Standard Chartered Bank, Sri Lanka

SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME

For the 6-months Ended	Current Period 30/06/2026 Rs. Mn	Prior Period 30/06/2025 Rs. Mn
Interest income	8,556	7,044
Interest expenses	(1,937)	(1,006)
Net interest income	**6,619**	**6,038**
Net fee and commission income	1,413	972
Net other operating income	2,068	2,576
Total operating income	**10,100**	**9,586**
Impairment charges	(3,170)	4,898
Personnel expenses	(1,596)	(1,468)
Other expenses	(594)	(256)
Share of profits/(loss) of associates and joint ventures	-	-
Operating profit before taxes	**4,740**	**12,760**
Income tax and other taxes	(3,360)	(4,730)
Profit/(loss) for the period from continuing operations	**1,380**	**8,030**
Profit/(loss) for the period from dis-continuing operations	**25**	**984**
Total Profit/(loss) for the period	**1,405**	**9,014**
Other comprehensive income, net of taxes from continuing operations	1,933	(90)
Other comprehensive income, net of taxes from dis-continuing operations	-	-
Total comprehensive income for the period	**3,338**	**8,924**

Standard Chartered Bank, Sri Lanka

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA AS AT 30TH JUNE 2026

Item	Current Period 30/06/2026	Previous Period 31/12/2025
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1	85,258	89,516
Tier 1 Capital	85,258	89,516
Total Regulatory Capital	87,531	90,961
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement 7%)	34.87	46.45
Tier 1 Capital Ratio (%) (Minimum Requirement 8.5%)	34.87	46.45
Total Capital Ratio (%) (Minimum Requirement :12.5%)	35.80	47.20
Basel III Leverage Ratio (Minimum Requirement : 3%)	19.14	19.71
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) (Minimum Requirement : 100%)		
- Rupee (%)	275.00	324.00
- All Currency (%)	459.46	188.16
Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)	245.00	220.93
Assets Quality		
Net Impaired Loans (Stage 3) to Total Net Loans, Ratio (%)	0.7%	1.0%
Gross Impaired Loans (Stage 3) to Total Gross Loans, Ratio (%)	2.2%	2.5%
Impairment provisioning (Stage 3) to Stage 3 Loans, Ratio (%)	72.0%	62.5%
Income & Profitability		
Net Interest Margin (%)	4.5%	5.5%
Return on Assets (before Tax) (%)	1.3%	8.7%
Return on Equity (%)	3.5%	16.2%
Cost to Income Ratio (%)	33.0%	18.6%
Memorandum Information		
Credit Rating	AAA (lka) by Fitch	AAA (lka) by Fitch
Number of Employees	500	511
Number of Branches	7	7

Discontinued operations: Pursuant to the Business Sale Agreement signed with DFCC Bank PLC on 12 November 2025, to divest the Wealth and Retail Banking (WRB) business, the Bank transferred the assets, liabilities, and contingents of its WRB business to the buyer, on 31 July 2026. The assets, liabilities and contingents of the WRB business as at 30 June 2026, and the operating results for the six months then ended, are disclosed in the above financial statements under the captions of 'Assets Held for Sale', 'Liabilities Directly Associated with Assets Held for Sale', 'Contingent liabilities and Commitments of dis-continued operations', and 'Profit After Tax from Discontinued Operations', respectively.

Standard Chartered Bank, Sri Lanka

SIMPLIFIED STATEMENT OF FINANCIAL POSITION

As at	30/06/2026 Rs. Mn	31/12/2025 Rs. Mn (Audited)
Assets		
Cash and cash equivalents	1,324	3,794
Balances with central banks	1,738	2,924
Placements with banks	126,982	105,744
Derivative financial instruments	3,283	3,490
Financial assets recognized through profit or loss	38,965	27,526
Financial assets at amortised cost - loans and advances	93,232	95,944
Financial assets at amortised cost - debt & other instruments	-	-
Financial assets measured at fair value through other comprehensive income	70,731	90,735
Investment in subsidiaries, associates & joint ventures	-	
Property, plant and equipment	1,344	1,338
Investment Property	2,650	2,650
Other assets	5,848	5,198
Assets held for sale	22,576	22,736
Total assets	**368,673**	**362,079**
Liabilities		
Due to banks	2,529	20,538
Derivative financial instruments	3,635	3,293
Financial liabilities recognized through profit or loss	1,681	3,097
Financial liabilities at amortised cost - Due to depositors	198,796	183,598
Financial liabilities at amortised cost - Due to other borrowers	-	-
Debt Securities issued	-	-
Tax liabilities	2,538	2,245
Other liabilities & provisions	19,270	9,285
Liabilities directly associated with the assets held for sale	43,531	46,221
Total liabilities	**271,980**	**268,277**
Equity		
Stated capital/Assigned capital	3,318	3,318
Statutory reserve fund	3,318	3,318
Retained earnings	77,763	76,359
Other Reserves	12,294	10,807
Total shareholders' equity	**96,693**	**93,802**
Non-controlling interests	-	-
Total equity	**96,693**	**93,802**
Total equity and liabilities	**368,673**	**362,079**
Contingent liabilities and Commitments of continuing operations	**290,245**	**399,717**
Contingent liabilities and Commitments of dis-continuing operations	**18,451**	**16,829**

CERTIFICATION

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of Standard Chartered 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.

