



Commercial Bank of Ceylon PLC

Results Review for 1QFY2026 and Investor Update

*Presented at the investor call held on the 22nd of May 2026 at 4.00 PM IST by the
Managing Director/CEO, Chief Financial Officer and AGM Finance*

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1

Managing Director's/CEO's Briefing on 1Q FY2026 Performance

2

Macro Economic Backdrop

3

Financial Performance - Bank

4

Q & A

Managing Director's/CEO's Briefing on 1QFY2026 Performance

| Income Statement (YoY) | | Balance Sheet – (YTD) | | | ROE % | | Capital (YTD) | | Loan Quality (YTD) | |
|---------------------------|---------------------------|-------------------------------|-----------------------------|---------------------------------|------------------|------------------|---|--|---|--|
| NII +LKR 4 Bn 12.3% | PAT +LKR 3 Bn 18.5% | Assets +LKR 219 Bn 6.7% | Loans +LKR 64 Bn 3.4% | Deposits +LKR 164 Bn 6.3% | Q1-2026 21.4% | Q1-2025 21.3% | Tier 1 : 13.3% [+0.3] Total : 16.9% [+0.2] | | Net Stage 3 : 1.3% [-0.2] Cover : 75.0% [+1.5] | |

- Income Statement**
- NII grew by 12.3% (YoY) to LKR 37.3 Bn driven by expansion in loan book.
 - Non-NII income was driven by healthy growth in fee-based income and trading gains.
 - Despite growth in volumes, cost increases were contained at 15.4%, cost to income ratio stood at 29.0%.
 - Impairment charge decreased by 59.5% (YoY), despite an increase in provision cover to 75.0%.
 - Pre tax ROA improved from 3.12% to 3.21% during the quarter (YoY).
 - Strong ROA converted to robust ROE of 21.4% during 1QFY2026.

- Balance Sheet**
- Net Loans and Advances grew by 3.4% for the quarter, whilst the net stage 3 ratio declined to 1.3% from 1.5%.
 - Deposits grew by 6.3% during the quarter, driven by balanced growth in CASA and Time Deposits, with CASA ratio improving to 40.2%—the best in the industry.

- Capital**
- Tier 1 and Total Capital improved during Q1-2026 due to strong earnings momentum. Capital ratio continues to place well above regulatory requirements.

Personal Banking

- **Retail Transformation Project** – Conducting a diagnostic study across retail banking verticals and finalizing prioritized business cases for implementation
- **Bancassurance** – Introduction of new products tailored for the SME, Takaful, and Women’s segments
- **Agency Banking** – 26 Agents onboarded as of March 2026

Corporate Banking

- **Ecosystem & Digital Transformation (AurionPro)** : Commercial launch scheduled with limited customer testing underway
- **Upgrading of Trade Platforms:** Promotional and onboarding initiatives underway

Bangladesh

- **Implementation of digital platform for corporate clients (iCashpro)** – Phase I documentations signed off
- **Introducing Islamic Banking Module** : Project scope finalized, kickoff activities have been completed

Digital

- **Launch of Paypal** – Successful introduction via Combank Digital
- **OneApp Maldives** : Pilot project for retail customers currently underway
- **AI based analytics models to facilitate data driven decision making** - SME / Personal Loans – Live, Home Loans / Credit Card / Profitability – In-progress
- **Progressing bank-wide cyber resilience initiatives aligned with ISO 27035**, including the establishment of a **Cybersecurity Operations arm**

