



15.1.1 Cost of property and equipment include cost of fully depreciated assets that are still in use amounting to Rs. 859.63 million (December 2025: Rs. 863.33 million).

15.2 This includes deposits of computer equipment carrying cost and accumulated depreciation amounting to Rs. 16.89 million.

15. ROYALTY ON USE ASSETS

	June 30, 2026	June 30, 2025
	Equipment	Equipment
At opening		
Cost	5,000,214,662	5,000,214,662
Accumulated depreciation	(2,108,982,476)	(2,108,982,476)
Closing net book value	2,891,232,186	2,891,232,186
For the period / year movement		
Additions	48,776,330	28,763,487
Disposals	(10,614,125)	(10,614,125)
Depreciation charge	(10,614,125)	(10,614,125)
Net carrying amount at closing	2,828,384,366	2,808,762,423

16. INTANGIBLE ASSETS

	June 30, 2026	June 30, 2025
	Intangible Assets	Intangible Assets
At opening		
Capital work in progress	18.1	18.1
Intangible assets	18.2	18.2
Closing	36.3	36.3

16.1 Capital work in progress

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

16.1.1 CRRP facilities

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

16.2 Intangible Assets

	June 30, 2026	June 30, 2025
	Intangible Assets	Intangible Assets
At opening		
Capital work in progress	18.1	18.1
Accumulated amortisation and impairment	(18.1)	(18.1)
Net book value	0.0	0.0
For the period / year movement		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

16.3 Cost of fully amortised intangible still in use

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

16.4 EXPRESSED TAX ASSET

	At January 1, 2026	Revised as per Act, 2026	Revised as per Act, 2026	At April 30, 2026
Debitable temporary differences are:				
- Tax losses carried forward	2,018,000,000	2,018,000,000	2,018,000,000	2,018,000,000
- Withholding tax on investment income	2,018,000,000	2,018,000,000	2,018,000,000	2,018,000,000
- Accelerated tax depreciation	2,018,000,000	2,018,000,000	2,018,000,000	2,018,000,000
- Credit for advance payment of advance	2,018,000,000	2,018,000,000	2,018,000,000	2,018,000,000
- Losses in relation to advance	2,018,000,000	2,018,000,000	2,018,000,000	2,018,000,000
Debitable temporary differences are:	10,090,000,000	10,090,000,000	10,090,000,000	10,090,000,000
Creditable temporary differences are:				
- Surplus on realisation of investments classified as FVOCI	2,018,000,000	2,018,000,000	2,018,000,000	2,018,000,000
- Unrealised gain of realisation of securities FVPL	2,018,000,000	2,018,000,000	2,018,000,000	2,018,000,000
Creditable temporary differences are:	4,036,000,000	4,036,000,000	4,036,000,000	4,036,000,000
Net	6,054,000,000	6,054,000,000	6,054,000,000	6,054,000,000

16.1 As at the period end, the Bank has recognised a net deferred tax asset amounting to Rs. 6,054 million (2025: Rs. 6,054 million) based on the balance sheet and other information available to the Bank. The deferred tax asset is recognised on the basis of the Bank's assessment of the recoverability of the deferred tax asset. Any significant change in such assessments may have an effect on the recoverability of the deferred tax asset. The management believes that it is probable that the Bank will be able to realise the deferred tax asset and consequently the deferred tax asset will be fully realised in the future.

16. OTHER ASSETS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

16.1 Movement in credit loss allowance held against other assets

	June 30, 2026	June 30, 2025
At opening		
Change for the period / year	1,000,000	1,000,000
At closing	1,000,000	1,000,000

17. NON-PAYABLE

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

18. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

19. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

20. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

21. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

22. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

23. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

24. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

25. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

26. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

27. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

28. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

29. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

30. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

31. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

32. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

33. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

34. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

35. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

36. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

37. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

38. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

39. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

40. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

41. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

42. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

43. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

44. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

45. DEPOSITS AND OTHER ACCOUNTS

	June 30, 2026	June 30, 2025
At opening		
Transfers from CRRP to intangible assets	18.1	18.1
Transfers from CRRP to intangible assets	18.2	18.2
Closing	36.3	36.3

46. DEPOSITS AND OTHER ACCOUNTS</