Bingumal Thewarathanthri
(Sgd) Chief Executive Officer
28/08/2026

Chamath Athulathmudali
(Sgd) Chief Financial Officer
28/08/2026

Please visit the following web link for comprehensive information, including the detailed Financial Statements and accompanying notes. www.sc.com/lk/news-media/

Standard Chartered PLC

CONSOLIDATED BALANCE SHEET

As at	Current Period 30/06/2026 USD Mn	Previous Period 31/12/2025 USD Mn (Audited)
Assets		
Cash and Balances at Central Banks	84,541	77,746
Financial Assets held at Fair Value through Profit or Loss	225,286	195,257
Derivative Financial Instruments	82,225	65,782
Loans and Advances to Banks	45,962	43,901
Loans and Advances to Customers	299,279	286,788
Investment Securities	156,446	166,956
Other Assets	84,024	67,931
Current Tax Assets	422	574
Prepayments and Accrued Income	2,900	3,058
Interests in Associates and Joint Ventures	1,532	1,426
Goodwill and Intangible Assets	6,394	6,231
Property, Plant and Equipment	2,439	2,559
Deferred Tax Assets	570	493
Retirement benefit schemes in surplus	228	154
Assets Classified as held for sale	1,158	1,099
Total Assets	**993,406**	**919,955**
Liabilities		
Deposits by Banks	29,800	30,846
Customer Accounts	552,644	530,161
Repurchase agreements and other similar secured borrowing	4,624	7,757
Financial Liabilities held at Fair Value through Profit or Loss	99,900	89,597
Derivative Financial Instruments	83,460	68,204
Debt Securities in Issue	79,377	72,858
Other Liabilities	69,865	46,655
Current Tax Liabilities	838	709
Accruals and Deferred Income	6,161	7,358
Subordinated Liabilities and Other Borrowed Funds	8,772	8,834
Deferred Tax Liabilities	746	752
Provision for Liabilities and Charges	373	401
Retirement Benefit Obligations	291	323
Liabilities included in disposal group held for sale	662	914
Total Liabilities	**937,513**	**865,369**
Equity		
Share Capital and Share premium account	6,578	6,614
Other Reserves	9,458	10,406
Retained earnings	30,272	29,573
Total Parent Company Shareholders' Equity	**46,308**	**46,593**
Other equity instruments	9,105	7,528
Total Equity excluding non - controlling interests	**55,413**	**54,121**
Non - controlling interests	480	465
Total Equity	**55,893**	**54,586**
Total equity and liabilities	**993,406**	**919,955**
Commitments and Contingencies	**325,364**	**313,438**

Standard Chartered PLC

CONSOLIDATED INCOME STATEMENT

For the 6-months Ended	Current Period 30/06/2026 USD Mn	Previous Period 30/06/2025 USD Mn
Interest Income	11,559	12,485
Interest Expense	(8,558)	(9,441)
Net interest income	**3,001**	**3,044**
Fees and commission income	3,334	2,627
Fees and commission expense	(634)	(495)
Net trading income	5,819	5,438
Other operating income	84	292
Non interest income	**8,603**	**7,862**
Operating income	**11,604**	**10,906**
Staff costs	(4,768)	(4,393)
Premises costs	(170)	(175)
General administrative expenses	(832)	(1,135)
Depreciation and amortisation	(566)	(544)
Operating expenses	**(6,336)**	**(6,247)**
Operating profit before impairment losses and taxation	**5,268**	**4,659**
Credit Impairment	(446)	(336)
Goodwill, Property, plant and equipment and other impairnment	(21)	(19)
Profit/(Loss) from associates and joint ventures	(17)	79
Profit before taxation	**4,784**	**4,383**
Taxation	(1,113)	(1,057)
Profit/(Loss) for the year	**3,671**	**3,326**
Profit/(losss) Attributable to:		
Non - controlling interests	18	17
Parent company shareholders	3,653	3,309
Profit/(Loss) for the year	**3,671**	**3,326**
Earnings per share:		
Basic earnings/(loss) per ordinary share	151.6	129.1
Diluted earnings/(loss) per ordinary share	147.3	125.5

The financial information pertaining to Standard Chartered PLC for the six months ended 30th June 2026 is based on the audited Condensed Consolidated Financial Statements approved by the Board of Directors on 29st July 2026.