COMMERCIAL BANK

INTERIM FINANCIAL STATEMENTS

For the three months ended March 31, 2026

Financial Review for the three months ended March 31, 2026

ComBank Group's assets cross Rs. 3.5 Tn. in milestone-rich first quarter of 2026

- CASA ratio improves to industry-best 40.18%
- Loan book grows by Rs. 71.6 Bn. in 3 months to Rs. 2.16 Tn.
- Deposits increase by Rs. 171.1 Bn. in Q1 to reach Rs. 2.87 Tn.
- Pays Rs. 14.9 Bn. in taxes
- Impairment charges drop 55.5%; Provision cover tops 75%

The Commercial Bank of Ceylon PLC and its subsidiaries have become the first private sector banking group in Sri Lanka to exceed Rs. 3.5 trillion in assets, one of several achievements in a milestone-studded first quarter of 2026.

Building on its lending-centred record-breaking performance of 2025, the Commercial Bank Group posted total assets of Rs. 3.61 trillion as at 31st March 2026, a growth of Rs. 230 billion or 6.81% over the first three months of the year. Asset growth over the preceding 12 months amounted to Rs. 610 billion or 20.34% YoY.

This growth was based on gross loans and advances increasing by Rs. 71.61 billion in the quarter under review to Rs. 2.16 trillion, at a monthly average of Rs. 23.87 billion; and deposits growing by Rs. 171.14 billion at a monthly average of Rs. 57.05 billion to reach Rs. 2.87 trillion as at 31st March 2026. With this, the Group recorded year-on-year growth of 31.35% in its loan book and 19.04% in its deposits portfolio.

As a result, the Group's net asset value per share increased to Rs. 203.34 as at 31st March 2026, from Rs. 173.84 a year ago.

Gross income for the quarter grew by 12.47% to Rs. 99 billion, while interest income improved by 14.17% to Rs. 82.89 billion, with the bulk of the income generated by loans. Interest expenses rose by 14.82% to Rs. 44.07 billion as a result of an increase in interest rates and growth in volumes, generating a 13.44% growth in net interest income, which amounted to Rs. 38.81 billion for the three months reviewed.

Total operating income increased by 9.25% to Rs. 50.84 billion, and the Group's provision for impairment charges and other losses declined to Rs. 3.18 billion compared to the Rs. 7.15 billion reported for the corresponding period of 2025, reflecting the higher prudential provisioning recorded in the comparative quarter. However, the Group remains proactive in identifying sectors susceptible to local and global economic uncertainties, ensuring that adequate provisions are maintained through prudent management overlays.

Consequently, net operating income for the three months, at Rs. 47.66 billion, reflected a growth of 21%, and the Group's operating expenses increased by 15.81% to Rs. 14.83 billion, resulting in an operating profit before taxes on financial services of Rs. 32.84 billion, an improvement of 23.51%.

Taxes on financial services increased by 29.12% to Rs. 5.20 billion, resulting in Group profit before tax of Rs. 27.63 billion for the three months, a growth of 22.51%. With income tax increasing by 27.84% to Rs. 9.70 billion, the Group reported net profit of Rs. 17.94 billion for the quarter, reflecting a bottom-line growth of 19.80%.

Taken separately, Commercial Bank of Ceylon PLC reported a profit before tax of Rs. 26.64 billion and profit after tax of Rs. 17.17 billion for the three months, posting YOY growths of 21.76% and 18.46%, respectively.

In key performance ratios, the Bank's Tier 1 Capital Ratio as at 31st March 2026 was 13.32%, while its Total Capital Ratio stood at 16.85%. Both ratios are notably higher than the regulatory minimum ratios of 10% and 14% respectively.

Meanwhile, the Bank's liquidity coverage ratio for the quarter reviewed stood at 368.83% for Rupees and 282.77% for all currencies, both well over the statutory minimum ratios of 100%. The Bank's net stable funding ratio stood at 165.35% as at 31st March 2026, also significantly higher than the minimum statutory requirement of 100%.

In terms of profitability, the Bank's net interest margin stood at 4.50% for the quarter, compared to 4.51% reported at end 2025 and 4.74% a year ago. The Bank's return on assets (before tax) improved to 3.21% compared to 2.96% at end 2025 and 3.12% a year ago, while the return on equity improved to 21.37% from 19.51% at the end of 2025.

The Bank's cost to income ratio excluding taxes on financial services stood at 29.03%, as against 29.66% for 2025, while the figure inclusive of taxes on financial services was 39.60% for the quarter in comparison with 39.20% for the preceding year.

In terms of asset quality, the Bank's impaired loans (Stage 3) ratio further improved to 1.34% compared to 1.54% at end 2025, while its impairment (Stage 3) to Stage 3 loans ratio too improved to 75.04% as at 31st March 2026 from 73.50% at 31st December 2025.

Commercial Bank is the first Sri Lankan bank with a market capitalisation exceeding US$ 1 Bn., and was also the first bank in the country to be listed among the Top 1000 Banks of the World. Commercial Bank has the highest capital base among all Sri Lankan banks, is the largest private sector lender in Sri Lanka, and the largest lender to the country's SME sector. Ranked No. 1 in the Business Today Top 40, Commercial Bank is recognised as the most respected and most-awarded Bank in Sri Lanka. Commercial Bank is also a leader in digital innovation and is Sri Lanka's first 100% carbon-neutral bank.

Commercial Bank operates more than 270 strategically-located branches and an extensive network of automated machines island-wide, and has the widest international footprint among Sri Lankan banks, with 21 branches in Bangladesh, a fully-fledged Tier I Bank with a majority stake in the Maldives, a microfinance company in Myanmar, and a representative office in the Dubai International Financial Centre (DIFC). The Bank's fully-owned subsidiaries, CBC Finance PLC. and Commercial Insurance Brokers (Pvt) Limited, also deliver a range of financial services via their own branch networks.

INCOME STATEMENT

For the three months ended March 31,	Group			Bank		
	2026 Rs.'000	2025 Rs.'000	Change %	2026 Rs.'000	2025 Rs.'000	Change %
Gross income	**99,003,088**	88,024,903	12.47	**95,786,025**	85,859,941	11.56
Interest income	**82,886,515**	72,597,937	14.17	**80,319,354**	70,940,219	13.22
Less : Interest expense	**44,072,668**	38,383,114	14.82	**42,980,016**	37,688,623	14.04
Net interest income	**38,813,847**	34,214,823	13.44	**37,339,338**	33,251,596	12.29
Fee and commission income	**11,389,828**	9,652,657	18.00	**11,012,839**	9,345,334	17.84
Less: Fee and commission expense	**4,086,567**	3,102,868	31.70	**4,036,991**	3,065,277	31.70
Net fee and commission income	**7,303,261**	6,549,789	11.50	**6,975,848**	6,280,057	11.08
Net gains/(losses) from trading	**799,911**	82,781	866.30	**799,911**	82,781	866.30
Net gains/(losses) from derecognition of financial assets	**271,970**	1,506,191	(81.94)	**271,970**	1,506,191	(81.94)
Net other operating income	**3,654,864**	4,185,337	(12.67)	**3,381,951**	3,985,416	(15.14)
Other operating income	**4,726,745**	5,774,309	(18.14)	**4,453,832**	5,574,388	(20.10)
Total operating income	**50,843,853**	46,538,921	9.25	**48,769,018**	45,106,041	8.12
Less : Impairment charges and other losses	**3,183,234**	7,150,971	(55.49)	**2,818,375**	6,966,048	(59.54)
Net operating income	**47,660,619**	39,387,950	21.00	**45,950,643**	38,139,993	20.48
Less: Expenses	**14,825,094**	12,801,632	15.81	**14,156,035**	12,271,136	15.36
Personnel expenses	**7,226,241**	6,744,089	7.15	**6,803,785**	6,453,297	5.43
Depreciation and amortisation	**1,532,720**	1,275,430	20.17	**1,506,848**	1,190,383	26.59
Other operating expenses	**6,066,133**	4,782,113	26.85	**5,845,402**	4,627,456	26.32
Operating profit before taxes on financial services	**32,835,525**	26,586,318	23.51	**31,794,608**	25,868,857	22.91
Less: Taxes on financial services	**5,202,028**	4,028,747	29.12	**5,154,571**	3,990,155	29.18
Operating profit after taxes on financial services	**27,633,497**	22,557,571	22.50	**26,640,037**	21,878,702	21.76
Add/(less): Share of profit/(loss) of associate, net of tax	**-**	(636)	100.00	**-**	-	-
Profit before income tax	**27,633,497**	22,556,935	22.51	**26,640,037**	21,878,702	21.76
Less : Income tax expense	**9,696,785**	7,584,821	27.84	**9,467,709**	7,381,842	28.26
Profit for the period	**17,936,712**	14,972,114	19.80	**17,172,328**	14,496,860	18.46
Profit attributable to:						
Equity holders of the Bank	**17,719,770**	14,786,536	19.84	**17,172,328**	14,496,860	18.46
Non-controlling interest	**216,942**	185,578	16.90	**-**	-	-
Profit for the period	**17,936,712**	14,972,114	19.80	**17,172,328**	14,496,860	18.46
Earnings per share (EPS)						
Basic earnings per ordinary share (Rs.)	**10.73**	9.07	18.30	**10.40**	8.90	16.85
Diluted earnings per ordinary share (Rs.)	**10.69**	9.06	17.99	**10.36**	8.89	16.54

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the three months ended March 31,	Group			Bank		
	2026	2025	Change	**2026**	2025	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Profit for the period	**17,936,712**	14,972,114	19.80	**17,172,328**	14,496,860	18.46
Other comprehensive income, net of tax						
Items that will never be reclassified to profit or loss						
Net change in fair value of investments in equity	**(94,966)**	59,638	(259.24)	**(94,966)**	59,638	(259.24)
Change in fair value of investments in equity at fair value through other comprehensive income	**(94,966)**	59,638	(259.24)	**(94,966)**	59,638	(259.24)
Items that are or may be reclassified to profit or loss						
Net gains/(losses) arising from translating the Financial Statements of foreign operations	**14,090**	(341,325)	104.13	**(206,336)**	(448,335)	53.98
Net gains/(losses) on investment in financial assets at fair value through other comprehensive income	**(180,028)**	279,103	(164.50)	**(179,895)**	286,258	(162.84)
Fair value gains/(losses) that arose during the period, net of tax	**(443,441)**	477,608	(192.85)	**(443,308)**	484,763	(191.45)
Fair value (gains)/losses realised to the Income Statement on disposal, net of tax	**(190,379)**	(1,054,334)	81.94	**(190,379)**	(1,054,334)	81.94
Fair value gains/(losses) recycled to the Income Statement as impairment, net of tax	**453,792**	855,829	(46.98)	**453,792**	855,829	(46.98)
Other comprehensive income/(expense) for the period, net of taxes	**(260,904)**	(2,584)	(9,996.90)	**(481,197)**	(102,439)	(369.74)
Total comprehensive income/(expense) for the period	**17,675,808**	14,969,530	18.08	**16,691,131**	14,394,421	15.96
Attributable to:						
Equity holders of the Bank	**17,361,708**	14,736,503	17.81	**16,691,131**	14,394,421	15.96
Non-controlling interest	**314,100**	233,027	34.79	**-**	-	-
Total comprehensive income/(expense) for the period	**17,675,808**	14,969,530	18.08	**16,691,131**	14,394,421	15.96

