



DFCC Bank strengthens core banking performance with robust loan and deposit growth in Q3 2026



J. Durairatnam, Chairman, DFCC Bank.


Thimal Perera, Director/CEO, DFCC Bank.

DFCC Bank recorded strong growth in lending, deposits and fee-based income during the nine months ended 30 September 2026, while completing a major acquisition that significantly expanded its retail banking franchise. The Bank’s loan portfolio increased by 18 percent to 610 billion rupees and customer deposits rose by 23 percent to 694 billion rupees compared with December 2025, reflecting continued business expansion.

Group Profit After Tax stood at 7.6 billion rupees, down 12 percent from the corresponding period of 2025, amid higher impairment provisions and investments supporting growth.

Group Profit Before Tax reached 9.1 billion rupees. Meanwhile, the Bank’s Net Interest Income grew by eight percent to 24.8 billion rupees supported by lending growth and disciplined balance sheet management. Net Fee and Commission Income increased by 23 percent to 6.5 billion rupees, driven by cards and trade-related services.

The Bank’s total assets grew by 13 percent to 965 billion rupees, while current and savings account balances increased by 31 percent, lifting the CASA ratio to 26.15 percent. Asset quality also improved, with the net Stage 3 impaired loan ratio declining to 3.44 percent from 4.55 percent at the end of 2025. Impairment charges rose by ten percent to 4.8 billion rupees, reflecting additional provisions to address potential credit risks. The Bank maintained capital and liquidity ratios above regulatory minimum requirements, with a Total Capital Ratio of 14.017 percent and an all-currency Liquidity Coverage Ratio of 169.46 percent. A defining milestone was the acquisition of Standard Chartered Bank’s Wealth and Retail Banking business in Sri Lanka, effective August 1, 2026. The transaction brought approximately 50,000 customer accounts and 260 employees into DFCC Bank, strengthening its presence in retail banking, credit cards and wealth management while broadening its customer base.

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Thimal Perera, Director and Chief Executive Officer of DFCC Bank, said “Our focus is to convert greater scale and stronger customer relationships into sustainable earnings, with disciplined judgement on risk and costs.”

Alongside the acquisition, DFCC Bank advanced customer-focused innovations, including an ATM and Cash Recycler Machine experience offering transactions in eight languages at Bandaranaike International Airport and selected tourism destinations. It also continued developing banking solutions for migrant workers, pensioners, women and entrepreneurs, while strengthening transaction banking and international trade services.

Looking ahead, DFCC Bank remains focused on integrating its expanded operations, improving customer experience and translating growth into sustainable profitability, supported by prudent credit management, capital strength and continued investment in digital capabilities.