



FINANCIAL STATEMENTS FOR THE PERIOD ENDED 31ST MARCH 2026

INCOME STATEMENT

In Rupees Thousands	Bank	
	Current Period 31/3/2026 (Unaudited)	Previous Period 31/03/2025 (Unaudited)
Interest income	10,639,008	9,584,990
Interest expenses	(4,351,435)	(4,209,338)
Net interest income	6,287,574	5,375,652
Fee and commission income	876,915	401,815
Fee and commission expenses	(272,239)	(214,626)
Net fee and commission income	604,676	187,189
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	23,111	32,310
Total operating income	6,915,361	5,595,151
Impairment charges	(265,621)	(379,696)
Net operating income	6,649,740	5,215,455
Personnel expenses	(3,004,018)	(2,759,889)
Depreciation and amortization expenses	(150,837)	(157,784)
Other expenses	(711,133)	(662,112)
Operating profit/(loss) before VAT on financial services & SSCL	2,783,752	1,635,670
VAT on financial services	(797,889)	(626,483)
Social Security Contribution Levy	(114,241)	(87,011)
Operating profit/(loss) after VAT on financial services & SSCL	1,871,621	922,176
Share of profits of associates and joint ventures	-	-
Profit/(loss) before tax	1,871,621	922,176
Income tax expenses	(788,609)	(545,163)
Profit/(loss) for the Period	1,083,012	377,011
Other Comprehensive Income / (Loss) Net of Taxes	-	-
Total Comprehensive income for the Period	1,083,012	377,011
Profit attributable to:		
Equity holders of the parent	1,083,012	377,011
Non-controlling interests	-	-
Earnings per share on profit		
Basic earnings per ordinary share	1.93	0.67
Diluted earnings per ordinary share	-	-

PRADESHIYA SANWARDHANA BANK

STATEMENT OF COMPREHENSIVE INCOME

FOR THE PERIOD ENDED 31ST MARCH 2026

In Rupees Thousands	Bank	
	Current Period 31/03/2026 (Unaudited)	Previous Period 31/03/2025 (Unaudited)
Profit/(loss) for the Period	1,083,012	377,011
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	-	-
Others (specify)	-	-
Less: Tax expense relating to items that will be reclassified to income statement	-	-
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	-	-
Differed Tax impact on retirement benefit obligation	-	-
Less: Tax expense relating to items that will not be reclassified to income statement	-	-
Other Comprehensive Income (OCI) for the Period, net of taxes	-	-
Total comprehensive income for the Period	1,083,012	377,011
Attributable to:		
Equity holders of the parent	1,083,012	377,011
Non-controlling interest	-	-

PRADESHIYA SANWARDHANA BANK

STATEMENT OF FINANCIAL POSITION

AS AT 31ST MARCH 2026

In Rupees Thousands	Bank	
	Current Period 31/03/2026 (Unaudited)	Previous Year 31/12/2025 (Audited)
Assets		
Cash and cash equivalents	4,313,633	4,869,722
Balances with central banks	-	-
Placements with banks	11,905,337	15,105,878
Derivative financial instruments	-	-
Financial assets recognized through profit or loss	-	-
- measured at fair value	280	313
- designated at fair value	-	-
Financial assets at amortized cost		
- loans and advances	299,104,100	283,613,763
- debt and other instruments	41,279,646	49,091,983
Financial assets measured at fair value through other comprehensive income	153,714	153,435
Investment in subsidiaries	-	-
Investments in associates and joint ventures	-	-
Property, plant and equipment	2,769,638	2,759,763
Right of use assets	1,128,407	1,014,620
Goodwill and intangible assets	42,441	39,527
Differred tax assets	2,524,973	2,524,971
Current tax assets	-	-
Other assets	3,530,110	3,001,772
Total assets	366,752,277	362,175,745
Liabilities		
Due to banks	39,113,020	34,889,573
Derivative financial instruments	-	-
Financial liabilities recognized through profit or loss		
- measured at fair value	-	-
- designated at fair value	-	-
Financial liabilities at amortized cost		
- due to depositors	286,664,427	283,715,707
- due to debt securities holders	-	-
- due to other borrowers	-	-
Debt securities issued	-	-
Retirement benefit obligations	3,909,296	4,057,861
Current tax liabilities	-	1,787,250
Deferred tax liabilities	-	-
Other liabilities	14,044,796	15,787,628
Due to subsidiaries	-	-
Total liabilities	343,731,539	340,238,019
Equity		
Stated capital/Assigned capital	8,521,865	8,521,865
Statutory reserve fund	1,070,810	1,070,810
OCI reserve	-	-
Retained earnings	6,902,854	5,819,842
Revaluation Reserve	1,128,170	1,128,170
Other reserves	5,397,039	5,397,039
Total shareholders' equity	23,020,738	21,937,726
Non-controlling interests	-	-
Total equity	23,020,738	21,937,726
Total equity and liabilities	366,752,277	362,175,745
Contingent liabilities and commitments	1,882,201	1,777,556
(Note: Amount stated are net of impairment & Depreciation)		