STATEMENT OF FINANCIAL POSITION

As at	Group			Bank		
	31.03.2026	31.12.2025 (Audited)	Change	**31.03.2026**	31.12.2025 (Audited)	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
ASSETS						
Cash and cash equivalents	**98,696,986**	88,857,011	11.07	**93,402,000**	84,937,446	9.97
Balances with Central Banks	**80,452,611**	47,890,989	67.99	**69,788,490**	38,802,321	79.86
Placements with banks	**134,116,036**	110,223,171	21.68	**125,282,828**	102,457,000	22.28
Securities purchased under resale agreements	**19,472,137**	21,746,102	(10.46)	**19,472,137**	20,353,118	(4.33)
Derivative financial assets	**5,823,534**	5,422,850	7.39	**5,823,534**	5,422,850	7.39
Financial assets recognised through profit or loss - measured at fair value	**118,499,338**	111,753,532	6.04	**118,499,338**	111,753,532	6.04
Financial assets at amortised cost - Loans and advances to other customers	**2,026,873,827**	1,958,360,596	3.50	**1,967,688,121**	1,903,430,445	3.38
Financial assets at amortised cost - Debt and other financial instruments	**718,072,689**	732,853,697	(2.02)	**671,295,002**	689,347,677	(2.62)
Financial assets measured at fair value through other comprehensive income	**316,441,688**	219,011,462	44.49	**313,142,799**	217,991,351	43.65
Investments in subsidiaries	**-**	-	-	**7,129,279**	6,958,229	2.46
Property, plant and equipment and right-of-use assets	**32,482,096**	31,652,401	2.62	**30,021,906**	28,674,833	4.70
Investment properties	**776,860**	775,060	0.23	**-**	-	-
Intangible assets	**5,346,604**	5,008,060	6.76	**4,769,793**	4,464,103	6.85
Deferred tax assets	**15,505,827**	14,409,667	7.61	**14,861,123**	13,829,232	7.46
Other assets	**36,260,716**	30,899,808	17.35	**35,495,746**	29,526,075	20.22
Total Assets	**3,608,820,949**	3,378,864,406	6.81	**3,476,672,096**	3,257,948,212	6.71
LIABILITIES						
Due to banks	**75,888,329**	43,098,281	76.08	**58,924,356**	29,724,059	98.24
Derivative financial liabilities	**1,243,004**	1,263,165	(1.60)	**1,243,004**	1,263,165	(1.60)
Securities sold under repurchase agreements	**106,839,571**	107,950,168	(1.03)	**108,493,222**	110,462,494	(1.78)
Financial liabilities at amortised cost - due to depositors	**2,871,165,134**	2,700,027,141	6.34	**2,773,188,245**	2,608,851,844	6.30
Financial liabilities at amortised cost - other borrowings	**20,754,563**	14,426,414	43.87	**20,754,563**	14,426,414	43.87
Current tax liabilities	**30,218,380**	26,360,346	14.64	**29,691,745**	25,758,993	15.27
Deferred tax liabilities	**382,392**	508,080	(24.74)	**-**	-	-
Other liabilities and provisions	**85,881,799**	73,058,414	17.55	**83,225,638**	69,681,255	19.44
Due to subsidiaries	**-**	-	-	**279,406**	138,542	101.68
Subordinated liabilities	**74,608,552**	74,586,565	0.03	**73,309,000**	73,322,023	(0.02)
Total Liabilities	**3,266,981,724**	3,041,278,574	7.42	**3,149,109,179**	2,933,628,789	7.35

STATEMENT OF FINANCIAL POSITION (Contd…)

	Group			Bank		
As at	**31.03.2026**	31.12.2025 (Audited)	Change	**31.03.2026**	31.12.2025 (Audited)	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
EQUITY						
Stated capital	**95,285,816**	91,557,690	4.07	**95,285,816**	91,557,690	4.07
Statutory reserves	**19,655,659**	19,649,096	0.03	**18,003,946**	18,003,946	-
Retained earnings	**21,227,463**	20,772,539	2.19	**16,902,972**	17,281,960	(2.19)
Other reserves	**199,841,580**	200,087,100	(0.12)	**197,370,183**	197,475,827	(0.05)
Total equity attributable to equity holders of the Bank	**336,010,518**	332,066,425	1.19	**327,562,917**	324,319,423	1.00
Non-Controlling Interest	**5,828,707**	5,519,407	5.60	**-**	-	-
Total Equity	**341,839,225**	337,585,832	1.26	**327,562,917**	324,319,423	1.00
Total Liabilities and Equity	**3,608,820,949**	3,378,864,406	6.81	**3,476,672,096**	3,257,948,212	6.71
Contingent Liabilities and Commitments	**974,429,769**	986,379,346	(1.21)	**970,171,282**	981,204,632	(1.12)
Net Assets Value per Ordinary Share (Rs.)	**203.34**	203.04	0.15	**198.22**	198.30	(0.04)
Memorandum Information						
Number of Employees				**5,885**	**5,726**	
Number of Customer Service Centers				**294**	**292**	

CERTIFICATION :

I certify that the above financial statements are prepared in compliance with the requirements of the Companies Act No. 7 of 2007 and give a true and fair view of the state of affairs of the Commercial Bank of Ceylon PLC and the Group as at March 31, 2026 and its financial performance/profit for the three months period ended March 31, 2026.

(Sgd.) L.W.P. Indrajith
Chief Financial Officer

We, the undersigned, being the Chairman and the Managing Director/Chief Executive Officer of the Commercial Bank of Ceylon PLC, certify jointly that:

(a) the above financial statements have been prepared in compliance with the formats and definitions prescribed by the Central Bank of Sri Lanka,

(b) the information contained in these financial statements has been extracted from the unaudited Financial Statements of the Group and the Bank, unless indicated as audited.

(Sgd.) S. Muhseen
Chairman
May 14, 2026

(Sgd.) S. C. U. Manatunge
Managing Director/Chief Executive Officer

STATEMENT OF CHANGES IN EQUITY - GROUP

	Stated Capital	Statutory Reserve Fund	Retained Earnings	Other Reserves						Total equity attributable to equity holders of the Bank	Non-Controlling Interest	Total Equity
				Revaluation Reserve	Fair Value Reserve	Foreign Currency Translation Reserve	Employee Share Option Reserve	Special reserve	General Reserve			
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Balance as at December 31, 2024 - Audited	**88,017,094**	**16,469,686**	**17,533,670**	**11,502,088**	**3,001,285**	**(1,867,487)**	**41,609**	**8,731,494**	**137,700,003**	**281,129,442**	**4,689,980**	**285,819,422**
Total comprehensive income for the three months ended 31.03.2025												
Profit for the three months ended 31.03.2025	-	-	14,786,536	-	-	-	-	-	-	14,786,536	185,578	14,972,114
Other comprehensive income for the three months ended 31.03.2025	-	-	-	-	338,741	(388,774)	-	-	-	(50,033)	47,449	(2,584)
Total comprehensive income for the three months ended 31.03.2025	**-**	**-**	**14,786,536**	**-**	**338,741**	**(388,774)**	**-**	**-**	**-**	**14,736,503**	**233,027**	**14,969,530**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	30,560	-	-	-	-	-	-	-	-	30,560	-	30,560
Transfer o/a Share-based Payment transactions	958	-	-	-	-	-	(958)	-	-	-	-	-
Dividends to equity holders												
First & Final dividend for 2024 satisfied in the form of cash	-	-	(12,079,859)	-	-	-	-	-	-	(12,079,859)	-	(12,079,859)
First & Final dividend for 2024 satisfied in the form of issue and allotment of new shares	2,738,102	-	(3,221,296)	-	-	-	-	-	-	(483,194)	-	(483,194)
Final cash dividend for 2024	-	-	-	-	-	-	-	-	-	-	(4,800)	(4,800)
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	14,755	-	-	-	-	-	-	14,755	-	14,755
Purchase consideration of the share buyback transaction	-	-	(73,666)	-	-	-	-	-	-	(73,666)	(259,214)	(332,880)
Share-based Payment transactions	-	-	-	-	-	-	5,288	-	-	5,288	-	5,288
Transfers during the period	-	-	(276,237)	-	-	-	-	276,237	-	-	-	-
Total transactions with equity holders	**2,769,620**	**-**	**(15,636,303)**	**-**	**-**	**-**	**4,330**	**276,237**	**-**	**(12,586,116)**	**(264,014)**	**(12,850,130)**
Balance as at 31.03.2025	**90,786,714**	**16,469,686**	**16,683,903**	**11,502,088**	**3,340,026**	**(2,256,261)**	**45,939**	**9,007,731**	**137,700,003**	**283,279,829**	**4,658,993**	**287,938,822**
Total comprehensive income for the nine months ended 31.12.2025												
Profit for the nine months ended 31.12.2025	-	-	45,323,647	-	-	-	-	-	-	45,323,647	641,756	45,965,403
Other comprehensive income for the nine months ended 31.12.2025	-	-	196,744	-	(518,487)	3,007,176	-	-	-	2,685,433	222,210	2,907,643
Total comprehensive income for the nine months ended 31.12.2025	**-**	**-**	**45,520,391**	**-**	**(518,487)**	**3,007,176**	**-**	**-**	**-**	**48,009,080**	**863,966**	**48,873,046**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	757,913	-	-	-	-	-	-	-	-	757,913	-	757,913
Transfer o/a Share-based Payment transactions	13,063	-	-	-	-	-	(13,063)	-	-	-	-	-
Dividends to equity holders												
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	8,030	-	-	-	-	-	-	8,030	48	8,078
Interim dividend for 2025	-	-	-	-	-	-	-	-	-	-	(3,600)	(3,600)
Reclassification of the previously recognised share of Other Comprehensive Income upon the classification of the associate as held for sale	-	-	37	-	(37)	-	-	-	-	-	-	-
Share-based payment transactions	-	-	-	-	-	-	11,573	-	-	11,573	-	11,573
Transfers during the period	-	3,179,410	(41,439,822)	-	-	-	-	860,412	37,400,000	-	-	-
Total transactions with equity holders	**770,976**	**3,179,410**	**(41,431,755)**	**-**	**(37)**	**-**	**(1,490)**	**860,412**	**37,400,000**	**777,516**	**(3,552)**	**773,964**
Balance as at 31.12.2025 - Audited	**91,557,690**	**19,649,096**	**20,772,539**	**11,502,088**	**2,821,502**	**750,915**	**44,449**	**9,868,143**	**175,100,003**	**332,066,425**	**5,519,407**	**337,585,832**
Total comprehensive income for the three months ended 31.03.2026												
Profit for the three months ended 31.03.2026	-	-	17,719,770	-	-	-	-	-	-	17,719,770	216,942	17,936,712
Other comprehensive income for the three months ended 31.03.2026	-	-	-	-	(274,994)	(83,068)	-	-	-	(358,062)	97,158	(260,904)
Total comprehensive income for the three months ended 31.03.2026	**-**	**-**	**17,719,770**	**-**	**(274,994)**	**(83,068)**	**-**	**-**	**-**	**17,361,708**	**314,100**	**17,675,808**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of Ordinary Shares under Employee Share Option Plans [ESOPs]	245,328	-	-	-	-	-	-	-	-	245,328	-	245,328
Transfer o/a Share-based Payment transactions	3,598	-	-	-		-	(3,598)	-	-	-	-	-
Dividends to equity holders												
First & Final dividend for 2025 satisfied in the form of cash	-	-	(13,098,163)	-	-	-	-	-	-	(13,098,163)	-	(13,098,163)
First & Final dividend for 2025 satisfied in the form of issue and allotment of new shares	3,479,200	-	(4,093,176)	-	-	-	-	-	-	(613,976)	-	(613,976)
Final cash dividend for 2025	-	-	-	-	-	-	-	-	-	-	(4,800)	(4,800)
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	19,174	-	-	-	-	-	-	19,174	-	19,174
Share-based Payment transactions	-	-	-	-	-	-	-	-	-	-	-	-
Transfer of gain arising on disposal of assets classified as held for sale	-	-	293,033	(263,011)	-	-	-	-	-	30,022	-	30,022
Transfers during the period	-	6,563	(385,714)	-	-	-	-	379,151	-	-	-	-
Total transactions with equity holders	**3,728,126**	**6,563**	**(17,264,846)**	**(263,011)**	**-**	**-**	**(3,598)**	**379,151**	**-**	**(13,417,615)**	**(4,800)**	**(13,422,415)**
Balance as at 31.03.2026	**95,285,816**	**19,655,659**	**21,227,463**	**11,239,077**	**2,546,508**	**667,847**	**40,851**	**10,247,294**	**175,100,003**	**336,010,518**	**5,828,707**	**341,839,225**