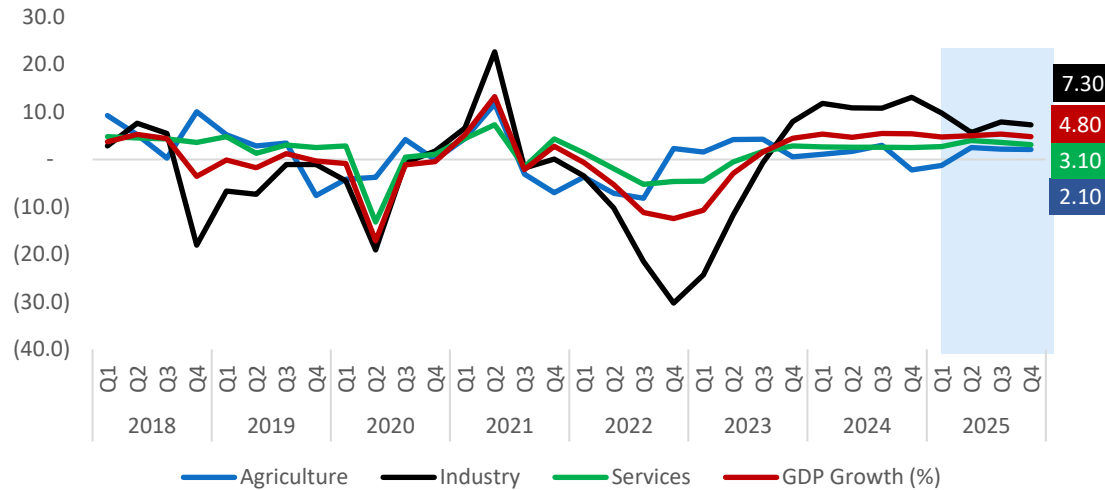
Sustainability Initiatives

- **Climate Transition** : Development of Climate Transition plan in Collaboration with IFC.
- Launch of **Best Sustainable Branch** and Department for 2026
- **Social Impact & Inclusive Growth:** Conducted women’s forums and capacity-building programs while also promoting gender equity and workplace inclusion