PRADESHIYA SANWARDHANA BANK

STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED 31ST MARCH 2026

In Rupees Thousands	Stated capital/Assigned Capital			Reserves						Total	Non Controlling interest
	Ordinary Voting Share	Ordinary Non Voting Share	Assigned Capital	Statutory Reserve Fund	OCI Reserve	Reveluation Reserve	Retained Earnings	Special Reserve Fund	General Reserve Fund		
Balance as at 01/01/2026 (Opening balance)	-	-	8,521,865	1,070,810	-	1,128,170	5,819,842	925,200	4,471,839	21,937,726	-
Total comprehensive income for the Period											
Profit/(loss) for the Period (net of tax)	-	-	-	-	-	-	1,083,012	-	-	1,083,012	-
Other comprehensive income (net of tax)	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the Period	-	-	-	-	-	-	1,083,012	-	-	1,083,012	-
Transactions with equity holders, recognised directly in equity											
Share issue/increase of assigned capital	-	-	-	-	-	-	-	-	-	-	-
Share options exercised	-	-	-	-	-	-	-	-	-	-	-
Bonus issue	-	-	-	-	-	-	-	-	-	-	-
Rights issue	-	-	-	-	-	-	-	-	-	-	-
Transfers to reserves during the Period	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-
Contribution to the Naional Insurance Trust Fund	-	-	-	-	-	-	-	-	-	-	-
Profit transferred to head office	-	-	-	-	-	-	-	-	-	-	-
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)	-	-	-	-	-	-	-	-	-	-	-
Total transactions with equity holders	-	-	-	-	-	-	-	-	-	-	-
Balance as at 31/03/2026	-	-	8,521,865	1,070,810	-	1,128,170	6,902,854	925,200	4,471,839	23,020,738	-

PRADESHIYA SANWARDHANA BANK

STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31-03-2026

In Rupees Thousands	Bank	
	Current Period 31/03/2026 (Unaudited)	Previous Period 31/03/2025 (Unaudited)
Cash flow from operating activities		
Profit before tax	1,871,621	922,176
Adjustment for:		
Non cash items included in profit before tax	275,574	604,228
Changes in operating assets	(12,160,463)	3,553,499
Changes in operating liabilities	6,192,372	10,403,929
Net gain from investment activities	-	-
Share of profits in associates and joint ventures	-	-
Dividend income from subsidiaries and associates	-	-
Net gain/(loss) from financial instruments at fair value through profit or loss	-	-
Others reclassification	-	-
Contribution paid to defined benefit plans	(148,564)	(153,484)
Taxes on financial services	(912,130)	(713,494)
Tax Paid	(788,609)	(545,163)
Net cash generated from/(used in) operating activities	(5,670,200)	14,071,691
Cash flows from investing activities		
Purchase of Property, plant and equipment	(265,408)	-
Net purchase of intangible assets	(3,268)	-
Investment in Debenture	(678,220)	-
Investment in Fixed deposits (more than three months)	13,095,059	(15,138,449)
Proceeds from the sale of property, plant and equipment	-	476
Received Dividend Income	-	-
Net cash (used in)/from investing activities	12,148,166	(15,137,972)
Cash flows from financing activities		
Net proceeds from the issue of ordinary share capital	-	-
Payment of principal of operating lease	(22,479)	(110,202)
Net proceeds from the other borrowings	97,861	-
Redemption of Debentures	-	-
Interest paid & Repayemt of debentures	-	-
Net cash from financing activities	75,381	(110,202)
Net increase/(decrease) in cash & cash equivalents	6,553,347	(1,176,483)
Cash & cash equivalents at the beginning of the Period	37,517,301	59,677,466
Cash and cash equivalents at the end of the Period	44,070,646	58,500,981
Reconciliation of Cash & Cash Equivalents		
Cash and cash equivalent	4,313,633	2,528,413
Favorable balances with banks		
Placements with Banks	11,905,337	34,860,245
Fixed deposits less than three months	29,484,846	22,523,846
Unfavorable balances with banks	(1,633,170)	(1,411,522)
	44,070,646	58,500,981