STATEMENT OF CHANGES IN EQUITY - BANK

	Stated Capital	Statutory Reserve Fund	Retained Earnings	Other Reserves						Total Equity
				Revaluation Reserve	Fair Value Reserve	Foreign Currency Translation Reserve	Employee Share Option Reserve	Special reserve	General Reserve	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Balance as at December 31, 2024 - Audited	**88,017,094**	**15,079,581**	**15,330,940**	**10,399,577**	**2,996,348**	**(3,034,900)**	**41,609**	**8,731,494**	**137,700,003**	**275,261,746**
Total comprehensive income for the three months ended 31.03.2025										
Profit for the three months ended 31.03.2025	-	-	14,496,860	-	-	-	-	-	-	14,496,860
Other comprehensive income for the three months ended 31.03.2025	-	-	-	-	345,896	(448,335)	-	-	-	(102,439)
Total comprehensive income for the three months ended 31.03.2025	**-**	**-**	**14,496,860**	**-**	**345,896**	**(448,335)**	**-**	**-**	**-**	**14,394,421**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	30,560	-	-	-	-	-	-	-	-	30,560
Transfer o/a Share-based Payment transactions	958	-	-	-	-	-	(958)	-	-	-
Dividends to equity holders										
First & Final dividend for 2024 satisfied in the form of cash	-	-	(12,079,859)	-	-	-	-	-	-	(12,079,859)
First & Final dividend for 2024 satisfied in the form of issue and allotment of new shares	2,738,102	-	(3,221,296)	-	-	-	-	-	-	(483,194)
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	14,755	-	-	-	-	-	-	14,755
Share-based Payment transactions	-	-	-	-	-	-	5,288	-	-	5,288
Transfers during the period	-	-	(276,237)	-	-	-	-	276,237	-	-
Total transactions with equity holders	**2,769,620**	**-**	**(15,562,637)**	**-**	**-**	**-**	**4,330**	**276,237**	**-**	**(12,512,450)**
Balance as at 31.03.2025	**90,786,714**	**15,079,581**	**14,265,163**	**10,399,577**	**3,342,244**	**(3,483,235)**	**45,939**	**9,007,731**	**137,700,003**	**277,143,717**
Total comprehensive income for the nine months ended 31.12.2025										
Profit for the nine months ended 31.12.2025	-	-	43,990,431	-	-	-	-	-	-	43,990,431
Other comprehensive income for the nine months ended 31.12.2025	-	-	203,541	-	(522,545)	2,727,191	-	-	-	2,408,187
Total comprehensive income for the nine months ended 31.12.2025	**-**	**-**	**44,193,972**	**-**	**(522,545)**	**2,727,191**	**-**	**-**	**-**	**46,398,618**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	757,913	-	-	-	-	-	-	-	-	757,913
Transfer o/a Share-based Payment transactions	13,063	-	-	-	-	-	(13,063)	-	-	-
Dividends to equity holders										
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	7,602	-	-	-	-	-	-	7,602
Share-based payment transactions	-	-	-	-	-	-	11,573	-	-	11,573
Transfers during the period	-	2,924,365	(41,184,777)	-	-	-	-	860,412	37,400,000	-
Total transactions with equity holders	**770,976**	**2,924,365**	**(41,177,175)**	**-**	**-**	**-**	**(1,490)**	**860,412**	**37,400,000**	**777,088**
Balance as at 31.12.2025 - Audited	**91,557,690**	**18,003,946**	**17,281,960**	**10,399,577**	**2,819,699**	**(756,044)**	**44,449**	**9,868,143**	**175,100,003**	**324,319,423**
Total comprehensive income for the three months ended 31.03.2026										
Profit for the three months ended 31.03.2026	-	-	17,172,328	-	-	-	-	-	-	17,172,328
Other comprehensive income for the three months ended 31.03.2026	-	-	-	-	(274,861)	(206,336)	-	-	-	(481,197)
Total comprehensive income for the three months ended 31.03.2026	**-**	**-**	**17,172,328**	**-**	**(274,861)**	**(206,336)**	**-**	**-**	**-**	**16,691,131**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of Ordinary Shares under Employee Share Option Plans [ESOPs]	245,328	-	-	-	-	-	-	-	-	245,328
Transfer o/a Share-based Payment transactions	3,598	-	-	-	-	-	(3,598)	-	-	-
Dividends to equity holders										
First & Final dividend for 2025 satisfied in the form of cash	-	-	(13,098,163)	-	-	-	-	-	-	(13,098,163)
First & Final dividend for 2025 satisfied in the form of issue and allotment of new shares	3,479,200	-	(4,093,176)	-	-	-	-	-	-	(613,976)
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	19,174	-	-	-	-	-	-	19,174
Share-based Payment transactions	-	-	-	-	-	-	-	-	-	-
Transfers during the period	-	-	(379,151)	-	-	-	-	379,151	-	-
Total transactions with equity holders	**3,728,126**	**-**	**(17,551,316)**	**-**	**-**	**-**	**(3,598)**	**379,151**	**-**	**(13,447,637)**
Balance as at 31.03.2026	**95,285,816**	**18,003,946**	**16,902,972**	**10,399,577**	**2,544,838**	**(962,380)**	**40,851**	**10,247,294**	**175,100,003**	**327,562,917**

