COMMERCIAL BANK

INTERIM FINANCIAL STATEMENTS

For the nine months ended September 30, 2026

Financial Review for the nine months ended September 30, 2026

Consistency the key as ComBank Group posts 9-month topline of Rs. 318.8 billion

- Loan book grows by Rs. 348.4 Bn. in 9 months to Rs. 2.43 Tn.
- Total assets up by Rs. 496.1 Bn. to Rs 3.87 Tn.
- Bank takes its deposits past Rs 3 Tn. following Group milestone in preceding quarter
- Continues prudent provisioning for impairment in readiness for external pressures on local businesses

The Commercial Bank of Ceylon Group has posted consistent growth in business volumes and its balance sheet in the third quarter of 2026 to end the first nine months of the year in a characteristically strong position.

Comprising Sri Lanka's largest private sector bank and six subsidiaries, the Group reported gross income of Rs. 318.79 billion for the nine months ending 30th September, an increase of 18.87%, with interest income for the period improving by 20.52% to Rs. 266.98 billion. Gross income for the third quarter alone was up 20.01% to Rs. 109.63 billion, primarily due to the healthy growth of the loan book.

A combination of rising interest rates and notable growth in deposits resulted in interest expense for the nine months growing by 23.62% to Rs. 145.92 billion. Consequently, the Group posted a net interest income of Rs. 121.06 billion for the nine months and Rs. 41.36 billion for the third quarter, reflecting growth of 16.98% and 19.30% respectively.

Total operating income for the nine months grew by 14.37% to Rs. 160.33 billion, and the Group reported it had increased its provisions for impairment charges and other losses by 17.84% to Rs. 16.57 billion for the nine months as a prudential measure, resulting in net operating income of Rs. 143.76 billion for the period, an improvement of 13.98%.

Operating expenses increased by 19.94% to Rs. 47.27 billion for the nine months on account of increased staff costs, technology investments and related expenses, leading to an operating profit before taxes on financial services of Rs. 96.49 billion for the period reviewed, a growth of 11.27%.

With taxes on financial services for the period increasing by 25.35% to Rs. 16.75 billion, the Group reported a profit before income tax of Rs. 79.74 billion, reflecting a growth of 8.71%. Income tax for the period increased by 8.86% to Rs. 27.57 billion, resulting in a nine-month net profit after tax of Rs. 52.16 billion for the Group, a growth of 8.63%. Higher provisioning for impairment and increased operating expenses impacted net profit growth.

The Group reported a net profit of Rs. 16.74 billion for the third quarter, compared to Rs. 16.86 billion in the corresponding quarter of last year, reflecting a marginal decline of 0.68%.

The Bank posted nine-month pre-tax profit of Rs. 76.16 billion and net profit of Rs. 49.54 billion, up 7.92% and 7.64% respectively.

The Group's gross loans and advances grew by 16.70% or Rs. 348.37 billion over the nine months at an average of Rs. 38.71 billion per month, taking the loan book to Rs. 2.43 trillion as at 30th September 2026, underscoring the scale of the Bank's role as a lender. Loan book growth over the preceding 12 months amounted to Rs. 526.88 billion or 27.63% at a monthly average of Rs. 43.91 billion.

Meanwhile, deposits at Group level grew by Rs. 418.98 billion or 15.52% in the nine months ending 30th September 2026, at a monthly average of Rs. 46.55 billion, to reach Rs. 3.12 trillion. Over the preceding 12 months, deposits grew by a remarkable Rs. 530.30 billion or 20.49% at a monthly average of Rs. 44.19 billion. Taken separately, Commercial Bank's deposits crossed Rs. 3 trillion for the first time, during the quarter.

Total assets of the Group grew by a noteworthy 14.68% or Rs. 496.08 billion since December 2025 to Rs. 3.87 trillion as at 30th September 2026, and by an even more impressive Rs. 642.26 billion or 19.87% over the preceding 12 months. This represents a monthly average growth of Rs. 55.12 billion over the nine months reviewed, and Rs. 53.52 billion a month over the preceding year.

In terms of key performance ratios, the Bank's Tier 1 Capital Ratio as of 30th September 2026 stood at 12.50%, compared to 13.03% at the end of 2025, while its Total Capital Ratio stood at 16.35% as against 16.69% as at 31st December 2025. The ratios remained significantly higher than the regulatory minimum ratios of 10% and 14% respectively, but were marginally lower than those reported in December 2025 due to the substantial growth in assets and the fact that the profit of the third quarter was not taken into consideration when computing the ratios for the review period.

In terms of profitability, the Bank's net interest margin for the period declined to 4.45% (annualised) from 4.51% at the end of 2025, a marginal reduction attributable to the increased cost of deposits. The Bank's return on assets (before tax) was 2.92% (annualised) compared to 2.96% at the end of 2025, while the return on equity (after tax - annualised) was 19.31% compared to 19.51% at the end of 2025.

The Bank's cost to income ratio excluding taxes on financial services stood at 29.24%, as against 29.66% for 2025, while the figure inclusive of taxes on financial services was 40% for the nine months, in comparison with 39.20% for the preceding year.

The CASA ratio of the Bank declined to 37.08% as at 30th September 2026, from 39.65% at the end of 2025, but continues to be one of the best in the industry.

In terms of asset quality, the Bank's net impaired loans (Stage 3) to total loans ratio stood at 1.47% as at 30th September 2026 compared to 1.54% at the end of 2025 and 1.79% a year ago. The gross impaired loans (Stage 3) to total loans ratio stood at 5.31% as against 5.81% at the end of 2025 and 6.25% at the end of the third quarter of 2025. The Impairment (Stage 3) to Stage 3 loans ratio stood at 72.35% as at 30th September 2026, down from 73.50% at the end of 2025 but up from 71.43% a year ago.

The Bank's liquidity coverage ratio as at 30th September 2026 stood at 421.11% for Rupees and 226.57% for all currencies, both well above the statutory minimum ratios of 100%. The Bank's net stable funding ratio stood at 163.10% as at 30th September 2026, also significantly higher than the minimum statutory requirement of 100%.

Commercial Bank was the first Sri Lankan bank to achieve a market capitalisation exceeding US$ 1 billion. The Bank emerged as the No. 1 ranked Sri Lankan bank in the 2026 edition of the prestigious Top 1000 World Banks ranking published by The Banker magazine, UK. The Bank has the highest capital base among all Sri Lankan banks and is the largest private-sector lender in Sri Lanka. Ranked No. 1 in the Business Today Top 40, Commercial Bank is recognised as the most respected and most-awarded bank in Sri Lanka, is a leader in digital innovation and is the country's first 100% carbon-neutral bank.

Commercial Bank operates with 274 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 majority stake in a fully-fledged Tier I bank in the Maldives, a microfinance company in Myanmar, and a representative office in the Dubai International Financial Centre (DIFC). The Bank's wholly 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 - GROUP

	For the nine months ended			For the quarter ended		
	30.09.2026	30.09.2025	Change	**30.09.2026**	30.09.2025	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Gross income	**318,790,090**	268,181,665	18.87	**109,627,207**	91,349,075	20.01
Interest income	**266,980,584**	221,529,105	20.52	**95,332,049**	74,879,340	27.31
Less: Interest expense	**145,923,319**	118,045,677	23.62	**53,968,249**	40,207,678	34.22
Net interest income	**121,057,265**	103,483,428	16.98	**41,363,800**	34,671,662	19.30
Fee and commission income	**36,595,283**	30,674,314	19.30	**13,454,006**	10,935,169	23.03
Less: Fee and commission expense	**12,537,210**	9,949,634	26.01	**4,403,558**	3,507,547	25.55
Net fee and commission income	**24,058,073**	20,724,680	16.08	**9,050,448**	7,427,622	21.85
Net gains/(losses) from trading	**2,931,570**	724,349	304.72	**(2,034,498)**	2,159,556	(194.21)
Net gains/(losses) from derecognition of financial assets	**713,554**	2,558,299	(72.11)	**354,589**	290,070	22.24
Net other operating income	**11,569,099**	12,695,598	(8.87)	**2,521,061**	3,084,940	(18.28)
Total other operating income	**15,214,223**	15,978,246	(4.78)	**841,152**	5,534,566	(84.80)
Total operating income	**160,329,561**	140,186,354	14.37	**51,255,400**	47,633,850	7.60
Less: Impairment charges and other losses	**16,568,609**	14,060,484	17.84	**1,720,352**	2,933,466	(41.35)
Net operating income	**143,760,952**	126,125,870	13.98	**49,535,048**	44,700,384	10.82
Less: Operating expenses	**47,272,475**	39,411,821	19.94	**16,663,004**	13,575,309	22.74
Personnel expenses	**23,444,289**	21,064,995	11.30	**8,240,455**	7,289,902	13.04
Depreciation and amortisation	**5,018,468**	4,021,365	24.80	**1,792,546**	1,435,450	24.88
Other operating expenses	**18,809,718**	14,325,461	31.30	**6,630,003**	4,849,957	36.70
Operating profit before taxes on financial services	**96,488,477**	86,714,049	11.27	**32,872,044**	31,125,075	5.61
Less: Taxes on financial services	**16,751,452**	13,363,258	25.35	**6,188,519**	4,588,329	34.88
Operating profit after taxes on financial services	**79,737,025**	73,350,791	8.71	**26,683,525**	26,536,746	0.55
Add/(less): Share of profit/(loss) of associate, net of tax	**-**	(143)	100.00	**-**	488	(100.00)
Profit before income tax	**79,737,025**	73,350,648	8.71	**26,683,525**	26,537,234	0.55
Less: Income tax expense	**27,572,992**	25,329,106	8.86	**9,942,546**	9,681,139	2.70
Profit for the period	**52,164,033**	48,021,542	8.63	**16,740,979**	16,856,095	(0.68)
Profit attributable to:						
Equity holders of the Bank	**51,369,570**	47,352,365	8.48	**16,440,969**	16,595,511	(0.93)
Non-controlling interest	**794,463**	669,177	18.72	**300,010**	260,584	15.13
Profit for the period	**52,164,033**	48,021,542	8.63	**16,740,979**	16,856,095	(0.68)
Earnings per share (EPS)						
Basic earnings per ordinary share (Rs.)	**31.08**	29.05	6.99	**9.95**	10.18	(2.26)
Diluted earnings per ordinary share (Rs.)	**30.97**	29.01	6.76	**9.91**	10.17	(2.56)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - GROUP