PRADESHIYA SANWARDHANA BANK
ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS
AS AT 31ST MARCH 2026

a. Bank - Current Period-31/03/2026(Unaudited)

In Rupees Thousands	AC	FVPL	FVOCI	TOTAL
ASSETS				
Cash and cash equivalents	4,313,633	-	-	4,313,633
Balances with central banks	-	-	-	-
Placements with banks	11,905,337	-	-	11,905,337
Equity Instruments at fair value through profit or loss	-	280	-	280
Loans and advances	299,104,100	-	-	299,104,100
Debt instruments	41,279,646	-	-	41,279,646
Equity instruments	-	-	153,714	153,714
Other Assets	2,937,665	-	-	2,937,665
Total financial Assets	359,540,380	280	153,714	359,694,374

In Rupees Thousands	Amortized Cost	TOTAL
LIABILITIES		
Due to banks	39,113,020	39,113,020
Derivative financial instruments	-	-
Financial liabilities	-	-
- due to depositors	286,664,427	286,664,427
- due to debt securities holders	-	-
- due to other borrowers	-	-
Debt securities issued	-	-
Other Liability	8,141,819	8,141,819
Total financial liabilities	333,919,266	333,919,266

b. Bank - Previous Year-31/12/2025 (Audited)

In Rupees Thousands	AC	FVPL	FVOCI	TOTAL
ASSETS				
Cash and cash equivalents	4,869,722	-	-	4,869,722
Balances with central banks	-	-	-	-
Placements with banks	15,105,878	-	-	15,105,878
Equity Instruments at fair value through profit or loss	-	313	-	313
Loans and advances	283,613,763	-	-	283,613,763
Debt instruments	49,091,983	-	-	49,091,983
Equity instruments	-	-	153,435	153,435
Other Assets	2,687,268	-	-	2,687,268
Total financial	355,368,613	313	153,435	355,522,362

In Rupees Thousands	Amortized Cost	TOTAL
LIABILITIES		
Due to banks	34,889,573	34,889,573
Derivative financial instruments	-	-
Financial liabilities	-	-
- due to depositors	283,715,707	283,715,707
- due to debt securities holders	-	-
- due to other borrowers	-	-
Debt securities issued	-	-
Other Liability	9,441,835	9,441,835
Total financial liabilities	328,047,116	328,047,116