STATEMENT OF CASH FLOWS

For the three months ended March 31,	Group		Bank	
	2026	2025	**2026**	2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Cash Flows from Operating Activities				
Profit before income tax	**27,633,497**	22,556,935	**26,640,037**	21,878,702
Adjustments for:				
Non-cash items included in Profit or Loss and Other Comprehensive Income	**5,054,726**	8,685,640	**4,652,662**	8,389,300
(Increase)/decrease in operating assets	**(221,968,730)**	(114,522,051)	**(210,630,432)**	(106,315,574)
Increase/(decrease) in operating liabilities	**207,438,514**	100,871,182	**196,467,932**	94,076,071
(Gains)/losses on sale of property, plant and equipment	**(253)**	330	**(253)**	331
(Gains)/losses on sale of non current assets held for sale	**(185,083)**	-	**-**	-
Share of (profit)/loss from associate, net of tax	**-**	636	**-**	-
Dividends received from investments in subsidiaries	**-**	-	**(43,200)**	(43,200)
Interest expense on subordinated liabilities	**2,519,700**	2,095,145	**2,484,689**	2,095,145
Benefits paid on defined benefit plans	**(18,720)**	(15,410)	**(13,654)**	(13,479)
Net unrealized gains/(losses) arising from translating the financial statements of foreign operations	**14,090**	(341,325)	**(206,336)**	(448,335)
Capital gain tax paid	**(93,000)**	-	**-**	-
Income tax paid	**(7,048,276)**	(2,322,088)	**(6,672,978)**	(2,069,899)
Net cash flow from/(used in) operating activities	**13,346,465**	17,008,994	**12,678,467**	17,549,062
Cash Flows from Investing Activities				
Purchase of property, plant and equipment	**(661,881)**	(636,134)	**(555,728)**	(622,619)
Proceeds from sale of property, plant and equipment	**1,162**	198	**1,162**	-
Proceeds from sale of investment properties	**-**	16,000	**-**	-
Proceeds from sale of non current assets held for sale	**737,132**	-	**27,132**	-
Purchase of financial investments	**-**	(323,880)	**-**	(323,880)
Proceeds from sale and maturity of financial investments	**166,565**	149,572	**166,565**	149,572
Purchase of intangible assets	**(713,758)**	(280,501)	**(674,316)**	(273,182)
Investments in subsidiaries	**-**	(332,880)	**(171,050)**	(529,750)
Dividends received from investments in subsidiaries	**-**	**-**	**43,200**	43,200
Net cash flow from/(used in) investing activities	**(470,780)**	(1,407,625)	**(1,163,035)**	(1,556,659)
Cash Flows from Financing Activities				
Proceeds from issue of ordinary voting shares under employee share option plans Employee Share Option Plans	**245,328**	30,560	**245,328**	30,560
Redemption of subordinated liabilities	**(1,749,090)**	-	**(1,749,090)**	-
Interest paid on subordinated liabilities	**(748,622)**	(697,700)	**(748,622)**	(697,700)
Payment of lease liabilities/advance payment o/a right-of-use assets	**(796,531)**	(461,368)	**(816,653)**	(427,252)
Dividend paid to shareholders (Unclaimed dividend of prior years)	**(2)**	-	**(2)**	-
Dividend paid to non-controlling interest	**(4,800)**	(4,800)	**-**	-
Net cash flow from /(used in) financing activities	**(3,053,717)**	(1,133,308)	**(3,069,039)**	(1,094,392)
Net increase/(decrease) in cash & cash equivalents	**9,821,968**	14,468,061	**8,446,393**	14,898,011
Gross cash and cash equivalents as at January 01,	**88,891,410**	89,623,605	**84,970,891**	86,855,486
Gross cash and cash equivalents at end of the period	**98,713,378**	104,091,666	**93,417,284**	101,753,497
Less: Impairment charges on cash and cash equivalents	**(16,392)**	(14,658)	**(15,284)**	(13,190)
Cash and cash equivalents as per Statement of Financial Position	**98,696,986**	104,077,008	**93,402,000**	101,740,307

CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES - GROUP - As at 31.03.2026

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Financial instruments at fair value through other comprehensive income (FVOCI)	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
FINANCIAL ASSETS				
Cash and cash equivalents		98,696,986		98,696,986
Balances with Central Banks		80,452,611		80,452,611
Placements with banks		134,116,036		134,116,036
Securities purchased under resale agreements		19,472,137		19,472,137
Derivative financial assets	5,823,534			5,823,534
Financial assets recognised through profit or loss - measured at fair value	118,499,338			118,499,338
Financial assets at amortised cost - Loans and advances to other customers		2,026,873,827		2,026,873,827
Financial assets at amortised cost - Debt and other financial instruments		718,072,689		718,072,689
Financial assets measured at fair value through other comprehensive income			316,441,688	316,441,688
Total financial assets	**124,322,872**	**3,077,684,286**	**316,441,688**	**3,518,448,846**

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Total
	Rs.'000	Rs.'000	Rs.'000
FINANCIAL LIABILITIES			
Due to banks		75,888,329	75,888,329
Derivative financial liabilities	1,243,004		1,243,004
Securities sold under repurchase agreements		106,839,571	106,839,571
Financial liabilities at amortised cost - due to depositors		2,871,165,134	2,871,165,134
Financial liabilities at amortised cost - other borrowings		20,754,563	20,754,563
Subordinated liabilities		74,608,552	74,608,552
Total financial liabilities	**1,243,004**	**3,149,256,149**	**3,150,499,153**

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Financial instruments at fair value through other comprehensive income (FVOCI)	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
FINANCIAL ASSETS				
Cash and cash equivalents		88,857,011		88,857,011
Balances with Central Banks		47,890,989		47,890,989
Placements with banks		110,223,171		110,223,171
Securities purchased under resale agreements		21,746,102		21,746,102
Derivative financial assets	5,422,850			5,422,850
Financial assets recognised through profit or loss - measured at fair value	111,753,532			111,753,532
Financial assets at amortised cost - Loans and advances to other customers		1,958,360,596		1,958,360,596
Financial assets at amortised cost - Debt and other financial instruments		732,853,697		732,853,697
Financial assets measured at fair value through other comprehensive income			219,011,462	219,011,462
Total financial assets	**117,176,382**	**2,959,931,566**	**219,011,462**	**3,296,119,410**

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Total
	Rs.'000	Rs.'000	Rs.'000
FINANCIAL LIABILITIES			
Due to banks		43,098,281	43,098,281
Derivative financial liabilities	1,263,165		1,263,165
Securities sold under repurchase agreements		107,950,168	107,950,168
Financial liabilities at amortised cost - due to depositors		2,700,027,141	2,700,027,141
Financial liabilities at amortised cost - other borrowings		14,426,414	14,426,414
Subordinated liabilities		74,586,565	74,586,565
Total financial liabilities	**1,263,165**	**2,940,088,569**	**2,941,351,734**

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Financial instruments at fair value through other comprehensive income (FVOCI)	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
FINANCIAL ASSETS				
Cash and cash equivalents		93,402,000		93,402,000
Balances with Central Banks		69,788,490		69,788,490
Placements with banks		125,282,828		125,282,828
Securities purchased under resale agreements		19,472,137		19,472,137
Derivative financial assets	5,823,534			5,823,534
Financial assets recognised through profit or loss – measured at fair value	118,499,338			118,499,338
Financial assets at amortised cost – Loans and advances to other customers		1,967,688,121		1,967,688,121
Financial assets at amortised cost – Debt and other financial instruments		671,295,002		671,295,002
Financial assets measured at fair value through other comprehensive income			313,142,799	313,142,799
Total financial assets	**124,322,872**	**2,946,928,578**	**313,142,799**	**3,384,394,249**

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Total
	Rs.'000	Rs.'000	Rs.'000
FINANCIAL LIABILITIES			
Due to banks		58,924,356	58,924,356
Derivative financial liabilities	1,243,004		1,243,004
Securities sold under repurchase agreements		108,493,222	108,493,222
Financial liabilities at amortised cost – due to depositors		2,773,188,245	2,773,188,245
Financial liabilities at amortised cost – other borrowings		20,754,563	20,754,563
Subordinated liabilities		73,309,000	73,309,000
Total financial liabilities	**1,243,004**	**3,034,669,386**	**3,035,912,390**

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Financial instruments at fair value through other comprehensive income (FVOCI)	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
FINANCIAL ASSETS				
Cash and cash equivalents		84,937,446		84,937,446
Balances with Central Banks		38,802,321		38,802,321
Placements with banks		102,457,000		102,457,000
Securities purchased under resale agreements		20,353,118		20,353,118
Derivative financial assets	5,422,850			5,422,850
Financial assets recognised through profit or loss – measured at fair value	111,753,532			111,753,532
Financial assets at amortised cost – Loans and advances to other customers		1,903,430,445		1,903,430,445
Financial assets at amortised cost – Debt and other financial instruments		689,347,677		689,347,677
Financial assets measured at fair value through other comprehensive income			217,991,351	217,991,351
Total financial assets	**117,176,382**	**2,839,328,007**	**217,991,351**	**3,174,495,740**

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Total
	Rs.'000	Rs.'000	Rs.'000
FINANCIAL LIABILITIES			
Due to banks		29,724,059	29,724,059
Derivative financial liabilities	1,263,165		1,263,165
Securities sold under repurchase agreements		110,462,494	110,462,494
Financial liabilities at amortised cost – due to depositors		2,608,851,844	2,608,851,844
Financial liabilities at amortised cost – other borrowings		14,426,414	14,426,414
Subordinated liabilities		73,322,023	73,322,023
Total financial liabilities	**1,263,165**	**2,836,786,834**	**2,838,049,999**

Level 1
Inputs that are quoted market prices (unadjusted) in an active market for identical instruments.

When available, the Bank measures the fair value of an instrument using active quoted prices or dealer price quotations, without any deduction for transaction costs. A market is regarded as active if transactions for asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis.

Level 2
Inputs other than quoted prices included within Level 1 that are observable either directly (i.e., as prices) or indirectly (i.e., derived from prices).

This category includes instruments valued using;

(a) quoted prices in active markets for similar instruments,
(b) quoted prices for identical or similar instruments in markets that are considered to be less active, or
(c) other valuation techniques in which almost all significant inputs are directly or indirectly observable from market data.

Level 3
Inputs that are unobservable.

This category includes all instruments for which the valuation technique includes inputs not based on observable data and the unobservable inputs have a significant effect on the instrument's valuation.

This category includes instruments that are valued based on quoted prices of similar instruments for which significant unobservable adjustments or assumptions are required to reflect difference between the instruments.

Valuation techniques include net present value and discounted cash flow models, comparison with similar instruments for which observable market prices exist. Assumptions and inputs used in valuation techniques include risk-free and benchmark interest rates, risk premiums in estimating discount rates, bond and equity prices, foreign exchange rates, expected price volatilities and corrections.

There are no material changes in the fair value of financial assets categorised under Level 3 compared to the values reported as at December 31, 2025. The Bank continued to use the valuation models and assumptions used to measure the fair values of Level 3 financial instruments as at December 31, 2025, during the period ended March 31, 2026, as well.