	For the nine months ended			For the quarter ended		
	30.09.2026	30.09.2025	Change	**30.09.2026**	30.09.2025	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Profit for the period	**52,164,033**	48,021,542	8.63	**16,740,979**	16,856,095	(0.68)
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	**(133,799)**	253,026	(152.88)	**(81,045)**	36,339	(323.02)
Change in fair value of investments in equity at fair value through other comprehensive income	**(133,799)**	512,722	(126.10)	**(81,045)**	296,035	(127.38)
Fair value (gains)/losses realised to the retained earnings on disposal	**-**	(259,696)	100.00	**-**	(259,696)	100.00
Gain on disposal of investments in equity instruments	**-**	259,696	(100.00)	**-**	259,696	(100.00)
Items that are or may be reclassified to profit or loss						
Net gains/(losses) arising from translating the Financial Statements of foreign operations	**4,100,718**	1,110,581	269.24	**(1,710,396)**	823,218	(307.77)
Net gains/(losses) on investment in financial assets at fair value through other comprehensive income	**(2,345,453)**	(273,710)	(756.91)	**(694,987)**	24,900	(2,891.11)
Fair value gains/(losses) that arose during the period, net of tax	**(814,478)**	552,411	(247.44)	**730,370**	(36,674)	2,091.52
Fair value (gains)/losses recycled to the Income Statement on disposal, net of tax	**(499,808)**	(1,790,809)	72.09	**(248,533)**	(203,049)	(22.40)
Fair value gains/(losses) recycled to the Income Statement as impairment, net of tax	**(1,031,167)**	964,688	(206.89)	**(1,176,824)**	264,623	(544.72)
Other comprehensive income/(expense) for the period, net of taxes	**1,621,466**	1,349,593	20.14	**(2,486,428)**	1,144,153	(317.32)
Total comprehensive income/(expense) for the period	**53,785,499**	49,371,135	8.94	**14,254,551**	18,000,248	(20.81)
Attributable to:						
Equity holders of the Bank	**52,615,941**	48,556,524	8.36	**14,060,136**	17,699,073	(20.56)
Non-controlling interest	**1,169,558**	814,611	43.57	**194,415**	301,175	(35.45)
Total comprehensive income/(expense) for the period	**53,785,499**	49,371,135	8.94	**14,254,551**	18,000,248	(20.81)

	For the nine months ended			For the quarter ended		
	30.09.2026	30.09.2025	Change	**30.09.2026**	30.09.2025	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Gross income	**308,177,235**	261,289,634	17.94	**105,766,094**	88,888,755	18.99
Interest income	**258,274,152**	216,078,863	19.53	**92,169,747**	72,852,332	26.52
Less: Interest expense	**142,022,991**	115,887,447	22.55	**52,479,502**	39,464,004	32.98
Net interest income	**116,251,161**	100,191,416	16.03	**39,690,245**	33,388,328	18.87
Fee and commission income	**35,395,165**	29,808,456	18.74	**13,012,992**	10,648,436	22.21
Less: Fee and commission expense	**12,263,110**	9,821,050	24.87	**4,257,912**	3,463,467	22.94
Net fee and commission income	**23,132,055**	19,987,406	15.73	**8,755,080**	7,184,969	21.85
Net gains/(losses) from trading	**2,931,570**	724,349	304.72	**(2,034,498)**	2,159,556	(194.21)
Net gains/(losses) from derecognition of financial assets	**713,554**	2,558,299	(72.11)	**354,589**	290,070	22.24
Net other operating income	**10,862,794**	12,119,667	(10.37)	**2,263,264**	2,938,361	(22.98)
Total other operating income	**14,507,918**	15,402,315	(5.81)	**583,355**	5,387,987	(89.17)
Total operating income	**153,891,134**	135,581,137	13.50	**49,028,680**	45,961,284	6.67
Less: Impairment charges and other losses	**16,164,436**	13,808,068	17.07	**1,759,862**	2,905,911	(39.44)
Net operating income	**137,726,698**	121,773,069	13.10	**47,268,818**	43,055,373	9.79
Less: Operating expenses	**45,003,805**	37,964,942	18.54	**15,836,086**	13,188,184	20.08
Personnel expenses	**22,043,221**	20,118,438	9.57	**7,754,658**	6,952,732	11.53
Depreciation and amortisation	**4,898,938**	3,982,239	23.02	**1,737,175**	1,565,538	10.96
Other operating expenses	**18,061,646**	13,864,265	30.27	**6,344,253**	4,669,914	35.85
Operating profit before taxes on financial services	**92,722,893**	83,808,127	10.64	**31,432,732**	29,867,189	5.24
Less: Taxes on financial services	**16,558,112**	13,234,127	25.12	**6,118,037**	4,536,263	34.87
Profit before income tax	**76,164,781**	70,574,000	7.92	**25,314,695**	25,330,926	(0.06)
Less: Income tax expense	**26,625,823**	24,552,264	8.45	**9,569,071**	9,360,820	2.22
Profit for the period	**49,538,958**	46,021,736	7.64	**15,745,624**	15,970,106	(1.41)
Profit attributable to:						
Equity holders of the Bank	**49,538,958**	46,021,736	7.64	**15,745,624**	15,970,106	(1.41)
Non-controlling interest	**-**	-	-	**-**	-	-
Profit for the period	**49,538,958**	46,021,736	7.64	**15,745,624**	15,970,106	(1.41)
Earnings per share (EPS)						
Basic earnings per ordinary share (Rs.)	**29.97**	28.24	6.13	**9.53**	9.80	(2.76)
Diluted earnings per ordinary share (Rs.)	**29.87**	28.20	5.92	**9.49**	9.79	(3.06)

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - BANK

	For the nine months ended			For the quarter ended		
	30.09.2026	30.09.2025	Change	**30.09.2026**	30.09.2025	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Profit for the period	**49,538,958**	46,021,736	7.64	**15,745,624**	15,970,106	(1.41)
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	**(133,799)**	253,026	(152.88)	**(81,045)**	36,339	(323.02)
Change in fair value of investments in equity at fair value through other comprehensive income	**(133,799)**	512,722	(126.10)	**(81,045)**	296,035	(127.38)
Fair value (gains)/losses realised to the retained earnings on disposal	**-**	(259,696)	100.00	**-**	(259,696)	100.00
Gain on disposal of investments in equity instruments	**-**	259,696	(100.00)	**-**	259,696	(100.00)
Items that are or may be reclassified to profit or loss						
Net gains/(losses) arising from translating the Financial Statements of foreign operations	**3,248,128**	783,410	314.61	**(1,468,995)**	732,116	(300.65)
Net gains/(losses) on investment in financial assets at fair value through other comprehensive income	**(2,345,320)**	(271,696)	(763.21)	**(694,987)**	23,003	(3,121.29)
Fair value gains/(losses) that arose during the period, net of tax	**(814,345)**	554,425	(246.88)	**730,370**	(38,571)	1,993.57
Fair value (gains)/losses recycled to the Income Statement on disposal, net of tax	**(499,808)**	(1,790,809)	72.09	**(248,533)**	(203,049)	(22.40)
Fair value gains/(losses) recycled to the Income Statement as impairment, net of tax	**(1,031,167)**	964,688	(206.89)	**(1,176,824)**	264,623	(544.72)
Other comprehensive income/(expense) for the period, net of taxes	**769,009**	1,024,436	(24.93)	**(2,245,027)**	1,051,154	(313.58)
Total comprehensive income/(expense) for the period	**50,307,967**	47,046,172	6.93	**13,500,597**	17,021,260	(20.68)

