



State Bank of India

No. 16, Sir Baron Jayatilake Mawatha, Colombo 01.

FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30th JUNE 2026

STATEMENT OF COMPREHENSIVE INCOME FOR THE PERIOD ENDED 30th JUNE 2026

In Rupees Millions	Bank (in LKR Million)		Group (in INR Crores)	
	Current Period	Previous Period	Current Period	Previous Period
	From 01-04-2026 To 30-06-2026	From 01-04-2025 To 30-06-2025	From 01-04-2026 To 30-06-2026	From 01-04-2025 To 30-06-2025
Interest income	694.42	716.29	127,896.46	117,995.88
Interest expense	(171.57)	(196.96)	(94,011.38)	(76,923.39)
Net interest income	522.85	519.33	33,885.08	41,072.49
Net fee and commission income	84.52	58.34	15,922.69	17,345.68
Net other operating income	113.29	59.51	-	-
Total operating income	720.66	637.18	49,807.71	58,418.17
Impairment charges	3.87	2.93	(3,359.01)	(4,934.04)
Personnel expenses	(101.71)	(75.31)	(17,423.80)	(16,899.52)
Other expenses	(79.86)	(78.38)	(13,649.91)	(10,799.34)
Share of profits of associates and joint ventures	-	-	-	-
Operating Profit/(loss) before taxes	542.96	486.42	28,482.41	25,785.27
Income tax and other taxes	(213.30)	(167.61)	(7,361.19)	(6,624.83)
Profit/(loss) for the period	329.66	318.81	21,121.22	19,160.44
Other comprehensive income, (OCI) for the period net of taxes	739.06	82.64	-	-
Total comprehensive income for the period	1,068.72	381.45	21,121.22	19,160.44

STATEMENT OF FINANCIAL POSITION AS AT 30.06.2026

In Rupees Millions	Bank (in LKR Million)		Group (in INR Crores)	
	Current Period	Previous Period	Current Period	Previous Period
	as at 30.06.2026	as at 31.03.2026 (Audited)	as at 30.06.2026	as at 31.03.2026 (Audited)
Assets				
Cash and cash equivalents	1,505.00	4,592.84	211,851.16	21,377.43
Balances with central bank	3,634.22	3,380.28	-	247,067.87
Placements with banks	23,528.93	12,353.65	119,043.83	116,114.53
Derivative financial instruments	-	-	-	-
Financial assets recognized through profit or loss	24.41	24.41	-	-
Financial assets at amortised cost				
loans and advances	13,358.08	19,892.20	4,992,003.69	4,877,894.83
debt and other instruments	315.00	315.00	-	-
Financial assets measured at fair value through other comprehensive income	5,077.59	5,106.11	1,803,425.81	1,719,911.55
Investment in subsidiaries, associates and joint ventures	-	-	-	81,342.53
Property, plant and equipment	562.05	571.36	54,968.44	54,790.35
Other assets	294.71	189.41	480,992.04	504,512.93
Total assets	48,300.00	46,425.27	7,662,284.97	7,623,012.01
Liabilities				
Due to banks	11,122.24	9,000.02	-	305,218.01
Financial liabilities recognized through profit or loss	-	-	-	-
Financial liabilities at amortised cost				
due to depositors	14,450.31	15,888.49	6,005,805.24	5,954,123.38
due to other borrowers	-	-	768,854.15	447,554.53
Tax liabilities	278.15	64.17	-	54.70
Other liabilities & provisions	606.60	596.78	320,794.80	371,619.10
Total liabilities	26,457.29	25,549.46	7,095,454.19	7,078,569.73
Equity				
Stated capital/Assigned capital	2,442.83	2,442.83	923.06	923.06
Statutory reserve fund	732.05	732.05	-	164,240.54
Retained earnings	12,548.75	12,301.24	565,907.72	114,131.32
Other reserves	6,119.07	5,399.69	-	265,147.36
Total shareholders' equity	21,842.70	20,875.81	566,830.78	544,442.28
Non-controlling interests	-	-	-	-
Total equity	21,842.70	20,875.81	566,830.78	544,442.28
Total equity and liabilities	48,300.00	46,425.27	7,662,284.97	7,623,012.01
Contingent liabilities and commitments	33,989.07	44,080.26	-	4,342,610.77

SELECTED PERFORMANCE INDICATORS (BASED ON REGULATORY REPORTING) 30.06.2026

ITEM	Bank	
	30-June-26	31-Mar-26
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1	16,465	20,783
Tier 1 Capital	16,465	20,783
Total Regulatory Capital	16,572	20,915
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement 7.0%)	57.62%	77.48%
Tier 1 Capital Ratio (%) (Minimum Requirement 8.5%)	57.62%	77.48%
Total Capital Ratio (%) (Minimum Requirement 12.5%)	57.99%	77.97%
Basel III Leverage Ratio (Minimum Requirement 3%)	30.17%	41.59%
Regulatory Liquidity Requirement		
Liquidity Coverage Ratio (%) Minimum Requirement - 100%)		
Rupee (%)	1125.17%	1113.18%
All Currency (%)	212.17%	218.82%
Net Stable Funding Ratio (%) (Minimum Requirement 100%)	170.44%	197.27%
Assets Quality (Quality of Loan Portfolio)		
Impaired Loans (Stage 3) to Total Loans, Ratio (%) - Gross Basis	4.13%	2.62%
Impaired Loans (Stage 3) to Total Loans, Ratio (%) - Net Basis	2.99%	1.90%
Impairment (Stage 3) to Stage 3 Loans, Ratio (%)	28.87%	25.11%
Profitability		
Net Interest Margin %	1.48%	4.51%
Return on Assets (before Tax) %	1.50%	3.95%
Return on Equity %	2.01%	4.82%
Cost to Income Ratio %	24.66%	31.07%
Memorandum Information		
Credit Ratings	Moody's Baa3 S & P BBB - Fitch BBB -	Moody's Baa3 S & P BBB - Fitch BBB -
Number of Employees	73	75
Number of Branches	7	7

CERTIFICATION:

We the under signed, being the Country Head and the Head of Compliance of State Bank of India 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.

Anita Sontumyra
(Sgd) Country Head, Sri Lanka,
Date : 25.08.2026

Wishmika Gunasekaara
(Sgd) Head of Compliance
Date : 25.08.2026