The following table provides an analysis of assets and liabilities measured at fair value as at the reporting date, by the level in the fair value hierarchy into which the fair value measurement is categorised. These amounts were based on the values recognised in the Statement of Financial Position:

	Group				Bank			
	Level 1	**Level 2**	**Level 3**	**Total**	**Level 1**	**Level 2**	**Level 3**	**Total**
As at March 31, 2026	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**
Financial Assets								
Derivative financial assets	**-**	**5,823,534**	**-**	**5,823,534**	**-**	**5,823,534**	**-**	**5,823,534**
Financial assets recognized through profit or loss - measured at fair value	**118,499,338**	**-**	**-**	**118,499,338**	**118,499,338**	-	**-**	**118,499,338**
Financial assets measured at fair value through other comprehensive income	**288,896,979**	**26,386,517**	**1,158,192**	**316,441,688**	**285,600,595**	**26,386,517**	**1,155,687**	**313,142,799**
Total financial assets at fair value	**407,396,317**	**32,210,051**	**1,158,192**	**440,764,560**	**404,099,933**	**32,210,051**	**1,155,687**	**437,465,671**
Financial Liabilities								
Derivative financial liabilities	**-**	**1,243,004**	**-**	**1,243,004**	**-**	**1,243,004**	**-**	**1,243,004**
Total financial liabilities at fair value	**-**	**1,243,004**	**-**	**1,243,004**	**-**	**1,243,004**	**-**	**1,243,004**

	Group				Bank			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
As at December 31, 2025 - (Audited)	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
Financial Assets								
Derivative financial assets	-	5,422,850	-	5,422,850	-	5,422,850	-	5,422,850
Financial assets recognized through profit or loss - measured at fair value	111,753,532	-	-	111,753,532	111,753,532	-	-	111,753,532
Financial assets measured at fair value through other comprehensive income	217,858,559	-	1,152,903	219,011,462	216,840,953	-	1,150,398	217,991,351
Total financial assets at fair value	329,612,091	5,422,850	1,152,903	336,187,844	328,594,485	5,422,850	1,150,398	335,167,733
Financial Liabilities								
Derivative financial liabilities	-	1,263,165	-	1,263,165	-	1,263,165	-	1,263,165
Total financial liabilities at fair value	-	1,263,165	-	1,263,165	-	1,263,165	-	1,263,165

FAIR VALUE OF FINANCIAL ASSETS AND LIABILITIES CARRIED AT AMORTISED COST

The following table sets out the fair values of financial assets and liabilities not measured at fair value and the related fair value hierarchy used:

	Group					Bank				
	Level 1	Level 2	Level 3	Total fair values	Total carrying amount	Level 1	Level 2	Level 3	Total fair values	Total carrying amount
As at March 31, 2026	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**
Financial Assets										
Financial assets at amortised cost - Loans and advances to other customers	**-**	**2,003,179,740**	**-**	**2,003,179,740**	**2,026,873,827**	**-**	**1,943,994,034**	**-**	**1,943,994,034**	**1,967,688,121**
Financial assets at amortised cost - Debt and other financial instruments	**615,452,692**	**118,672,766**	**-**	**734,125,458**	**718,072,689**	**568,675,005**	**118,672,766**	**-**	**687,347,771**	**671,295,002**
Total financial assets not at fair value	**615,452,692**	**2,121,852,506**	**-**	**2,737,305,198**	**2,744,946,516**	**568,675,005**	**2,062,666,800**	**-**	**2,631,341,805**	**2,638,983,123**
Financial Liabilities										
Financial liabilities at amortised cost - due to depositors	**-**	**2,873,665,100**	**-**	**2,873,665,100**	**2,871,165,134**	**-**	**2,775,688,211**	**-**	**2,775,688,211**	**2,773,188,245**
Subordinated liabilities	**-**	**82,928,862**	**-**	**82,928,862**	**74,608,552**	**-**	**81,629,310**	**-**	**81,629,310**	**73,309,000**
Total financial liabilities not at fair value	**-**	**2,956,593,962**	**-**	**2,956,593,962**	**2,945,773,686**	**-**	**2,857,317,521**	**-**	**2,857,317,521**	**2,846,497,245**

	Group					Bank				
	Level 1	Level 2	Level 3	Total fair values	Total carrying amount	Level 1	Level 2	Level 3	Total fair values	Total carrying amount
As at December 31, 2025 - (Audited)	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**
Financial Assets										
Financial assets at amortised cost - Loans and advances to other customers	-	1,931,967,208	-	1,931,967,208	1,958,360,596	-	1,877,037,057	-	1,877,037,057	1,903,430,445
Financial assets at amortised cost - Debt and other financial instruments	638,070,961	118,406,062	-	756,477,023	732,853,697	594,564,941	118,406,062	-	712,971,003	689,347,677
Total financial assets not at fair value	638,070,961	2,050,373,270	-	2,688,444,231	2,691,214,293	594,564,941	1,995,443,119	-	2,590,008,060	2,592,778,122
Financial Liabilities										
Financial liabilities at amortised cost - due to depositors	-	2,701,943,812	-	2,701,943,812	2,700,027,141	-	2,610,768,515	-	2,610,768,515	2,608,851,844
Subordinated liabilities	-	83,842,986	-	83,842,986	74,586,565	-	82,578,444	-	82,578,444	73,322,023
Total financial liabilities not at fair value	-	2,785,786,798	-	2,785,786,798	2,774,613,706	-	2,693,346,959	-	2,693,346,959	2,682,173,867

Assets and Liabilities for which fair value approximates the carrying value

For financial assets and liabilities listed below with short-term maturities or with short-term re-pricing intervals, it is assumed that the carrying amounts approximate to their fair value.

Financial Assets

- Cash and cash equivalents
- Balances with Central Banks
- Placements with banks
- Securities purchased under resale agreements

Financial Liabilities

- Due to banks
- Securities sold under repurchase agreements
- Financial liabilities at amortised cost – other borrowings

SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA
(Based on Regulatory Reporting)

	Bank		Group	
	As at 31.03.2026	As at 31.12.2025	**As at 31.03.2026**	As at 31.12.2025
Regulatory Capital - Rs. '000				
Common Equity Tier I	**282,364,383**	266,762,688	**296,360,448**	280,566,133
Tier I Capital	**282,364,383**	266,762,688	**296,360,448**	280,566,133
Total Capital	**357,234,953**	341,730,082	**373,722,537**	357,835,159
Regulatory Capital Ratios (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement - 8.500%)	**13.319**	13.035	**13.086**	12.834
Tier I Capital Ratio (Minimum Requirement - 10.000%)	**13.319**	13.035	**13.086**	12.834
Total Capital Ratio (Minimum Requirement - 14.000%)	**16.851**	16.698	**16.502**	16.368
Basel III Leverage Ratio (%) (Minimum Requirement - 3%)	**6.93**	6.82	**7.04**	6.96
Regulatory Liquidity Requirement (%)				
Liquidity Coverage Ratio - (Minimum Requirement - 100%)				
Liquidity Coverage Ratio - Rupee	**368.83**	419.40		
Liquidity Coverage Ratio - All Currency	**282.77**	288.58		
Net Stable Funding Ratio (Minimum Requirement - 100%)	**165.35**	163.94		
Asset Quality (%)				
Impaired Loans (Stage 3) to Total Loans Ratio (*)	**1.34**	1.54		
Impairment (Stage 3) to Stage 3 Loans Ratio (*)	**75.04**	73.50		
Profitability (%)				
Net Interest Margin	**4.50**	4.51		
Return on Assets (before tax)	**3.21**	2.96		
Return on Equity (after tax)	**21.37**	19.51		
Cost to Income Ratio (Excluding taxes on financial services)	**29.03**	29.66		
Cost to Income Ratio (Including taxes on financial services)	**39.60**	39.20		
Debt Security Related Ratios				
Debt to Equity Ratio (%)	**22.38**	22.61		
Interest Cover (Times)	**14.40**	13.23		
Memorandum Information				
Credit Rating (**)	**AA-(lka)**	AA-(lka)		
Number of Employees	**5,885**	5,726		
Number of Branches	**294**	292		

(*) Including Undrawn Portion of Credit

(**) AA-(lka)/Outlook Stable by Fitch Ratings Lanka Limited in September 2025.

OPERATING SEGMENTS - GROUP

For the three months ended March 31,	Personal Banking		Corporate Banking		International Operations		Dealing/Treasury		NBFI, Real Estate & Services		Unallocated/Eliminations		Total/Consolidated	
	2026	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000
External operating income :														
Net interest income	**17,984,009**	14,413,667	**5,053,908**	4,586,060	**7,155,925**	6,030,331	**5,120,922**	5,997,289	**541,545**	332,960	**2,957,538**	2,854,516	**38,813,847**	34,214,823
Foreign exchange profit	**215,610**	165,674	**(236,676)**	368,875	**674,271**	1,668,804	**653,794**	883,330	**1,429**	777	**2,973,019**	526,364	**4,281,447**	3,613,824
Net fee and commission income	**4,869,813**	3,890,884	**1,196,932**	1,611,377	**861,962**	803,575	**(2,810)**	(1,464)	**133,010**	60,850	**244,354**	184,567	**7,303,261**	6,549,789
Other income	**41,940**	37,933	**(125,129)**	49,195	**169,758**	102,425	**293,483**	1,598,813	**643,946**	312,443	**(578,700)**	59,676	**445,298**	2,160,485
Total operating income	**23,111,372**	18,508,158	**5,889,035**	6,615,507	**8,861,916**	8,605,135	**6,065,389**	8,477,968	**1,319,930**	707,030	**5,596,211**	3,625,123	**50,843,853**	46,538,921
Impairment charges and other losses	**836,850**	(3,537,358)	**(3,741,718)**	(3,488,411)	**639,882**	1,170,011	**(699,789)**	(1,254,461)	**(218,459)**	(40,752)	**-**	-	**(3,183,234)**	(7,150,971)
Net operating income	**23,948,222**	14,970,800	**2,147,317**	3,127,096	**9,501,798**	9,775,146	**5,365,600**	7,223,507	**1,101,471**	666,278	**5,596,211**	3,625,123	**47,660,619**	39,387,950
Segment result	**13,080,138**	6,110,199	**3,930,206**	1,936,068	**7,451,014**	7,881,397	**4,265,419**	5,809,576	**370,653**	192,308	**(1,463,933)**	628,023	**27,633,497**	22,557,571
Profit from operations													**27,633,497**	22,557,571
Share of profit/(loss) of associate, net of tax													**-**	(636)
Income tax expense													**(9,696,785)**	(7,584,821)
Non-controlling Interest													**(216,942)**	(185,578)
Net profit for the period, attributable to equity holders of the parent													**17,719,770**	**14,786,536**

As at March 31,	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000	**Rs.'000**	Rs.'000
Other information														
Segment assets	**1,079,616,574**	778,327,487	**762,973,100**	611,899,652	**567,092,206**	473,804,879	**1,162,248,136**	1,133,987,016	**43,672,396**	23,163,609	**(6,781,463)**	(22,401,724)	**3,608,820,949**	2,998,780,919
Investment in associate	-	-	-	-	-	-	-	-	-	-	-	58,154	-	58,154
Total assets	**1,079,616,574**	778,327,487	**762,973,100**	611,899,652	**567,092,206**	473,804,879	**1,162,248,136**	1,133,987,016	**43,672,396**	23,163,609	**(6,781,463)**	(22,343,570)	**3,608,820,949**	2,998,839,073
Segment liabilities	**2,023,361,761**	1,734,398,288	**607,304,819**	492,763,119	**468,539,174**	394,354,227	**173,229,153**	109,988,286	**35,822,222**	16,635,787	**(41,275,405)**	(37,239,455)	**3,266,981,724**	2,710,900,252
Total liabilities	**2,023,361,761**	1,734,398,288	**607,304,819**	492,763,119	**468,539,174**	394,354,227	**173,229,153**	109,988,286	**35,822,222**	16,635,787	**(41,275,405)**	(37,239,455)	**3,266,981,724**	2,710,900,252