STATEMENT OF FINANCIAL POSITION

As at	Group			Bank		
	30.09.2026	31.12.2025 (Audited)	Change	**30.09.2026**	31.12.2025 (Audited)	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
ASSETS						
Cash and cash equivalents	**86,682,549**	88,857,011	(2.45)	**83,079,456**	84,937,446	(2.19)
Balances with Central Banks	**102,314,244**	47,890,989	113.64	**90,307,508**	38,802,321	132.74
Placements with banks	**93,216,195**	110,223,171	(15.43)	**80,902,065**	102,457,000	(21.04)
Securities purchased under resale agreements	**38,473,429**	21,746,102	76.92	**38,473,429**	20,353,118	89.03
Derivative financial assets	**8,447,369**	5,422,850	55.77	**8,447,369**	5,422,850	55.77
Financial assets recognised through profit or loss - measured at fair value	**132,507,449**	111,753,532	18.57	**132,507,449**	111,753,532	18.57
Financial assets at amortised cost - Loans and advances to other customers	**2,287,416,633**	1,958,360,596	16.80	**2,220,077,737**	1,903,430,445	16.64
Financial assets at amortised cost - Debt and other financial instruments	**738,523,155**	732,853,697	0.77	**682,177,182**	689,347,677	(1.04)
Financial assets measured at fair value through other comprehensive income	**292,028,157**	219,011,462	33.34	**288,850,997**	217,991,351	32.51
Investments in subsidiaries	**-**	-	-	**7,129,279**	6,958,229	2.46
Property, plant and equipment and right-of-use assets	**33,809,706**	31,652,401	6.82	**30,849,630**	28,674,833	7.58
Investment properties	**748,560**	775,060	(3.42)	**-**	-	-
Intangible assets	**5,535,533**	5,008,060	10.53	**4,933,109**	4,464,103	10.51
Deferred tax assets	**21,009,823**	14,409,667	45.80	**20,366,467**	13,829,232	47.27
Other assets	**34,232,371**	30,899,808	10.79	**33,296,303**	29,526,075	12.77
Total Assets	**3,874,945,173**	3,378,864,406	14.68	**3,721,397,980**	3,257,948,212	14.23
LIABILITIES						
Due to banks	**68,227,822**	43,098,281	58.31	**49,196,082**	29,724,059	65.51
Derivative financial liabilities	**2,316,244**	1,263,165	83.37	**2,316,244**	1,263,165	83.37
Securities sold under repurchase agreements	**96,834,366**	107,950,168	(10.30)	**101,340,708**	110,462,494	(8.26)
Financial liabilities at amortised cost - due to depositors	**3,119,003,813**	2,700,027,141	15.52	**3,001,358,114**	2,608,851,844	15.05
Financial liabilities at amortised cost - other borrowings	**24,260,377**	14,426,414	68.17	**24,260,377**	14,426,414	68.17
Current tax liabilities	**29,867,090**	26,360,346	13.30	**29,412,740**	25,758,993	14.18
Deferred tax liabilities	**387,069**	508,080	(23.82)	**-**	-	-
Other liabilities and provisions	**66,029,891**	73,058,414	(9.62)	**63,208,616**	69,681,255	(9.29)
Due to subsidiaries	**-**	-	-	**430,098**	138,542	210.45
Subordinated liabilities	**89,698,537**	74,586,565	20.26	**88,324,200**	73,322,023	20.46
Total Liabilities	**3,496,625,209**	3,041,278,574	14.97	**3,359,847,179**	2,933,628,789	14.53

STATEMENT OF FINANCIAL POSITION (Contd…)

	Group			Bank		
As at	**30.09.2026**	31.12.2025 (Audited)	Change	**30.09.2026**	31.12.2025 (Audited)	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
EQUITY						
Stated capital	**95,555,954**	91,557,690	4.37	**95,555,954**	91,557,690	4.37
Statutory reserves	**19,655,659**	19,649,096	0.03	**18,003,946**	18,003,946	-
Retained earnings	**54,056,945**	20,772,539	160.23	**48,449,284**	17,281,960	180.35
Other reserves	**202,367,241**	200,087,100	1.14	**199,541,617**	197,475,827	1.05
Total equity attributable to equity holders of the Bank	**371,635,799**	332,066,425	11.92	**361,550,801**	324,319,423	11.48
Non-Controlling Interest	**6,684,165**	5,519,407	21.10	**-**	-	-
Total Equity	**378,319,964**	337,585,832	12.07	**361,550,801**	324,319,423	11.48
Total Liabilities and Equity	**3,874,945,173**	3,378,864,406	14.68	**3,721,397,980**	3,257,948,212	14.23
Contingent Liabilities and Commitments	**1,136,021,676**	986,379,346	15.17	**1,130,524,292**	981,204,632	15.22
Net Asset Value per Ordinary Share (Rs.)	**224.63**	203.04	10.63	**218.53**	198.30	10.20
Memorandum Information						
Number of Employees				**6,121**	**5,726**	
Number of Branches				**295**	**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 amendments thereto and give a true and fair view of the state of affairs of the Commercial Bank of Ceylon PLC and the Group as at September 30, 2026, and their financial performance/profit for the nine months ended September 30, 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

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

November 12, 2026

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 nine months ended 30.09.2025												
Profit for the nine months ended 30.09.2025	-	-	47,352,365	-	-	-	-	-	-	47,352,365	669,177	48,021,542
Other comprehensive income for the nine months ended 30.09.2025	-	-	259,696	-	(20,684)	965,147	-	-	-	1,204,159	145,434	1,349,593
Total comprehensive income for the nine months ended 30.09.2025	**-**	**-**	**47,612,061**	**-**	**(20,684)**	**965,147**	**-**	**-**	**-**	**48,556,524**	**814,611**	**49,371,135**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	119,058	-	-	-	-	-	-	-	-	119,058	-	119,058
Transfer o/a Share-based Payment transactions	3,732	-	-	-	-	-	(3,732)	-	-	-	-	-
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	-	-	14,736	-	-	-	-	-	-	14,736	-	14,736
Purchase consideration of the share buyback transaction	-	-	(73,666)	-	-	-	-	-	-	(73,666)	(259,214)	(332,880)
Share-based Payment transactions	-	-	-	-	-	-	16,861	-	-	16,861	-	16,861
Transfers during the period	-	-	(774,582)	-	-	-	-	774,582	-	-	-	-
Total transactions with equity holders	**2,860,892**	**-**	**(16,134,667)**	**-**	**-**	**-**	**13,129**	**774,582**	**-**	**(12,486,064)**	**(264,014)**	**(12,750,078)**
Balance as at 30.09.2025	**90,877,986**	**16,469,686**	**49,011,064**	**11,502,088**	**2,980,601**	**(902,340)**	**54,738**	**9,506,076**	**137,700,003**	**317,199,902**	**5,240,577**	**322,440,479**
Total comprehensive income for the three months ended 31.12.2025												
Profit for the three months ended 31.12.2025	-	-	12,757,818	-	-	-	-	-	-	12,757,818	158,157	12,915,975
Other comprehensive income for the three months ended 31.12.2025	-	-	(62,952)	-	(159,062)	1,653,255	-	-	-	1,431,241	124,225	1,555,466
Total comprehensive income for the three months ended 31.12.2025	**-**	**-**	**12,694,866**	**-**	**(159,062)**	**1,653,255**	**-**	**-**	**-**	**14,189,059**	**282,382**	**14,471,441**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	669,415	-	-	-	-	-	-	-	-	669,415	-	669,415
Transfer o/a Share-based Payment transactions	10,289	-	-	-	-	-	(10,289)	-	-	-	-	-
Dividends to equity holders												
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	8,049	-	-	-	-	-	-	8,049	48	8,097
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	-	-	-	-	-	-	-	-	-	-	-	-
Transfers during the period	-	3,179,410	(40,941,477)	-	-	-	-	362,067	37,400,000	-	-	-
Total transactions with equity holders	**679,704**	**3,179,410**	**(40,933,391)**	**-**	**(37)**	**-**	**(10,289)**	**362,067**	**37,400,000**	**677,464**	**(3,552)**	**673,912**
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 nine months ended 30.09.2026												
Profit for the nine months ended 30.09.2026	-	-	51,369,570	-	-	-	-	-	-	51,369,570	794,463	52,164,033
Other comprehensive income for the nine months ended 30.09.2026	-	-	-	-	(2,479,252)	3,725,623	-	-	-	1,246,371	375,095	1,621,466
Total comprehensive income for the nine months ended 30.09.2026	**-**	**-**	**51,369,570**	**-**	**(2,479,252)**	**3,725,623**	**-**	**-**	**-**	**52,615,941**	**1,169,558**	**53,785,499**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of Ordinary Shares under Employee Share Option Plans [ESOPs]	511,372	-	-	-	-	-	-	-	-	511,372	-	511,372
Transfer o/a Share-based Payment transactions	7,692	-	-	-		-	(7,692)	-	-	-	-	-
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	-	-	18,523	-	-	-	-	-	-	18,523	-	18,523
Share-based Payment transactions	-	-	-	-	-	-	105,655	-	-	105,655	-	105,655
Transfer of the gain that arose on disposal of assets classified as held for sale	-	-	293,033	(263,011)	-	-	-	-	-	30,022	-	30,022
Transfers during the period	-	6,563	(1,205,381)	-	-	-	-	1,198,818	-	-	-	-
Total transactions with equity holders	**3,998,264**	**6,563**	**(18,085,164)**	**(263,011)**	**-**	**-**	**97,963**	**1,198,818**	**-**	**(13,046,567)**	**(4,800)**	**(13,051,367)**
Balance as at 30.09.2026	**95,555,954**	**19,655,659**	**54,056,945**	**11,239,077**	**342,250**	**4,476,538**	**142,412**	**11,066,961**	**175,100,003**	**371,635,799**	**6,684,165**	**378,319,964**