PRADESHIYA SANWARDHANA BANK
ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT
AS AT 31ST MARCH 2026

In Rupees Thousands	Bank	
	Current Period 31/03/2026 (Unaudited)	Previous Year 31/12/2025 (Audited)
Product-wise Gross loans & advances		
By product – Domestic currency		
Term loans	173,931,029	166,288,317
Leasing	3,901,424	3,036,109
Pawning	94,520,398	85,026,672
Refinance	20,247,491	23,867,263
Liya Isura	24,596	24,868
Staff Loan	7,855,530	7,554,312
Loans Against Deposits	17,698,328	16,624,695
SME	117,525	117,587
Sub total	318,296,321	302,539,823
By product – Foreign currency		
Overdrafts	-	-
Term loans	-	-
Guarantees	-	-
Bonds	-	-
Other loans (specify)	-	-
Sub total	-	-
Total	318,296,321	302,539,823
Product-wise commitments and contingencies		
By product – Domestic currency		
Guarantees	506,470	501,713
Bonds	-	-
Undrawn credit lines	1,233,699	1,191,794
Other commitments (specify)	-	-
Other contingencies (Bill Purchase)	142,032	84,049
Sub total	1,882,201	1,777,556
By product – Foreign currency		
Guarantees	-	-
Bonds	-	-
Undrawn credit lines	-	-
Other commitments (specify)	-	-
Other contingencies (specify)	-	-
Sub total	-	-
Total	1,882,201	1,777,556
Stage-wise impairment on loans & advances, commitments and contingencies		
Gross loans and advances, commitments and contingencies	320,178,522	304,317,377
Less: Accumulated impairment under stage 1	4,215,692	3,856,895
Accumulated impairment under stage 2	2,124,857	2,179,296
Accumulated impairment under stage 3	11,249,420	11,284,457
Net value of loans and advances, commitments and contingencies	302,588,553	286,996,729
Movement of impairment during the period		
Under Stage 1		
Charge/(Write back) to income statement	358,797	935,467
Write-off during the period	-	-
Other movements	-	(223,975)
Closing balance at 31/03/2026	4,215,692	3,856,895
Under Stage 2		
Charge/(Write back) to income statement	(54,439)	(610,604)
Write-off during the period	-	-
Other movements	-	-
Closing balance at 31/03/2026	2,124,857	2,179,296
Under Stage 3		
Charge/(Write back) to income statement	(35,037)	252,674
Write-off during the period	-	-
Other movements	-	-
Collective Impairment not recognized	-	-
Closing balance at 31/03/2026	11,249,420	11,284,457
Total impairment under SLFRS 9	17,589,969	17,320,647

PRADESHIYA SANWARDHANA BANK
ANALYSIS OF DEPOSITS
AS AT 31ST MARCH 2026

In Rupees Thousands	Bank	
	Current Period 31/03/2026 (Unaudited)	Previous Year 31/12/2025 (Audited)
By product – Domestic currency		
Demand deposits (current accounts)	-	-
Savings deposits	101,719,555	100,036,664
Fixed deposits	184,944,871	183,679,042
Others (Specify)	-	-
Sub total	286,664,427	283,715,706
By product – Foreign currency		
Demand deposits (current accounts)	-	-
Savings deposits	-	-
Fixed deposits	-	-
Others (Specify)	-	-
Sub total	-	-
Total	286,664,427	283,715,706

PRADESHIYA SANWARDANA BANK
 SELECTED PERFORMANCE INDICATORS / KEY FINANCIAL DATA
 AS AT 31ST MARCH 2026 (Based on Regulatory Reporting)

Item	Current Period 31/03/2026 (Unaudited)	Previous Year 31/12/2025 (Audited)
Regulatory Capital Adequacy (LKR in Thousands)		
Common Equity Tier 1	17,165,792	17,168,706
Tier 1 Capital	17,165,792	17,168,706
Total Regulatory Capital	25,188,915	25,432,616
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement - 7%)	9.59%	9.79%
Tier 1 Capital Ratio (%) (Minimum Requirement - 8.5%)	9.59%	9.79%
Total Capital Ratio (%) (Minimum Requirement - 12.5%)	14.07%	14.50%
BASEL III Leverage Ratio (Minimum Requirement - 3%)	4.66%	4.39%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)		
Rupee (%)	135%	207%
All Currency (%)	135%	207%
Net Stable Funding Ratio (%) - (Minimum Requirement - 100%)	122%	130%
Assets Quality		
Impaired Loans (Stage 3) to Total Loans Ratio(%) *(Net of stage 3 impairment)	3.77%	4.06%
Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*	48.37%	47.87%
Income and Profitability		
Net Interest Margin (%)	6.90%	7.06%
Return on Assets (before Tax) (%)	2.05%	1.70%
Return on Equity (%)	19.27%	11.77%
Memorandum Information		
Credit Rating-LRA	<i>BBB+Stable Out Look</i>	<i>BBB+Stable Out Look</i>
Number of Employees	2,466	2,507
Number of Branches	272	272

CERTIFICATION:

We, the undersigned, being the Chief Financial Officer and Chief Executive Officer of Pradeshiya Sanwardhana Bank 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;

(b) the information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

J.A.D.Wijayabandara
 (Sgd.) Chief Financial Officer
 Date:22-05-2026

A.B.Tennakoon
 (Sgd.)Chief Executive Officer
 Date:22-05-2026

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