For the three months ended March 31,	**2026**	2025
	Rs.'000	Rs.'000
Information on cash flows		
Cash flows from operating activities	**13,346,465**	17,008,994
Cash flows from investing activities	**903,697**	(507,188)
Cash flows from financing activities	**(3,053,717)**	(1,133,308)
Capital expenditure -		
Property, Plant & Equipment	**(660,719)**	(635,936)
Investment Properties	**-**	16,000
Intangible assets	**(713,758)**	(280,501)
Net cash flow generated during the period	**9,821,968**	14,468,061

Twenty largest ordinary voting shareholders as at March 31, 2026

Name of the Shareholder	No. of Shares	%
01. Mr. Y. S. H. I. Silva	153,026,437	9.93
02. Mr. D. P. Pieris	148,424,191	9.63
03. DFCC Bank PLC A/C 1	148,302,476	9.62
04. Employees' Provident Fund	112,533,469	7.30
05. CB NY S/A International Finance Corporation	108,734,867	7.06
06. Sri Lanka Insurance Corporation Ltd - Life Fund	77,138,564	5.01
07. Melstacorp PLC	63,693,977	4.13
08. CB NY S/A IFC Emerging Asia Fund. LP	56,056,359	3.64
08. CB NY S/A IFC Financial Institutions Growth Fund LP	56,056,359	3.64
10. Sri Lanka Insurance Corporation Ltd - General Fund	54,092,459	3.51
11. Renuka Hotels PLC	20,356,520	1.32
12. Cargo Boat Development Company PLC	14,296,344	0.93
13. Est. of Late M. J. Fernando	13,740,204	0.89
14. BNYMSANV Re-Magna Umbrella Fund PLC	12,898,143	0.84
15. Renuka Consultants & Services Limited	12,292,358	0.80
16. Hatton National Bank PLC/Phantom Investments (Private) Limited	11,788,966	0.77
17. Metrocorp (Pvt) Ltd	11,195,895	0.73
18. Ayenka Holdings (Private) Limited	10,105,215	0.66
19. DFCC Bank PLC /Y. S. H. R. S. Silva	10,095,061	0.66
20. Employees Trust Fund Board	9,482,377	0.62
Subtotal	**1,104,310,241**	**71.69**
Shares held by Directors	964,190	0.06
Other Shareholders	435,654,248	28.25
Total	**1,540,928,679**	**100.00**

Percentage of public holding as at March 31, 2026 - 99.80% (99.76% as at March 31, 2025)
Number of shareholders representing public holding as at March 31, 2026 - 26,378 (17,925 as at March 31, 2025)

Twenty largest ordinary non-voting shareholders as at March 31, 2026

Name of the Shareholder	No. of Shares	%
01. Akbar Brothers (Pvt) Ltd	6,588,948	6.84
02. Employees' Trust Fund Board	3,925,812	4.07
03. Mr. A. L. Gooneratne & Mrs. C. Gooneratne (Joint)	2,027,023	2.10
04. Mr. T. W. A. Wickramasinghe & Mrs. N. Wickremasinghe (Joint)	1,921,000	1.99
05. Saboor Chatoor (Pvt) Ltd	1,670,000	1.73
06. Mr. M. F. Hashim	1,535,324	1.59
07. Mr. A.P. Somasiri	1,522,000	1.58
08. Mrs. L. V. C. Samarasinha	1,459,013	1.51
09. Mr. E. Chatoor	1,355,000	1.41
10. Quick Tea (Pvt) Ltd	1,288,480	1.34
11. Mr. R. Gautam	1,247,900	1.30
12. Swastika Mills Ltd	1,049,012	1.09
13. Mr. K. S. M. De Silva	1,032,453	1.07
14. Mr. J. D. Bandaranayake , Ms. N. Bandaranayake & Dr. V. Bandaranayake (Joint)	993,663	1.03
15. J.B. Cocoshell (Pvt) Ltd	992,311	1.03
16. Mr. J. D. Bandaranayake , Dr. V. Bandaranayake & Ms. I. Bandaranayake (Joint)	968,893	1.01
17. Est. of Late M. J. Fernando	946,615	0.98
18. Seylan Bank PLC/G. A. Bhanuka Harischandra	881,321	0.91
19. Mr. A. H. Munasinghe & Ms. A. V. K. Munasinghe (Joint)	830,723	0.86
20. Mr. A. H. Munasinghe & Mr. A. R. R. Munasinghe (Joint)	780,643	0.81
Subtotal	**33,016,134**	**34.25**
Shares held by Directors	42,772	0.04
Other Shareholders	63,282,779	65.71
Total	**96,341,685**	**100.00**

Percentage of public holding as at March 31, 2026 - 99.96% (99.87% as at March 31, 2025)
Number of shareholders representing public holding as at March 31, 2026 - 9,264 (6,785 as at March 31, 2025)

Directors' holding in shares as at March 31, 2026

Name of the Director	No. of Shares	
	Voting	Non-voting
Mr. S Muhseen - Chairman (**)	3,400	-
Mr. Raja Senanayake - Deputy Chairman (**)	-	-
Mr. S. C. U. Manatunge - Managing Director/Chief Executive Officer	564,324	-
Mr. L. H. Munasinghe - Executive Director/Chief Operating Officer (***)	- N/A -	- N/A -
Ms. Judy Lee (**)	-	-
Ms. D. L. T. S. Wijewardena (**)	-	-
Dr. S. Selliah (**)	38,855	-
Mr. D. N. L. Fernando (**)	-	-
Mr. P. M. Kumarasinghe (**)	-	-
Mr. P. Y. S. Perera (**)	2,427	-
Ms. R. M. A. S. Parakrama (**)	123	-
Mr. S. Prabagar - Chief Operating Officer (****)	355,061	42,772
Total	**964,190**	**42,772**

(*) Shareholders' information as at March 31, 2026 is prior to the allotment of first and final scrip dividend for the year ended December 31, 2025. The scrip dividend shares were listed on April 17, 2026.

(**) Independent Non-Executive Director

(***) Appointed as an Executive Director/Chief Operating Officer with effect from April 27, 2026 (Held 4,542 voting shares as at the date of appointment).

(****) Retired as an Executive Director/Chief Operating Officer with effect from April 26, 2026.(Held 358,341 voting shares and 43,208 non-voting shares as at the date of retirement).

INFORMATION ON ORDINARY SHARES OF THE BANK

	2026 Rs.	2025 Rs.
Market price of an ordinary share as at March 31,		
Voting	**204.25**	147.50
Non-Voting	**197.00**	125.50
Highest price during the quarter ended March 31,		
Voting	**235.25**	152.25
Non-Voting	**210.00**	136.00
Lowest price during the quarter ended March 31,		
Voting	**189.00**	135.00
Non-Voting	**178.00**	109.50

As at March 31,	**2026** **Rs.000**	2025 Rs.000
Float adjusted market capitalization - Compliant under Option 1	**333,076,934**	234,926,643

Number of ordinary shares as at March 31,(*)	**2026**	2025
Voting	**1,540,928,679**	1,515,561,695
Non-Voting	**96,341,685**	95,086,178

(*) Prior to the allotment of the first and final scrip dividends for the years ended December 31, 2025 and December 31, 2024, the scrip dividend shares for 2025 and 2024 were listed on April 17, 2026 and April 11, 2025, respectively.

1 The Financial Statements of the Bank and the Group have been prepared in accordance with the Sri Lanka Accounting Standards (SLFRSs/LKASs) issued by The Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka). There were no changes to the Accounting Policies and methods of computation since the publication of the Financial Statements included in the Annual Report for the year ended December 31, 2025.

2 These Interim Financial Statements of the Bank and the Group have been prepared in compliance with the requirements of the Sri Lanka Accounting Standard - LKAS 34 on 'Interim Financial Reporting', and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

3 **Reporting entity**

The Bank does not have an identifiable parent of its own. Commercial Bank of Ceylon PLC is the ultimate parent of the Group. The Group's financial statements comprise the Bank and its subsidiaries, Commercial Development Company PLC, Orysys Limited, CBC Finance PLC, Commercial Insurance Brokers (Pvt) Limited, Commercial Bank of Maldives Private Limited and CBC Myanmar Microfinance Company Limited.

4 **Quarterly Update on SLFRS Sustainability-related Financial Disclosures**

With effect from January 01, 2025, the Bank adopted the SLFRS Sustainability Disclosure Standards, comprising SLFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and SLFRS S2 Climate-related Disclosures.

The Bank's initial Sustainability-related Financial Disclosures included in the Annual Report 2025 were made in accordance with the transition reliefs permitted under SLFRS S1 and SLFRS S2 for first-year adoption, while Climate-related Risks and Opportunities (CRROs) were disclosed in compliance with the requirements of SLFRS S2.

As part of the ongoing review process, the management reassessed the CRROs disclosed in the Annual Report 2025. Based on this reassessment, it was concluded that there are no material changes to the climate-related financial disclosures for the quarter ended March 31, 2026, compared to those reported for the year ended December 31, 2025, in the Annual Report 2025.

5 **Green Bond Issue 2025**

The Bank raised Rs. 15 Bn., via an issue of Basel III compliant - Tier II, listed, rated, unsecured, subordinated, redeemable green bonds in August 2025. The proceeds were fully deployed to finance and refinance eligible green projects in accordance with the Bank's Sustainable Bond Framework. This initiative contributed 84.50 MW of installed solar energy capacity, and together with other funded categories resulted in total annual emissions reductions of 82,963.08 tCO_2 equivalent, as detailed in the table below.