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 nine months ended 30.09.2025										
Profit for the nine months ended 30.09.2025	-	-	46,021,736	-	-	-	-	-	-	46,021,736
Other comprehensive income for the nine months ended 30.09.2025	-	-	259,696	-	(18,670)	783,410	-	-	-	1,024,436
Total comprehensive income for the nine months ended 30.09.2025	**-**	**-**	**46,281,432**	**-**	**(18,670)**	**783,410**	**-**	**-**	**-**	**47,046,172**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	119,058	-	-	-	-	-	-	-	-	119,058
Transfer o/a Share-based Payment transactions	3,732	-	-	-	-	-	(3,732)	-	-	-
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	-	-	14,736	-	-	-	-	-	-	14,736
Share-based Payment transactions	-	-	-	-	-	-	16,861	-	-	16,861
Transfers during the period	-	-	(774,582)	-	-	-	-	774,582	-	-
Total transactions with equity holders	**2,860,892**	**-**	**(16,061,001)**	**-**	**-**	**-**	**13,129**	**774,582**	**-**	**(12,412,398)**
Balance as at 30.09.2025	**90,877,986**	**15,079,581**	**45,551,371**	**10,399,577**	**2,977,678**	**(2,251,490)**	**54,738**	**9,506,076**	**137,700,003**	**309,895,520**
Total comprehensive income for the three months ended 31.12.2025										
Profit for the three months ended 31.12.2025	-	-	12,465,555	-	-	-	-	-	-	12,465,555
Other comprehensive income for the three months ended 31.12.2025	-	-	(56,155)	-	(157,979)	1,495,446	-	-	-	1,281,312
Total comprehensive income for the three months ended 31.12.2025	**-**	**-**	**12,409,400**	**-**	**(157,979)**	**1,495,446**	**-**	**-**	**-**	**13,746,867**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	669,415	-	-	-	-	-	-	-	-	669,415
Transfer o/a Share-based Payment transactions	10,289	-	-	-	-	-	(10,289)	-	-	-
Dividends to equity holders										
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	7,621	-	-	-	-	-	-	7,621
Share-based payment transactions	-	-	-	-	-	-	-	-	-	-
Transfers during the period	-	2,924,365	(40,686,432)	-	-	-	-	362,067	37,400,000	-
Total transactions with equity holders	**679,704**	**2,924,365**	**(40,678,811)**	**-**	**-**	**-**	**(10,289)**	**362,067**	**37,400,000**	**677,036**
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 nine months ended 30.09.2026										
Profit for the nine months ended 30.09.2026	-	-	49,538,958	-	-	-	-	-	-	49,538,958
Other comprehensive income for the nine months ended 30.09.2026	-	-	-	-	(2,479,119)	3,248,128	-	-	-	769,009
Total comprehensive income for the nine months ended 30.09.2026	**-**	**-**	**49,538,958**	**-**	**(2,479,119)**	**3,248,128**	**-**	**-**	**-**	**50,307,967**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of Ordinary Shares under Employee Share Option Plans [ESOPs]	511,372	-	-	-	-	-	-	-	-	511,372
Transfer o/a Share-based Payment transactions	7,692	-	-	-	-	-	(7,692)	-	-	-
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	-	-	18,523	-	-	-	-	-	-	18,523
Share-based Payment transactions	-	-	-	-	-	-	105,655	-	-	105,655
Transfers during the period	-	-	(1,198,818)	-	-	-	-	1,198,818	-	-
Total transactions with equity holders	**3,998,264**	**-**	**(18,371,634)**	**-**	**-**	**-**	**97,963**	**1,198,818**	**-**	**(13,076,589)**
Balance as at 30.09.2026	**95,555,954**	**18,003,946**	**48,449,284**	**10,399,577**	**340,580**	**2,492,084**	**142,412**	**11,066,961**	**175,100,003**	**361,550,801**

STATEMENT OF CASH FLOWS

For the nine months ended September 30,	Group		Bank	
	2026	2025	**2026**	2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Cash Flows from Operating Activities				
Profit before income tax	**79,737,025**	73,350,648	**76,164,781**	70,574,000
Adjustments for:				
Non-cash items included in Profit or Loss and Other Comprehensive Income	**22,636,083**	19,088,255	**22,087,433**	18,729,954
(Increase)/decrease in operating assets	**(514,747,783)**	(355,044,623)	**(480,774,759)**	(333,561,604)
Increase/(decrease) in operating liabilities	**435,398,419**	292,526,562	**405,694,105**	273,323,555
(Gains)/losses on sale of property, plant and equipment	**(45,672)**	(13,026)	**(818)**	(4,420)
(Gains)/losses on investment properties	**(509)**	2,900	**-**	-
(Gains)/losses on sale of non current assets held for sale	**(185,083)**	-	**-**	-
Share of (profit)/loss from the associate, net of tax	**-**	143	**-**	-
Dividends received from investments in subsidiaries	**-**	-	**(43,200)**	(43,200)
Interest expense on subordinated liabilities	**8,120,548**	6,638,661	**8,010,752**	6,638,661
Benefits paid on defined benefit plans	**(52,749)**	(44,993)	**(41,282)**	(39,719)
Net unrealised gains/(losses) arising from translating the financial statements of foreign operations	**4,100,718**	1,110,581	**3,248,128**	783,410
Capital gains tax paid	**(93,000)**	-	**-**	-
Income tax paid	**(29,828,174)**	(13,720,538)	**(28,671,382)**	(12,961,114)
Net cash flow from/(used in) operating activities	**5,039,823**	23,894,570	**5,673,758**	23,439,523
Cash Flows from Investing Activities				
Purchase of property, plant and equipment	**(2,978,728)**	(1,918,278)	**(2,391,631)**	(1,770,301)
Proceeds from sale of property, plant and equipment	**68,279**	13,794	**16,867**	4,991
Proceeds from sale of investment properties	**28,809**	16,000	**-**	-
Proceeds from sale of non current assets held for sale	**737,132**	-	**27,132**	-
Purchase of financial investments	**(642,040)**	(1,080,760)	**(642,040)**	(1,080,760)
Proceeds from sale and maturity of financial investments	**5,822,041**	1,411,463	**5,822,041**	1,411,463
Purchase of intangible assets	**(1,737,997)**	(1,222,600)	**(1,660,056)**	(1,193,735)
Investments in subsidiaries	**-**	(332,880)	**(171,050)**	(649,800)
Dividends received from investments in subsidiaries	**-**	**-**	**43,200**	43,200
Net cash flow from/(used in) investing activities	**1,297,496**	(3,113,261)	**1,044,463**	(3,234,942)
Cash Flows from Financing Activities				
Proceeds from issue of ordinary voting shares under Employee Share Option Plans	**511,372**	119,058	**511,372**	119,058
Proceeds from issue of subordinated liabilities	**20,000,000**	15,000,000	**20,000,000**	15,000,000
Redemption of subordinated liabilities	**(5,986,560)**	-	**(5,986,560)**	-
Interest paid on subordinated liabilities	**(7,022,015)**	(5,489,977)	**(7,022,015)**	(5,489,977)
Payment of lease liabilities/advance payment o/a right-of-use assets	**(2,322,724)**	(1,586,976)	**(2,391,078)**	(1,592,056)
Dividend paid to shareholders (Including unclaimed dividend of prior years)	**(11,331,454)**	(10,445,314)	**(11,331,454)**	(10,445,314)
Withholding tax paid on dividend	**(2,381,424)**	(2,117,825)	**(2,381,424)**	(2,117,825)
Dividend paid to non-controlling interest	**(4,800)**	(4,800)	**-**	-
Net cash flow from /(used in) financing activities	**(8,537,605)**	(4,525,834)	**(8,601,159)**	(4,526,114)
Net increase/(decrease) in cash & cash equivalents	**(2,200,286)**	16,255,475	**(1,882,938)**	15,678,467
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	**86,691,124**	105,879,080	**83,087,953**	102,533,953
Less: Impairment charges on cash and cash equivalents	**(8,575)**	(43,454)	**(8,497)**	(42,975)
Cash and cash equivalents as per Statement of Financial Position	**86,682,549**	105,835,626	**83,079,456**	102,490,978

