025 Audited
By Product - Domestic Currency		
Demand deposit(Current Accounts)	-	-
Savings deposits	9,476	9,612
Fixed deposits	41,820	40,957
Others	-	-
Sub Total	**51,296**	**50,569**
By Product - Foreign Currency		
Demand deposits	-	-
Savings deposits	-	-
Fixed deposits	-	-
Others	-	-
Sub Total	**-**	**-**
Total	**51,296**	**50,569**

HDFC BANK
SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA
AS AT 30 SEPTEMBER 2026

Item	Current Period	Previous Period
	30/09/2026	31/12/2025
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tire 1	6,973	6,879
Tier 1 Capital	7,223	7,129
Total Regulatory Capital	7,415	7,333
Regulatory Capital Ratios (%)		
Common Equity Tire 1 Capital (%)(Minimum Requirement , 7.0%)	28.19%	32.08%
Tier 1 Capital Ratio(%) (Minimum Requirement, 8.5%)	29.21%	33.25%
Total Capital Ratios (%) (Minimum Requirement, 12.5%)	29.98%	34.20%
Basel III Leverage Ratio (%) (Minimum Requirment 3%)	11.33%	11.34%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement -100%)		
-Rupee (%)	157%	217%
-All Currency (%)	-	-
Net Stable Funding Ratio(%) - (Minimum Requirement - 100%)	110%	104%
Assets Quality (Quality of Loan Portfolio)		
Impaired Loans (Stage 3) to Total Loans, Ratio (%) - Net Basis*	40.43%	47.04%
Impaired Loans (Stage 3) to Total Loans, Ratio (%) - Gross Basis*	44.19%	50.12%
Impairment (Stage 3) to Stage 3 Loans, Ratio (%) *	15.40%	13.53%
Impaired Loans (Stage 3) Ratio % - excluding EPF loans - Net Basis*	21.77%	25.50%
Impaired Loans (Stage 3) Ratio % - excluding EPF loans - Gross Basis*	27.97%	31.48%
Impairment (Stage 3) to Stage 3 Loans Ratio (%)-excluding EPF loans *	29.11%	27.08%
Income & Profitability		
Net Interest Margin (%)	4.33%	4.37%
Return on Assets (before Tax) (%)	0.93%	0.01%
Return on Equity (%)	4.09%	-1.22%
Cost to Income Ratio (%)	79.50%	77.24%
Debt/Equity (Times)	0.43	0.49
Interest Cover (Times)	3.87	3.76
Interest Yeild	12.01%	12.05%
Memorandum Information		
Credit Rating	BB+(lka) (Watch Positive)	BB+(lka) (Watch Positive)
Number of Employees	441	453
Number of Branches	39	39

* Including Undrawn Portion of Credit

Financial Indicators	Share Price(Rs)	
	3rd Quarter 30.09.2026	4th Quarter 31.12.2025
Market Price of shares/Debentures during the Quarter		
Highest Price	72.40	78.50
Lowest Price	62.40	42.60
Last Trading Price	64.90	57.90

Notes to the Financial Statement

1. The Statement of Financial Position as at 30.09.2026, 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 2026

4. The Financial statements have been prepared in accordance with the accounting policies set out in the Audited accounts for the year ended 31st Dec 2025.

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 30.09.2026

	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.	Mr. J.A.S.M. Jayawickrama	4,450,000	6.88
4.	Merchant Bank of Sri Lanka & Finance PLC/ J.A.S.M. Jayawickrama	1,979,261	3.06
5.	Mr. L.K. Ranasinghe	877,097	1.36
6.	Seylan Bank PLC / K.L.G. Udayananda	747,812	1.16
7.	Seylan Bank PLC/ A.C. Senanka	427,216	0.66
8.	Mr. D.G. Wijemanna	350,000	0.54
9.	Sampath Bank PLC/ A. Sithampalam	313,275	0.48
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.	Dr. S.R.G. Jagath	250,000	0.39
15.	Commercial Bank of Ceylon PLC/W. Jinadasa	249,632	0.39
16.	Mr. B.W.R. Srikantha	223,156	0.34
17.	People's Leasing & Finance PLC/Mr.K.A.D.R.M.K.Kariyapperuma	220,000	0.34
18.	Miss. S. Durga	200,413	0.31
19.	Mr. W.G.H.S. Gunathunga	196,502	0.30
20.	Finco Holdings (Private) Limited	185,000	0.29
Total		**53,719,926**	**83.02**

* The Public Holding percentage is 50.24% , No of Shares 32,510,989 and No of Shareholders 3,382.

7. Minimum Share Holders for compliance

OPTION - 5	MINIMUM SHARE HOLDERS FOR COMPLIANCE		
	Float-adjusted Market Capitalization (Rs. Bn)	Public Holding Percentage	Number of public Shareholders
Minimum	Less Than 2.5	20%	500
Available	2.1	50.24%	3,382

8. Directors' & Chief Executive Officer's holding in shares and Debentures of the Bank at the end of 30.09.2026 are as follows.

Directors' & Chief Executive Officer's Name	No of Shares	No of Debentures
1.Mr. H B Keerthiratne - Chairman	1,000	
2.Mr. 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. Mrs. S.S.S. Nandani	-	-
8.Mr. J.K.A.Sirinatha	-	-
9.Mr. R.A.S. Ranawaka	-	-
10.Mr. H C Lokugeegana (GM / CEO)	-	-
Total	5,100	-

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
K M K Deshapriya
GM/CEO (Coverup)
& Head of Credit & Recovery

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

Signed
K B Wijeyaratne
Director

Signed
H B Keerthiratne
Chairman

Dated: 13 Nov 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) (Watch Positive)

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. H B Keerthiratne - Chairman (appointed w.e.f 09/01/2026)
2. Dr. K.Pathiraja (P.A. Krishantha)
3. Mr. K. B. Wijeyaratne
4. Mr. A.N.Hapugala
5. Mr. P.S.K. Jayamanna Mohottige (Mr. J.M.P.S.Kaushallya)
6. Mrs. K.K.G. Premathilake
7. Mrs. S.S.S. Nandani
8. Mr.J.K.A. Sirinatha
9. Mr. R.A.S. Ranawaka(appointed w.e.f 09/01/2026)

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

Company Secretary

Mrs. H.M.S.B. Karunarathna - Actg Company Secretary

Bankers

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

Corporate Management

1. Mr. H. C. Lokugeegana - GM/CEO
2. Mr. K.M.K. Deshapriya - Head of Credit & Recovery
3. Mr. Anura Hettiarachchi - Chief Financial Officer
4. Mrs. K.T.D.D. De Silva - AGM - Legal
5. Mrs. W.M.L.R. Wijesundara - AGM - Treasury
6. Mr. H.K.Y.U. Somawansa - Head of HR & Administration
7. Mr. I. Nishantha - Chief Manager - Risk Management
8. Mrs. G. P. Priyadarshani - Chief Internal Auditor

Investor information

Mr. Anura Hettiarachchi
Chief Financial Officer
T.P. 2356800, 2446239 D/L 2356802
Fax : 2356829
E-mail – anura.h@hdfc.lk