Category		Eligible Category as per Prospectus		Amount Utilized (Rs. Bn.)	No. of Eligible Green Projects	Installed Capacity (MW)	GHG Emission reduction (tCO2eqivalent)
Refinance	(i)	Financing the Solar Projects	Solar Energy Technologies for Buildings (Installation, Maintenance & repair)	2.94	647	27.10	24,020.23
			Solar power plant developments	3.38	6	22.00	24,627.50
	(ii)	Financing for the Green Buildings		0.06	2	-	-
	(iii)	Financing for the purchase & usage of passenger vehicles with low carbon emission		1.06	126	-	1,678.28
Finance	(i)	Financing the Solar Projects	Solar Energy Technologies for Buildings (Installation, Maintenance & repair)	2.16	317	17.90	14,749.76
			Solar power plant developments	3.55	9	17.50	17,248.08
	(ii)	Financing for the Green Buildings		0.05	1	-	-
	(iii)	Financing for the purchase & usage of passenger vehicles with low carbon emission		1.80	222	-	639.23
				15.00	**1,330**	**84.50**	**82,963.08**

6 During the quarter, there were no material changes in the composition of assets, liabilities and/or contingent liabilities, other than those disclosed above.

7 There were no material events that took place since March 31, 2026, that require disclosure in these Interim Financial Statements.

INFORMATION ON DEBENTURES AND GREEN BONDS - GROUP & BANK

Categories	Interest payable frequency	Allotment date	Maturity date	Coupon Rate %	Effective annual yield %	Interest rate of comparable Government Security %	Market value Highest Rs.	Market value Lowest Rs.	Market value Period End Rs.	Other Ratios as at date of last trade Interest yield %	Other Ratios as at date of last trade Yield to Maturity %	Rs.'000
Fixed Rate Debentures												
Issued in 2016												
2016/2026 - Type B - Public/Listed	Bi-annually	28.10.2016	27.10.2026	12.25	12.63	8.15	Not traded during the period			N/A	N/A	**1,928,200**
Issued in 2018												
2018/2028 - Type B - Public/Listed	Bi-annually	23.07.2018	22.07.2028	12.50	12.89	9.30	Not traded during the period			N/A	N/A	**1,606,160**
Issued in 2021												
2021/2026 - Type A - Public/Listed	Bi-annually	21.09.2021	20.09.2026	9.00	9.20	8.05	Not traded during the period			N/A	N/A	**4,237,470**
2021/2028 - Type B - Public/Listed	Bi-annually	21.09.2021	20.09.2028	9.50	9.73	9.25	Not traded during the period			N/A	N/A	**4,358,000**
Issued in 2022												
2022/2027 - Type A - Public/Listed	Bi-annually	12.12.2022	11.12.2027	28.00	29.96	8.85	128.01	125.00	125.00(a)	29.96	13.23	**6,724,680**
2022/2029 - Type B - Public/Listed	Bi-annually	12.12.2022	11.12.2029	27.00	28.82	9.65	Not traded during the period			N/A	N/A	**3,263,820**
2022/2032 - Type C - Public/Listed	Bi-annually	12.12.2022	11.12.2032	22.00	23.21	10.40	Not traded during the period			N/A	N/A	**11,500**
Issued in 2023												
2023/2028 - Type A - Public/Listed	Bi-annually	20.12.2023	19.12.2028	14.50	15.03	9.40	Not traded during the period			N/A	N/A	**2,132,400**
2023/2028 - Type B - Public/Listed	Annually	20.12.2023	19.12.2028	15.00	15.00	9.40	Not traded during the period			N/A	N/A	**7,558,090**
2023/2030 - Type C - Public/Listed	Bi-annually	20.12.2023	19.12.2030	13.75	14.22	9.75	Not traded during the period			N/A	N/A	**32,980**
2023/2030 - Type D - Public/Listed	Annually	20.12.2023	19.12.2030	14.25	14.25	9.75	Not traded during the period			N/A	N/A	**817,760**
2023/2033 - Type E - Public/Listed	Bi-annually	20.12.2023	19.12.2033	13.50	13.96	10.65	Not traded during the period			N/A	N/A	**30,840**
2023/2033 - Type F - Public/Listed	Annually	20.12.2023	19.12.2033	14.00	14.00	10.65	Not traded during the period			N/A	N/A	**1,427,930**
Issued in 2024												
2024/2029 - Type A - Public/Listed	Bi-annually	10.07.2024	09.07.2029	12.60	13.00	9.40	Not traded during the period			N/A	N/A	**1,427,250**
2024/2029 - Type B - Public/Listed	Annually	10.07.2024	09.07.2029	13.00	13.00	9.40	Not traded during the period			N/A	N/A	**12,455,160**
2024/2031 - Type C - Public/Listed	Bi-annually	10.07.2024	09.07.2031	12.85	13.26	9.90	Not traded during the period			N/A	N/A	**139,670**
2024/2031 - Type D - Public/Listed	Annually	10.07.2024	09.07.2031	13.25	13.25	9.90	Not traded during the period			N/A	N/A	**368,890**
2024/2034 - Type E - Public/Listed	Bi-annually	10.07.2024	09.07.2034	13.00	13.42	10.85	Not traded during the period			N/A	N/A	**73,040**
2024/2034 - Type F - Public/Listed	Annually	10.07.2024	09.07.2034	13.50	13.50	10.85	Not traded during the period			N/A	N/A	**5,535,990**
Subtotal of Debentures												**54,129,830**
Fixed Rate Green Bonds												
Issued in 2025												
2025/2030 - Type A - Public/Listed	Bi-annually	12.08.2025	11.08.2030	10.55	10.83	9.75	Not traded during the period			N/A	N/A	**801,940**
2025/2030 - Type B - Public/Listed	Annually	12.08.2025	11.08.2030	10.85	10.85	9.75	Not traded during the period			N/A	N/A	**13,408,130**
2025/2032 - Type C - Public/Listed	Bi-annually	12.08.2025	11.08.2032	10.85	11.14	10.25	Not traded during the period			N/A	N/A	**40,300**
2025/2032 - Type D - Public/Listed	Annually	12.08.2025	11.08.2032	11.15	11.15	10.25	Not traded during the period			N/A	N/A	**324,770**
2025/2035 - Type E - Public/Listed	Bi-annually	12.08.2025	11.08.2035	11.00	11.30	10.90	Not traded during the period			N/A	N/A	**109,420**
2025/2035 - Type F - Public/Listed	Annually	12.08.2025	11.08.2035	11.30	11.30	10.90	Not traded during the period			N/A	N/A	**315,440**
Subtotal of Green Bonds												**15,000,000**
Total Bank												**69,129,830**
CBC Finance PLC												
Fixed Rate Debentures												
Issued in 2025												
2025/2030 - Public/Listed	Annually	03.12.2025	02.12.2030	11.50	11.50	9.75	Not traded during the period			N/A	N/A	**1,253,954**
Total Group												**70,383,784**

The above-mentioned types of subordinated liabilities of the Bank are mere naming conventions and are not associated with any specific features or meaning.

(a) Last traded date - January 14, 2026

ANALYSIS OF LOANS AND ADVANCES TO OTHER CUSTOMERS AND IMPAIRMENT

	Group		Bank	
As at	**31.03.2026**	31.12.2025	**31.03.2026**	31.12.2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Gross loans and advances to other customers	**2,157,116,065**	2,085,502,258	**2,094,810,487**	2,027,759,602
Impairment on loans and advances to other customers				
Accumulated impairment under Stage 1	**8,665,029**	8,776,293	**8,391,782**	8,537,951
Accumulated impairment under Stage 2	**24,280,958**	19,286,815	**23,609,582**	18,677,799
Accumulated impairment under Stage 3	**97,296,251**	99,078,554	**95,121,002**	97,113,407
Total impairment	**130,242,238**	127,141,662	**127,122,366**	124,329,157
Net value of loans and advances to other customers	**2,026,873,827**	1,958,360,596	**1,967,688,121**	1,903,430,445
Gross loans and advances to other customers				
By product - Domestic Currency				
Overdrafts	**197,728,262**	186,615,364	**197,732,680**	186,643,337
Trade finance	**137,385,711**	140,051,779	**137,385,711**	140,051,780
Lease rental receivable	**108,155,877**	96,899,752	**102,648,230**	91,703,116
Credit cards	**26,512,282**	25,332,485	**26,512,282**	25,332,485
Pawning	**115,322,500**	82,567,160	**110,309,237**	78,751,859
Staff loans	**18,641,182**	17,653,528	**18,612,938**	17,631,224
Housing loans	**87,566,919**	85,200,721	**87,566,919**	85,200,721
Personal loans	**54,210,097**	51,162,577	**54,101,779**	50,936,488
Term loans	**849,569,445**	850,679,868	**828,771,054**	833,915,651
Bills of Exchange	**462,549**	309,010	**462,549**	309,010
Subtotal	**1,595,554,824**	1,536,472,244	**1,564,103,379**	1,510,475,671
By product - Foreign Currency				
Overdrafts	**47,942,902**	44,328,347	**42,607,143**	36,823,631
Trade finance	**51,333,014**	52,972,803	**47,165,005**	49,490,089
Lease rental receivable	**1,297,725**	1,315,565	**1,297,725**	1,315,565
Credit cards	**737,675**	674,861	**341,638**	342,709
Staff loans	**415,824**	424,585	**391,525**	398,156
Housing loans	**3,751,919**	3,681,400	**3,751,919**	3,681,400
Personal loans	**3,103,509**	3,004,737	**359,788**	383,387
Term loans	**367,803,041**	370,296,926	**349,616,733**	352,518,204
Bills of Exchange	**85,175,632**	72,330,790	**85,175,632**	72,330,790
Subtotal	**561,561,241**	549,030,014	**530,707,108**	517,283,931
Gross loans and advances to other customers	**2,157,116,065**	2,085,502,258	**2,094,810,487**	2,027,759,602