	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		86,682,549		86,682,549
Balances with Central Banks		102,314,244		102,314,244
Placements with banks		93,216,195		93,216,195
Securities purchased under resale agreements		38,473,429		38,473,429
Derivative financial assets	8,447,369			8,447,369
Financial assets recognised through profit or loss - measured at fair value	132,507,449			132,507,449
Financial assets at amortised cost - Loans and advances to other customers		2,287,416,633		2,287,416,633
Financial assets at amortised cost - Debt and other financial instruments		738,523,155		738,523,155
Financial assets measured at fair value through other comprehensive income			292,028,157	292,028,157
Total financial assets	**140,954,818**	**3,346,626,205**	**292,028,157**	**3,779,609,180**

	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		68,227,822	68,227,822
Derivative financial liabilities	2,316,244		2,316,244
Securities sold under repurchase agreements		96,834,366	96,834,366
Financial liabilities at amortised cost - due to depositors		3,119,003,813	3,119,003,813
Financial liabilities at amortised cost - other borrowings		24,260,377	24,260,377
Subordinated liabilities		89,698,537	89,698,537
Total financial liabilities	**2,316,244**	**3,398,024,915**	**3,400,341,159**

	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		83,079,456		83,079,456
Balances with Central Banks		90,307,508		90,307,508
Placements with banks		80,902,065		80,902,065
Securities purchased under resale agreements		38,473,429		38,473,429
Derivative financial assets	8,447,369			8,447,369
Financial assets recognised through profit or loss – measured at fair value	132,507,449			132,507,449
Financial assets at amortised cost – Loans and advances to other customers		2,220,077,737		2,220,077,737
Financial assets at amortised cost – Debt and other financial instruments		682,177,182		682,177,182
Financial assets measured at fair value through other comprehensive income			288,850,997	288,850,997
Total financial assets	**140,954,818**	**3,195,017,377**	**288,850,997**	**3,624,823,192**

	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		49,196,082	49,196,082
Derivative financial liabilities	2,316,244		2,316,244
Securities sold under repurchase agreements		101,340,708	101,340,708
Financial liabilities at amortised cost – due to depositors		3,001,358,114	3,001,358,114
Financial liabilities at amortised cost – other borrowings		24,260,377	24,260,377
Subordinated liabilities		88,324,200	88,324,200
Total financial liabilities	**2,316,244**	**3,264,479,481**	**3,266,795,725**

	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**

ASSETS & LIABILITIES MEASURED AT FAIR VALUE - FAIR VALUE HIERARCHY

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

When available, the Group/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 differences 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 correlations.

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 September 30, 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 September 30, 2026	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**
Financial Assets								
Derivative financial assets	**-**	**8,447,369**	**-**	**8,447,369**	**-**	**8,447,369**	**-**	**8,447,369**
Financial assets recognized through profit or loss - measured at fair value	**132,507,449**	**-**	**-**	**132,507,449**	**132,507,449**	-	**-**	**132,507,449**
Financial assets measured at fair value through other comprehensive income	**290,853,094**	**-**	**1,175,063**	**292,028,157**	**287,678,439**	**-**	**1,172,558**	**288,850,997**
Total financial assets at fair value	**423,360,543**	**8,447,369**	**1,175,063**	**432,982,975**	**420,185,888**	**8,447,369**	**1,172,558**	**429,805,815**
Financial Liabilities								
Derivative financial liabilities	**-**	**2,316,244**	**-**	**2,316,244**	**-**	**2,316,244**	**-**	**2,316,244**
Total financial liabilities at fair value	**-**	**2,316,244**	**-**	**2,316,244**	**-**	**2,316,244**	**-**	**2,316,244**

	Group				Bank			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
				(Audited)				(Audited)
As at December 31, 2025	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 September 30, 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	**-**	**2,257,871,075**	**-**	**2,257,871,075**	**2,287,416,633**	**-**	**2,190,532,179**	**-**	**2,190,532,179**	**2,220,077,737**
Financial assets at amortised cost - Debt and other financial instruments	**624,180,817**	**115,585,232**	**-**	**739,766,049**	**738,523,155**	**567,834,844**	**115,585,232**	**-**	**683,420,076**	**682,177,182**
Total financial assets not at fair value	**624,180,817**	**2,373,456,307**	**-**	**2,997,637,124**	**3,025,939,788**	**567,834,844**	**2,306,117,411**	**-**	**2,873,952,255**	**2,902,254,919**
Financial Liabilities										
Financial liabilities at amortised cost - due to depositors	**-**	**3,119,138,395**	**-**	**3,119,138,395**	**3,119,003,813**	**-**	**3,001,492,696**	**-**	**3,001,492,696**	**3,001,358,114**
Subordinated liabilities	**-**	**95,896,255**	**-**	**95,896,255**	**89,698,537**	**-**	**94,521,918**	**-**	**94,521,918**	**88,324,200**
Total financial liabilities not at fair value	**-**	**3,215,034,650**	**-**	**3,215,034,650**	**3,208,702,350**	**-**	**3,096,014,614**	**-**	**3,096,014,614**	**3,089,682,314**

	Group					Bank				
	Level 1	Level 2	Level 3	Total fair values	Total carrying amount (Audited)	Level 1	Level 2	Level 3	Total fair values	Total carrying amount (Audited)
As at December 31, 2025	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 30.09.2026	As at 31.12.2025	**As at 30.09.2026**	As at 31.12.2025
Regulatory Capital - Rs. '000				
Common Equity Tier I	**296,071,423**	266,762,688	**311,152,820**	280,566,133
Tier I Capital	**296,071,423**	266,762,688	**311,152,820**	280,566,133
Total Capital	**387,203,721**	341,730,082	**405,652,330**	357,835,159
Regulatory Capital Ratios (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement - 8.500%)	**12.504**	13.035	**12.221**	12.834
Tier I Capital Ratio (Minimum Requirement - 10.000%)	**12.504**	13.035	**12.221**	12.834
Total Capital Ratio (Minimum Requirement - 14.000%)	**16.353**	16.698	**15.932**	16.368
Basel III Leverage Ratio - (Minimum Requirement - 3%)	**7.58**	6.82	**7.66**	6.96
Regulatory Liquidity Requirement (%)				
Liquidity Coverage Ratio - (Minimum Requirement - 100%)				
Liquidity Coverage Ratio - Rupee	**421.11**	419.40		
Liquidity Coverage Ratio - All Currency	**226.57**	288.58		
Net Stable Funding Ratio (Minimum Requirement - 100%)	**163.10**	163.94		
Asset Quality (%)				
Impaired Loans (Stage 3) to Total Loans Ratio - Gross basis (*)	**5.31**	5.81		
Impaired Loans (Stage 3) to Total Loans Ratio - Net basis (*)	**1.47**	1.54		
Impairment (Stage 3) to Stage 3 Loans Ratio (*)	**72.35**	73.50		
Profitability (%)				
Net Interest Margin	**4.45**	4.51		
Return on Assets (before tax)	**2.92**	2.96		
Return on Equity (after tax)	**19.31**	19.51		
Cost to Income Ratio (Excluding taxes on financial services)	**29.24**	29.66		
Cost to Income Ratio (Including taxes on financial services)	**40.00**	39.20		
Debt Security Related Ratios				
Debt to Equity Ratio (%)	**24.43**	22.61		
Interest Cover (Times)	**13.19**	13.23		
Memorandum Information				
Credit Rating (**)	**AA-(lka)**	AA-(lka)		
Number of Employees	**6,121**	5,726		
Number of Branches	**295**	292		

(*) Including Undrawn Portion of Credit

(**) Fitch Ratings Lanka Limited upgraded the Bank's National Long Term rating from 'AA-(lka)'/Outlook Stable to 'AA(lka)'/Outlook Stable in October 2026.

OPERATING SEGMENTS - GROUP

For the nine months ended September 30,	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	**56,426,425**	45,496,927	**16,315,914**	14,638,385	**21,521,599**	18,803,254	**15,643,488**	15,928,551	**1,717,327**	1,092,073	**9,432,512**	7,524,238	**121,057,265**	103,483,428
Foreign exchange profit	**782,100**	477,740	**(82,651)**	575,835	**2,296,752**	3,927,765	**2,556,852**	3,097,554	**5,132**	1,610	**7,414,742**	2,146,665	**12,972,927**	10,227,169
Net fee and commission income	**15,650,900**	12,702,039	**4,274,493**	4,984,676	**2,712,228**	2,354,252	**(7,393)**	(6,176)	**401,386**	201,400	**1,026,459**	488,489	**24,058,073**	20,724,680
Other income	**124,816**	137,895	**(51,005)**	878,515	**440,630**	1,255,080	**723,921**	2,717,047	**1,818,454**	1,177,270	**(815,520)**	(414,730)	**2,241,296**	5,751,077
Total operating income	**72,984,241**	58,814,601	**20,456,751**	21,077,411	**26,971,209**	26,340,351	**18,916,868**	21,736,976	**3,942,299**	2,472,353	**17,058,193**	9,744,662	**160,329,561**	140,186,354
Impairment charges and other losses	**(11,656,748)**	(9,429,590)	**(1,254,096)**	(6,527,518)	**(5,731,584)**	3,126,209	**2,360,162**	(1,081,165)	**(381,579)**	(148,420)	**95,236**	-	**(16,568,609)**	(14,060,484)
Net operating income	**61,327,493**	49,385,011	**19,202,655**	14,549,893	**21,239,625**	29,466,560	**21,277,030**	20,655,811	**3,560,720**	2,323,933	**17,153,429**	9,744,662	**143,760,952**	126,125,870
Segment result	**30,001,704**	22,659,212	**12,831,752**	9,954,968	**14,802,808**	23,778,454	**17,014,121**	16,579,304	**1,107,719**	748,222	**3,978,921**	(369,369)	**79,737,025**	73,350,791
Profit from operations													**79,737,025**	73,350,791
Share of profit/(loss) of associate, net of tax													**-**	(143)
Income tax expense													**(27,572,992)**	(25,329,106)
Non-controlling Interest													**(794,463)**	(669,177)
Net profit for the period, attributable to equity holders of the parent													**51,369,570**	**47,352,365**

As at September 30,	**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	**1,175,345,849**	920,407,280	**847,101,455**	710,488,980	**630,793,268**	504,840,844	**1,134,693,543**	1,077,272,477	**49,965,862**	29,628,567	**37,045,196**	(10,010,646)	**3,874,945,173**	3,232,627,502
Investment in associate	-	-	-	-	-	-	-	-	-	-	-	58,647	-	58,647
Total assets	**1,175,345,849**	920,407,280	**847,101,455**	710,488,980	**630,793,268**	504,840,844	**1,134,693,543**	1,077,272,477	**49,965,862**	29,628,567	**37,045,196**	(9,951,999)	**3,874,945,173**	3,232,686,149
Segment liabilities	**2,184,504,743**	1,899,923,376	**657,958,509**	540,546,556	**523,250,026**	413,668,122	**128,768,921**	118,735,879	**41,661,000**	22,731,064	**(39,517,990)**	(85,359,326)	**3,496,625,209**	2,910,245,671
Total liabilities	**2,184,504,743**	1,899,923,376	**657,958,509**	540,546,556	**523,250,026**	413,668,122	**128,768,921**	118,735,879	**41,661,000**	22,731,064	**(39,517,990)**	(85,359,326)	**3,496,625,209**	2,910,245,671

For the nine months ended September 30,	**2026**	2025
	Rs.'000	Rs.'000
Information on cash flows		
Cash flows from operating activities	**5,039,823**	23,894,570
Cash flows from investing activities	**5,917,133**	(2,177)
Cash flows from financing activities	**(8,537,605)**	(4,525,834)
Proceeds from disposal/(capital expenditure)		
Property, Plant & Equipment	**(2,910,449)**	(1,904,484)
Investment Properties	**28,809**	16,000
Intangible assets	**(1,737,997)**	(1,222,600)
Net cash flow generated during the period	**(2,200,286)**	16,255,475

Twenty largest ordinary voting shareholders as at September 30, 2026

Name of the Shareholder	No. of Shares	%
01. Mr. Y. S. H. I. Silva	154,440,268	9.92
02. Mr. D. P. Pieris	149,795,501	9.62
03. DFCC Bank PLC A/C 1	149,672,661	9.61
04. Employees' Provident Fund	113,573,180	7.29
05. CB NY S/A International Finance Corporation	109,739,482	7.05
06. Melstacorp PLC	64,282,453	4.13
07. Sri Lanka Insurance Corporation Life Ltd Participating Portfolio	63,264,343	4.06
08. CB NY S/A IFC Emerging Asia Fund. LP	56,574,271	3.63
08. CB NY S/A IFC Financial Institutions Growth Fund LP	56,574,271	3.63
10. Sri Lanka Insurance Corporation General Limited	53,892,591	3.46
11. Renuka Hotels PLC	20,544,596	1.32
12. Cargo Boat Development Company PLC	14,428,429	0.93
13. BNYMSANV Re-Magna Umbrella Fund PLC	13,017,310	0.84
14. Renuka Consultants & Services Limited	12,405,928	0.80
15. Sri Lanka Insurance Corporation Ltd - Life Fund	11,995,380	0.77
16. Hatton National Bank PLC/Phantom Investments (Private) Limited	11,897,885	0.76
17. Metrocorp (Pvt) Ltd	11,299,335	0.73
18. Ayenka Holdings (Private) Limited	10,198,578	0.65
19. DFCC Bank PLC/Y. S. H. R. S. Silva	9,788,330	0.63
20. Employees Trust Fund Board	9,569,985	0.61
Subtotal	**1,096,954,777**	**70.44**
Shares held by Directors	621,095	0.04
Other Shareholders	459,554,643	29.52
Total	**1,557,130,515**	**100.00**

Percentage of public holding as at September 30, 2026 - 99.82% (99.85% as at September 30, 2025)
Number of shareholders representing public holding as at September 30, 2026 - 30,589 (20,057 as at September 30, 2025)

Twenty largest ordinary non-voting shareholders as at September 30, 2026

Name of the Shareholder	No. of Shares	%
01. Akbar Brothers Pvt Ltd	7,106,498	7.30
02. Employees' Trust Fund Board	3,965,919	4.07
03. Mr. A. L. Gooneratne & Mrs. C. Gooneratne (Joint)	2,047,731	2.10
04. Mr. T. W. A. Wickramasinghe & Mrs. N. Wickremasinghe (Joint)	1,973,640	2.03
05. Saboor Chatoor (Pvt) Ltd	1,693,018	1.74
06. Mr. M. F. Hashim	1,594,448	1.64
07. Seylan Bank PLC/G. A. Bhanuka Harischandra	1,575,000	1.62
08. Mrs. L. V. C. Samarasinha	1,473,918	1.51
09. Quick Tea Pvt Ltd	1,411,906	1.45
10. Mr. E. Chatoor	1,368,843	1.41
11. Mr. R. Gautam	1,262,354	1.30
12. Swastika Mills Ltd	1,059,729	1.09
13. Mr. K. S. M. De Silva	1,043,000	1.07
14. Mr. J. D. Bandaranayake, Ms. N. Bandaranayake & Dr. V. Bandaranayake (Joint)	1,003,814	1.03
15. J.B. Cocoshell (Pvt) Ltd	1,002,448	1.03
16. Mr. A. P. Somasiri	1,000,000	1.03
17. Mr. J. D. Bandaranayake, Dr. V. Bandaranayake & Ms. I. Bandaranayake (Joint)	978,791	1.01
18. Mr. A. H. Munasinghe & Ms. A. V. K. Munasinghe (Joint)	839,209	0.86
19. Mr. A. H. Munasinghe & Mr. A. R. R. Munasinghe (Joint)	788,618	0.81
20. Simonas Trust Service (Pvt) Ltd	764,393	0.79
Subtotal	**33,953,277**	**34.89**
Shares held by Directors	4,341	-
Other Shareholders	63,368,327	65.11
Total	**97,325,945**	**100.00**

Percentage of public holding as at September 30, 2026 - 99.99% (99.96% as at September 30, 2025)
Number of shareholders representing public holding as at September 30, 2026 - 10,463 (7,680 as at September 30, 2025)

Directors' holding in shares as at September 30, 2026

Name of the Director	No. of Shares	
	Voting	Non-voting
Mr. S Muhseen - Chairman (*)	3,431	-
Mr. Raja Senanayake - Deputy Chairman (*)	-	-
Mr. S. C. U. Manatunge - Managing Director/Chief Executive Officer	569,537	-
Mr. L. H. Munasinghe - Executive Director/Chief Operating Officer	4,542	-
Ms. Judy Lee (*)	-	-
Ms. D. L. T. S. Wijewardena (*)	-	-
Dr. S. Selliah (*)	39,213	-
Mr. D. N. L. Fernando (*)	-	-
Mr. P. M. Kumarasinghe (*)	-	-
Mr. P. Y. S. Perera (*)	2,449	-
Ms. R. M. A. S. Parakrama (*)	123	-
Mrs. Shashi Kandambi (**)	1,800	4,341
Total	**621,095**	**4,341**

(*) Independent Non-Executive Director

(**) Appointed as an Independent Non-Executive Director with effect from August 25, 2026.