	Group		Bank	
	2026	2025 (Audited)	**2026**	2025 (Audited)
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Movement of impairment during the period				
Under Stage 1				
Balance as at January 1,	**8,776,293**	6,368,507	**8,537,951**	6,198,064
Charge/(reversal) to the Income Statement	**(148,908)**	2,314,506	**(182,433)**	2,249,761
Net write-off during the period	**-**	(602)	**-**	-
Exchange rate variance on foreign currency provisions	**37,644**	93,882	**36,264**	90,126
Balance as at March 31/December 31,	**8,665,029**	8,776,293	**8,391,782**	8,537,951
Under Stage 2				
Balance as at January 1,	**19,286,815**	11,795,090	**18,677,799**	11,454,464
Charge/(reversal) to the Income Statement	**4,926,200**	7,353,906	**4,871,314**	7,101,344
Exchange rate variance on foreign currency provisions	**67,943**	137,819	**60,469**	121,991
Balance as at March 31/December 31,	**24,280,958**	19,286,815	**23,609,582**	18,677,799
Under Stage 3				
Balance as at January 1,	**99,078,554**	86,339,011	**97,113,407**	84,723,498
Charge/(reversal) to the Income Statement	**(2,214,367)**	13,646,322	**(2,396,124)**	13,336,658
Net write-off during the period	**116,543**	(1,251,377)	**116,543**	(1,241,819)
Exchange rate variance on foreign currency provisions	**420,607**	1,221,544	**415,064**	1,209,856
Interest accrued on impaired loans and advances	**(183,304)**	(1,053,000)	**(121,611)**	(920,232)
Other movements	**78,218**	176,054	**(6,277)**	5,446
Balance as at March 31/December 31,	**97,296,251**	99,078,554	**95,121,002**	97,113,407
Total Impairment				
Balance as at January 1,	**127,141,662**	104,502,608	**124,329,157**	102,376,026
Charge/(reversal) to the Income Statement	**2,562,925**	23,314,734	**2,292,757**	22,687,763
Net write-off during the period	**116,543**	(1,251,979)	**116,543**	(1,241,819)
Exchange rate variance on foreign currency provisions	**526,194**	1,453,245	**511,797**	1,421,973
Interest accrued on impaired loans and advances	**(183,304)**	(1,053,000)	**(121,611)**	(920,232)
Other movements	**78,218**	176,054	**(6,277)**	5,446
Balance as at March 31/December 31,	**130,242,238**	127,141,662	**127,122,366**	124,329,157

ANALYSIS OF COMMITMENTS AND CONTINGENCIES AND IMPAIRMENT

	Group		Bank	
As at	**31.03.2026**	31.12.2025	**31.03.2026**	31.12.2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Gross commitments and contingencies	**974,429,769**	986,379,346	**970,171,282**	981,204,632
Impairment on commitments and contingencies				
Accumulated impairment under Stage 1	**1,831,468**	2,076,457	**1,821,091**	2,064,623
Accumulated impairment under Stage 2	**754,053**	550,563	**754,053**	550,563
Accumulated impairment under Stage 3	**83,042**	205,956	**83,042**	205,956
Total Impairment	**2,668,563**	2,832,976	**2,658,186**	2,821,142
Gross commitments and contingencies				
By product - Domestic currency				
Contingencies	**108,356,769**	115,897,012	**108,356,769**	115,897,012
Guarantees	**79,459,681**	89,807,938	**79,459,681**	89,807,938
Bonds	**22,331,900**	22,035,789	**22,331,900**	22,035,789
Documentary Credits	**2,581,509**	1,308,470	**2,581,509**	1,308,470
Acceptances	**1,101,214**	581,226	**1,101,214**	581,226
Bills for collection	**2,882,465**	2,163,589	**2,882,465**	2,163,589
Commitments	**221,539,680**	206,936,279	**221,539,680**	206,936,279
Undrawn commitments	**219,764,186**	205,160,785	**219,764,186**	205,160,785
Capital commitments	**1,775,494**	1,775,494	**1,775,494**	1,775,494
Subtotal	**329,896,449**	**322,833,291**	**329,896,449**	**322,833,291**
By product - Foreign Currency				
Contingencies	**599,766,495**	618,155,317	**598,369,491**	616,943,330
Guarantees	**31,434,457**	42,206,819	**30,487,969**	41,293,627
Bonds	**23,079,158**	34,901,662	**22,983,949**	34,829,812
Documentary Credits	**148,851,095**	116,761,359	**148,787,486**	116,720,712
Forward exchange and Currency Swaps	**270,848,113**	300,211,469	**270,848,113**	300,211,469
Acceptances	**41,515,252**	46,790,159	**41,515,252**	46,790,159
Bills for collection	**84,002,875**	77,248,304	**83,711,177**	77,062,006
Bullion on consignment	**35,545**	35,545	**35,545**	35,545
Commitments	**44,766,825**	45,390,738	**41,905,342**	41,428,011
Undrawn commitments	**44,540,444**	45,149,343	**41,905,342**	41,428,011
Capital commitments	**226,381**	241,395	**-**	-
Subtotal	**644,533,320**	663,546,055	**640,274,833**	658,371,341
Total	**974,429,769**	986,379,346	**970,171,282**	981,204,632

	Group		Bank	
	2026	2025 (Audited)	**2026**	2025 (Audited)
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Movement of impairment during the period				
Under Stage 1				
Balance as at January 1,	**2,076,457**	1,980,752	**2,064,623**	1,972,973
Charge/(reversal) to the Income Statement	**(249,867)**	84,931	**(248,224)**	81,435
Exchange rate variance on foreign currency provisions	**4,878**	10,774	**4,692**	10,215
Balance as at March 31/December 31,	**1,831,468**	2,076,457	**1,821,091**	2,064,623
Under Stage 2				
Balance as at January 1,	**550,563**	649,312	**550,563**	649,312
Charge/(reversal) to the Income Statement	**201,357**	(108,046)	**201,357**	(108,046)
Exchange rate variance on foreign currency provisions	**2,133**	9,297	**2,133**	9,297
Balance as at March 31/December 31,	**754,053**	550,563	**754,053**	550,563
Under Stage 3				
Balance as at January 1,	**205,956**	1,897,408	**205,956**	1,897,408
Charge/(reversal) to the Income Statement	**(123,906)**	(1,706,147)	**(123,906)**	(1,706,147)
Exchange rate variance on foreign currency provisions	**992**	14,695	**992**	14,695
Balance as at March 31/December 31,	**83,042**	205,956	**83,042**	205,956
Total Impairment				
Balance as at January 1,	**2,832,976**	4,527,472	**2,821,142**	4,519,693
Charge/(reversal) to the Income Statement	**(172,416)**	(1,729,262)	**(170,773)**	(1,732,758)
Exchange rate variance on foreign currency provisions	**8,003**	34,766	**7,817**	34,207
Balance as at March 31/December 31,	**2,668,563**	2,832,976	**2,658,186**	2,821,142

ANALYSIS OF DEPOSITS

	Group		Bank	
As at	**31.03.2026**	31.12.2025 (Audited)	**31.03.2026**	31.12.2025 (Audited)
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
By product - Domestic Currency				
Current account deposits	**129,564,029**	111,765,218	**129,568,386**	111,770,429
Savings deposits	**653,705,110**	625,084,746	**654,240,968**	625,818,713
Time deposits	**1,199,979,426**	1,134,636,212	**1,185,583,129**	1,121,977,141
Other deposits	**3,501**	3,501	**3,501**	3,501
Subtotal	**1,983,252,066**	1,871,489,677	**1,969,395,984**	1,859,569,784
By product - Foreign Currency				
Current account deposits	**181,766,112**	163,885,307	**151,688,204**	135,345,412
Savings deposits	**195,492,895**	176,881,553	**178,772,394**	161,586,105
Time deposits	**510,654,061**	487,770,604	**473,331,663**	452,350,543
Subtotal	**887,913,068**	828,537,464	**803,792,261**	749,282,060
Total	**2,871,165,134**	2,700,027,141	**2,773,188,245**	2,608,851,844

GENERAL

NAME OF COMPANY

Commercial Bank of Ceylon PLC

COMPANY REGISTRATION NUMBER

PQ116

LEGAL FORM

A public limited liability company incorporated in Sri Lanka on June 25, 1969 under the Companies Ordinance No. 51 of 1938 and quoted in the Colombo Stock Exchange in March 1970. The Company was re-registered under the Companies Act No.7 of 2007. A licensed commercial bank under the Banking Act No.30 of 1988.

ACCOUNTING YEAR END

December 31

TAX PAYER IDENTIFICATION NUMBER (TIN)

124006007

REGISTERED OFFICE

"Commercial House",
No. 21, Sir Razik Fareed Mawatha,
P.O. Box 856,
Colombo 1, Sri Lanka.
Telephone (General):
+94 11 248 6000-5 (6 lines), +94 11 448 6000,
+94 11 748 6000, +94 11 548 6000
SWIFT Code-Sri Lanka : CCEYLKLX
SWIFT Code-Bangladesh : CCEYBDDH
E-mail : info@combank.net
Website : http://www.combank.lk

HEAD OFFICE

"Commercial House",
No. 21, Sir Razik Fareed Mawatha, P.O. Box 856,
Colombo 1, Sri Lanka.

STOCK EXCHANGE LISTING

The Ordinary Shares and the Unsecured Subordinated Redeemable Debentures and Green Bonds of the Bank are listed on the Colombo Stock Exchange.

COMPLIANCE OFFICER

Mrs. R. M. C. K. Siyambalagastenne
Assistant General Manager - Compliance

CREDIT RATINGS

Sri Lanka Operation

AA-(lka) (outlook stable) by Fitch Ratings Lanka Limited in September 2025.

Bangladesh Operation

AAA was re-affirmed by Credit Rating Information and Services Limited in June 2025.

PROFESSIONAL EXPERTISE

LAWYERS

Messrs Julius & Creasy,
No. 371, R. A. de Mel Mawatha,
Colombo 3, Sri Lanka.

AUDITORS

Messrs KPMG,
Chartered Accountants,
No. 32A, Sir Mohamed Macan Markar Mawatha,
P. O. Box 186, Colombo 03, Sri Lanka.

REGISTRARS

Messrs S S P Corporate Services (Private) Limited,
No. 101, Inner Flower Road,
Colombo 3, Sri Lanka.

SUBSIDIARIES

LOCAL SUBSIDIARIES

Commercial Development Company PLC
Orysys Limited
CBC Finance PLC
Commercial Insurance Brokers (Pvt) Limited

FOREIGN SUBSIDIARIES

Commercial Bank of Maldives Private Limited
CBC Myanmar Microfinance Company Limited

BOARD OF DIRECTORS & COMPANY SECRETARY

BOARD OF DIRECTORS

Mr. S Muhseen - Chairman (*)
Mr. Raja Senanayake - Deputy Chairman (*)
Mr. S. C. U. Manatunge - Managing Director/Chief Executive Officer
Mr. L. H. Munasinghe - Executive Director/Chief Operating Officer
Ms. Judy Lee (*)
Ms. D. L. T. S. Wijewardena (*)
Dr. S. Selliah (*)
Mr. D. N. L. Fernando (*)
Mr. P. M. Kumarasinghe (*)
Mr. P. Y. S. Perera (*)
Ms. R. M. A. S. Parakrama (*)
(*) Independent Non-Executive Director

COMPANY SECRETARY

Mr. R. A. P. Rajapaksha