INFORMATION ON ORDINARY SHARES OF THE BANK 19

	2026	2025
	Rs.	Rs.
Market price of an ordinary share as at September 30,		
Voting	**202.50**	192.75
Non-Voting	**185.00**	175.50
Highest price during the quarter ended September 30,		
Voting	**209.50**	199.25
Non-Voting	**192.75**	176.00
Lowest price during the quarter ended September 30,		
Voting	**200.00**	156.50
Non-Voting	**181.50**	128.00

As at September 30,	**2026**	2025
	Rs.000	Rs.000
Float adjusted market capitalization - Compliant under Option 1	**332,754,855**	312,178,715

Number of ordinary shares as at September 30,	**2026**	2025
Voting	**1,557,130,515**	1,534,220,982
Non-Voting	**97,325,945**	96,341,685

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**

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, with effect from January 01, 2025. The Bank's complete sustainability-related financial disclosures for the year ended December 31, 2025 were included in the Annual Report 2025.

This condensed interim update should be read in conjunction with the annual climate-related disclosures set out on pages 141-171 of the Bank's 2025 Annual Report. It provides information about significant climate-related events, changes in circumstances and new information arising during the nine months ended September 30, 2026 and does not repeat information that remains substantially unchanged.

During the period, the Management reassessed the four climate-related risks and opportunities (CRROs)disclosed in the Annual Report 2025: borrower vulnerability to acute physical risk; borrower vulnerability to transition risk; reputational risk arising from an inadequate climate response; and sustainable finance opportunities. The Management also reassessed the principal assumptions underlying the related climate metrics. No new climate-related risk or opportunity was identified, and the nature, scope and time horizons of the four previously disclosed risks and opportunities remained unchanged.

Looking ahead, the Bank has identified the El Niño event forecast for late 2026 and early 2027 as a development relevant to this risk. El Niño is a natural climate phenomenon whose effects are expected to intensify with climate change. It increases the likelihood of extreme weather events, such as heavy rainfall, drought and extreme heat, which may weaken borrowers' financial capacity. Forecasts by international climate agencies and the Department of Meteorology, Sri Lanka indicate that the current event is likely to bring a wet phase in November–December 2026, followed by a dry phase in February–March 2027. Based on the forecasts available in September 2026, the Bank carried out a preliminary assessment of the potential impact of the event on its loan portfolio in Sri Lanka. No related losses arose during the nine months ended September 30, 2026. However, the extent of any future impact remains uncertain, as it will depend on the strength of the event and on rainfall during both phases. The Bank continues to monitor these developments closely.

Except for the updated assessment under CRRO1 concerning possible acute physical risks amplified by the El Niño cycle (including anticipated intensified drought and water stress in select operating regions, alongside localized severe storms and flash flooding), the Management did not identify any material change during the nine months ended September 30, 2026 to the CRROs, or to the related governance, strategy, risk management, metrics and targets disclosed in the Annual Report 2025.

5 **Debenture issue**

The Bank raised Rs. 20 Bn., via an issue of Basel III compliant - Tier II, listed, rated, unsecured, subordinated, redeemable debentures in July 2026. The quantum of funds raised through the above debenture issue was utilised to achieve the objectives as stated in the Prospectus. The following table indicates the details of utilisation of funds raised through the above debentures.

Objective number	Objective	Amount allocated	Proposed date of utilisation (as per the Prospectus)	Amount allocated from proceeds (A)	% of total proceeds	Amounts utilised (B)	% of utilisation against allocation (B/A)	Clarification if not fully-utilised including where the funds are invested	Objective deviation from prospectus (Yes/No)
1	Improve the Tier II Capital base thus increasing the Capital Adequacy Ratio	Rs. 20 Bn.	Subsequent to the allotment of Debentures	Rs. 20 Bn.	100	Rs. 20 Bn.	100	N/A	No
2	Reduce maturity gaps in the assets and liabilities of the Bank								
3	Expand the lending portfolio		Within 12 months from date of receipt of cash flows						

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 September 30, 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	9.10	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	10.30	Not traded during the period			N/A	N/A	**1,606,160**
Issued in 2021												
2021/2028 - Type B - Public/Listed	Bi-annually	21.09.2021	20.09.2028	9.50	9.73	10.35	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	9.95	128.01	117.60	117.60(a)	29.96	13.17	**6,724,680**
2022/2029 - Type B - Public/Listed	Bi-annually	12.12.2022	11.12.2029	27.00	28.82	10.70	142.05	100.00	142.05(b)	28.82	12.58	**3,263,820**
2022/2032 - Type C - Public/Listed	Bi-annually	12.12.2022	11.12.2032	22.00	23.21	11.50	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	10.45	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	10.45	108.62	97.00	104.55(c)	15.00	12.84	**7,558,090**
2023/2030 - Type C - Public/Listed	Bi-annually	20.12.2023	19.12.2030	13.75	14.22	11.05	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	11.05	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	11.60	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	11.60	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	10.60	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	10.60	104.39	100.00	104.16(d)	13.00	11.32	**12,455,160**
2024/2031 - Type C - Public/Listed	Bi-annually	10.07.2024	09.07.2031	12.85	13.26	11.25	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	11.25	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	11.70	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	11.70	Not traded during the period			N/A	N/A	**5,535,990**
Issued in 2026												
2026/2031 - Type A - Public/Listed	Bi-annually	23.07.2026	22.07.2031	12.61	13.00	11.25	Not traded during the period			N/A	N/A	**6,805,000**
2026/2031 - Type B - Public/Listed	Annually	23.07.2026	22.07.2031	13.00	13.00	11.25	Not traded during the period			N/A	N/A	**8,857,570**
2026/2033 - Type C - Public/Listed	Bi-annually	23.07.2026	22.07.2033	12.84	13.25	11.55	Not traded during the period			N/A	N/A	**1,107,800**
2026/2033 - Type D - Public/Listed	Annually	23.07.2026	22.07.2033	13.25	13.25	11.55	Not traded during the period			N/A	N/A	**1,656,120**
2026/2036 - Type E - Public/Listed	Bi-annually	23.07.2026	22.07.2036	12.84	13.25	12.05	Not traded during the period			N/A	N/A	**165,000**
2026/2036 - Type F - Public/Listed	Annually	23.07.2026	22.07.2036	13.25	13.25	12.05	Not traded during the period			N/A	N/A	**1,408,510**
Subtotal of Debentures												**69,892,360**
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	11.05	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	11.05	98.31	98.31	98.31(e)	10.85	11.35	**13,408,130**
2025/2032 - Type C - Public/Listed	Bi-annually	12.08.2025	11.08.2032	10.85	11.14	11.30	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	11.30	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	11.95	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	11.95	Not traded during the period			N/A	N/A	**315,440**
Subtotal of Green Bonds												**15,000,000**
Total - Bank												**84,892,360**
CBC Finance PLC												
Fixed Rate Debentures												
Issued in 2025												
2025/2030 - Public/Listed	Annually	03.12.2025	02.12.2030	11.50	11.50	11.05	Not traded during the period			N/A	N/A	**1,253,954**
Total - Group												**86,146,314**

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 - August 28, 2026
(b) Last traded date - May 18, 2026
(c) Last traded date - July 14, 2026
(d) Last traded date - August 25, 2026
(e) Last traded date - June 01, 2026

ANALYSIS OF LOANS AND ADVANCES TO OTHER CUSTOMERS AND IMPAIRMENT

	Group		Bank	
As at	**30.09.2026**	31.12.2025	**30.09.2026**	31.12.2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Gross loans and advances to other customers	**2,433,875,992**	2,085,502,258	**2,363,148,591**	2,027,759,602
Less: Accumulated impairment on loans and advances to other customers				
Stage 1	**10,368,617**	8,776,293	**10,048,110**	8,537,951
Stage 2	**32,965,826**	19,286,815	**32,234,262**	18,677,799
Stage 3	**103,124,916**	99,078,554	**100,788,482**	97,113,407
Total accumulated impairment	**146,459,359**	127,141,662	**143,070,854**	124,329,157
Net loans and advances to other customers	**2,287,416,633**	1,958,360,596	**2,220,077,737**	1,903,430,445
Gross loans and advances to other customers				
By product - Domestic Currency				
Overdrafts	**206,172,341**	186,615,364	**206,173,418**	186,643,337
Trade finance	**169,819,642**	140,051,779	**169,819,642**	140,051,780
Lease rental receivable	**118,577,796**	96,899,752	**111,958,813**	91,703,116
Credit cards	**30,255,525**	25,332,485	**30,255,525**	25,332,485
Pawning	**142,153,594**	82,567,160	**139,765,435**	78,751,859
Staff loans	**20,132,491**	17,653,528	**20,104,861**	17,631,224
Housing loans	**91,011,183**	85,200,721	**91,011,183**	85,200,721
Personal loans	**56,611,807**	51,162,577	**56,532,401**	50,936,488
Term loans	**971,679,244**	850,679,868	**945,037,616**	833,915,651
Bills of Exchange	**319,338**	309,010	**319,338**	309,010
Subtotal	**1,806,732,961**	1,536,472,244	**1,770,978,232**	1,510,475,671
By product - Foreign Currency				
Overdrafts	**60,463,153**	44,328,347	**53,816,268**	36,823,631
Trade finance	**63,613,951**	52,972,803	**59,394,183**	49,490,089
Lease rental receivable	**1,137,337**	1,315,565	**1,137,337**	1,315,565
Credit cards	**898,031**	674,861	**379,850**	342,709
Staff loans	**493,921**	424,585	**467,995**	398,156
Housing loans	**3,838,087**	3,681,400	**3,838,087**	3,681,400
Personal loans	**3,496,050**	3,004,737	**395,932**	383,387
Term loans	**397,096,575**	370,296,926	**376,634,781**	352,518,204
Bills of Exchange	**96,105,926**	72,330,790	**96,105,926**	72,330,790
Subtotal	**627,143,031**	549,030,014	**592,170,359**	517,283,931
Gross loans and advances to other customers	**2,433,875,992**	2,085,502,258	**2,363,148,591**	2,027,759,602

	Group		Bank	
	2026	2025 (Audited)	**2026**	2025 (Audited)
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Movement of accumulated impairment during the period				
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	**1,423,254**	2,314,506	**1,346,649**	2,249,761
Net write-off during the period	**-**	(602)	**-**	-
Exchange rate variance on foreign currency provisions	**169,070**	93,882	**163,510**	90,126
Balance as at September 30/December 31,	**10,368,617**	8,776,293	**10,048,110**	8,537,951
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	**13,339,517**	7,353,906	**13,240,992**	7,101,344
Exchange rate variance on foreign currency provisions	**339,494**	137,819	**315,471**	121,991
Balance as at September 30/December 31,	**32,965,826**	19,286,815	**32,234,262**	18,677,799
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	**3,161,473**	13,646,322	**2,868,375**	13,336,658
Net write-off during the period	**(597,657)**	(1,251,377)	**(597,657)**	(1,241,819)
Exchange rate variance on foreign currency provisions	**1,771,218**	1,221,544	**1,747,196**	1,209,856
Interest accrued on impaired loans and advances	**(454,850)**	(1,053,000)	**(313,106)**	(920,232)
Other movements	**166,178**	176,054	**(29,733)**	5,446
Balance as at September 30/December 31,	**103,124,916**	99,078,554	**100,788,482**	97,113,407
Total accumulated impairment				
Balance as at January 1,	**127,141,662**	104,502,608	**124,329,157**	102,376,026
Charge/(reversal) to the Income Statement	**17,924,244**	23,314,734	**17,456,016**	22,687,763
Net write-off during the period	**(597,657)**	(1,251,979)	**(597,657)**	(1,241,819)
Exchange rate variance on foreign currency provisions	**2,279,782**	1,453,245	**2,226,177**	1,421,973
Interest accrued on impaired loans and advances	**(454,850)**	(1,053,000)	**(313,106)**	(920,232)
Other movements	**166,178**	176,054	**(29,733)**	5,446
Balance as at September 30/December 31,	**146,459,359**	127,141,662	**143,070,854**	124,329,157

ANALYSIS OF COMMITMENTS AND CONTINGENCIES AND IMPAIRMENT

	Group		Bank	
As at	**30.09.2026**	31.12.2025	**30.09.2026**	31.12.2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Gross commitments and contingencies	**1,136,021,676**	986,379,346	**1,130,524,292**	981,204,632
Less: Accumulated impairment on commitments and contingencies				
Stage 1	**2,499,925**	2,076,457	**2,487,464**	2,064,623
Stage 2	**1,366,929**	550,563	**1,366,929**	550,563
Stage 3	**306,078**	205,956	**306,078**	205,956
Total accumulated impairment	**4,172,932**	2,832,976	**4,160,471**	2,821,142
Gross commitments and contingencies				
By product - Domestic currency				
Contingencies	**131,873,174**	115,897,012	**131,873,174**	115,897,012
Guarantees	**98,446,544**	89,807,938	**98,446,544**	89,807,938
Bonds	**25,095,981**	22,035,789	**25,095,981**	22,035,789
Documentary Credits	**3,918,565**	1,308,470	**3,918,565**	1,308,470
Acceptances	**989,859**	581,226	**989,859**	581,226
Bills for collection	**3,422,225**	2,163,589	**3,422,225**	2,163,589
Commitments	**222,013,957**	206,936,279	**222,013,957**	206,936,279
Undrawn commitments	**220,238,463**	205,160,785	**220,238,463**	205,160,785
Capital commitments	**1,775,494**	1,775,494	**1,775,494**	1,775,494
Subtotal	**353,887,131**	**322,833,291**	**353,887,131**	**322,833,291**
By product - Foreign Currency				
Contingencies	**734,803,151**	618,155,317	**733,516,930**	616,943,330
Guarantees	**36,231,913**	42,206,819	**35,221,162**	41,293,627
Bonds	**20,641,038**	34,901,662	**20,564,380**	34,829,812
Documentary Credits	**163,383,299**	116,761,359	**163,380,694**	116,720,712
Forward exchange and Currency Swaps	**357,337,062**	300,211,469	**357,337,062**	300,211,469
Acceptances	**59,734,555**	46,790,159	**59,734,555**	46,790,159
Bills for collection	**97,439,739**	77,248,304	**97,243,532**	77,062,006
Bullion on consignment	**35,545**	35,545	**35,545**	35,545
Commitments	**47,331,394**	45,390,738	**43,120,231**	41,428,011
Undrawn commitments	**47,172,753**	45,149,343	**43,120,231**	41,428,011
Capital commitments	**158,641**	241,395	**-**	-
Subtotal	**782,134,545**	663,546,055	**776,637,161**	658,371,341
Total	**1,136,021,676**	986,379,346	**1,130,524,292**	981,204,632

ANALYSIS OF COMMITMENTS AND CONTINGENCIES AND IMPAIRMENT (Contd...)

	Group		Bank	
	2026	2025 (Audited)	**2026**	2025 (Audited)
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Movement of accumulated impairment during the period				
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	**404,661**	84,931	**404,822**	81,435
Exchange rate variance on foreign currency provisions	**18,807**	10,774	**18,019**	10,215
Balance as at September 30/December 31,	**2,499,925**	2,076,457	**2,487,464**	2,064,623
Stage 2				
Balance as at January 1,	**550,563**	649,312	**550,563**	649,312
Charge/(reversal) to the Income Statement	**803,144**	(108,046)	**803,144**	(108,046)
Exchange rate variance on foreign currency provisions	**13,222**	9,297	**13,222**	9,297
Balance as at September 30/December 31,	**1,366,929**	550,563	**1,366,929**	550,563
Stage 3				
Balance as at January 1,	**205,956**	1,897,408	**205,956**	1,897,408
Charge/(reversal) to the Income Statement	**92,267**	(1,706,147)	**92,267**	(1,706,147)
Exchange rate variance on foreign currency provisions	**7,855**	14,695	**7,855**	14,695
Balance as at September 30/December 31,	**306,078**	205,956	**306,078**	205,956
Total accumulated impairment				
Balance as at January 1,	**2,832,976**	4,527,472	**2,821,142**	4,519,693
Charge/(reversal) to the Income Statement	**1,300,072**	(1,729,262)	**1,300,233**	(1,732,758)
Exchange rate variance on foreign currency provisions	**39,884**	34,766	**39,096**	34,207
Balance as at September 30/December 31,	**4,172,932**	2,832,976	**4,160,471**	2,821,142

ANALYSIS OF DEPOSITS

	Group		Bank	
As at	**30.09.2026**	31.12.2025 (Audited)	**30.09.2026**	31.12.2025 (Audited)
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
By product - Domestic Currency				
Current account deposits	**121,009,399**	111,765,218	**121,010,554**	111,770,429
Savings deposits	**657,877,701**	625,084,746	**658,467,749**	625,818,713
Time deposits	**1,366,688,953**	1,134,636,212	**1,346,803,593**	1,121,977,141
Other deposits	**3,501**	3,501	**3,501**	3,501
Subtotal	**2,145,579,554**	1,871,489,677	**2,126,285,397**	1,859,569,784
By product - Foreign Currency				
Current account deposits	**192,781,475**	163,885,307	**156,884,131**	135,345,412
Savings deposits	**192,770,088**	176,881,553	**176,462,375**	161,586,105
Time deposits	**587,872,696**	487,770,604	**541,726,211**	452,350,543
Subtotal	**973,424,259**	828,537,464	**875,072,717**	749,282,060
Total	**3,119,003,813**	2,700,027,141	**3,001,358,114**	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

Fitch Ratings Lanka Limited upgraded the Bank's National Long Term rating from 'AA-(lka)'/Outlook Stable to 'AA(lka)'/Outlook Stable in October 2026.

Bangladesh Operation

AAA was re-affirmed by Credit Rating Information and Services Limited in June 2026.

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 (*)
Mrs. Shashi Kandambi (*)
(*) Independent Non-Executive Director

COMPANY SECRETARY

Mr. R. A. P. Rajapaksha