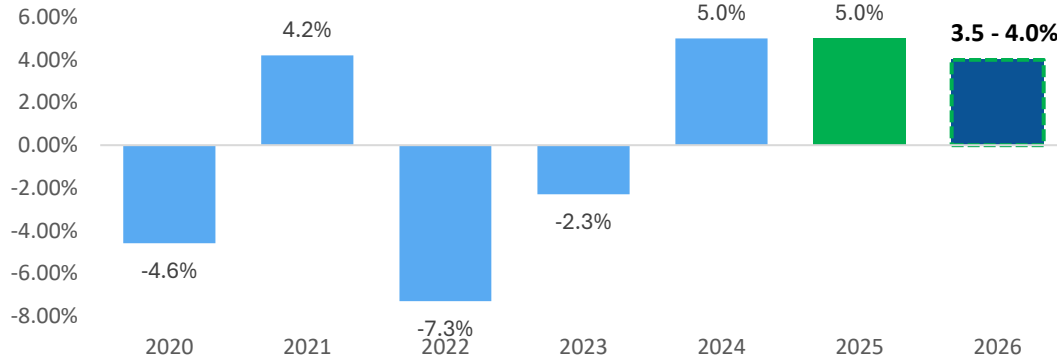
Macro Economic Backdrop

Sustained momentum in GDP recovery

Post crisis recovery – Growth sustained at ~5% level

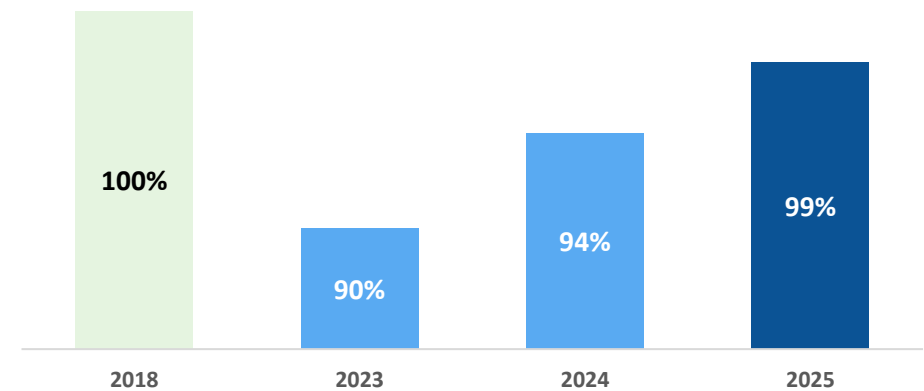


2026 expectations in the range 3.5– 4.0% as ME uncertainty weighs in on growth

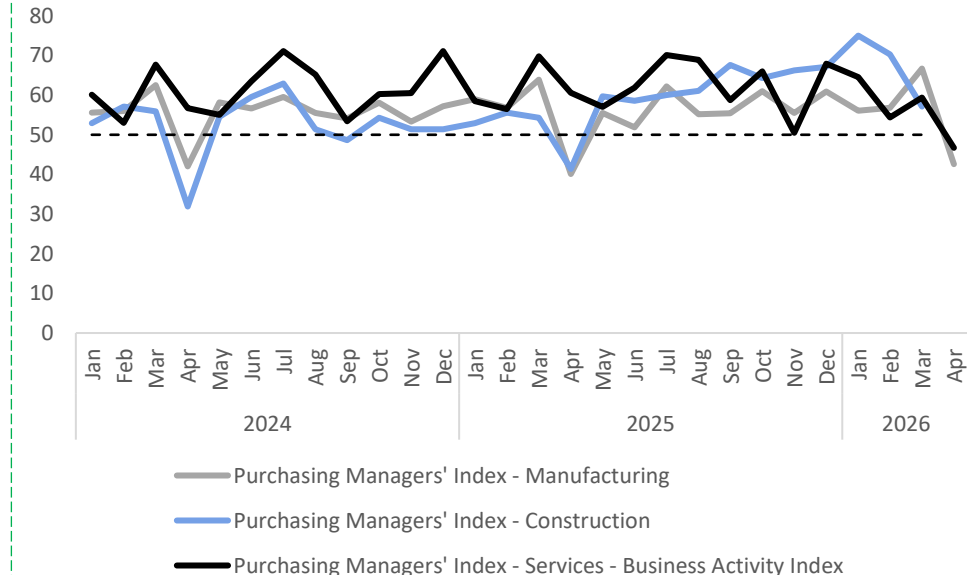


| GDP Forecast (%) | 2026 | 2027 |
|------------------|------|------|
| IMF | 2.9 | 3.1 |
| World Bank | 3.6 | 3.8 |
| ADB | 4.0 | 4.2 |

Real GDP nears full recovery [99% of Pre-crisis peak]



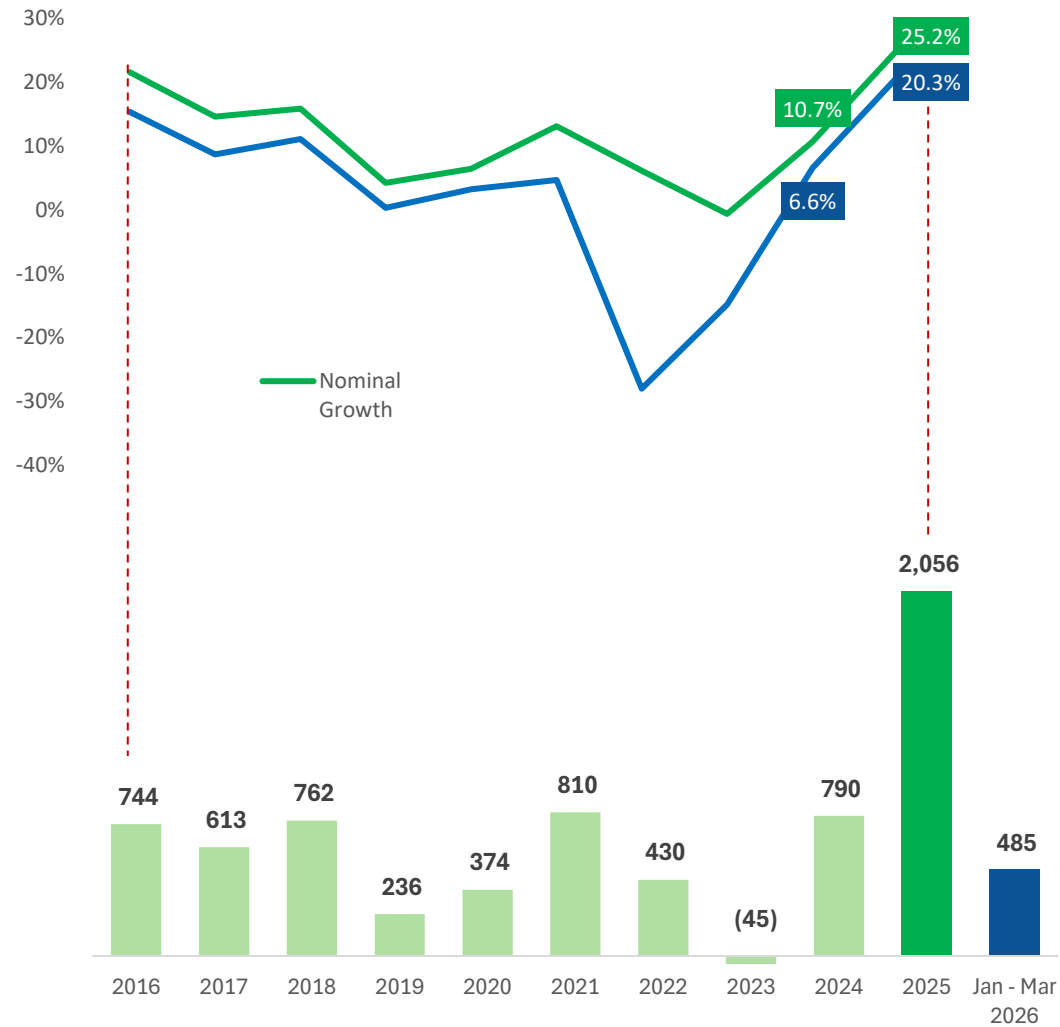
Economic Indicators slowed down after a strong start to Q1 during 2026



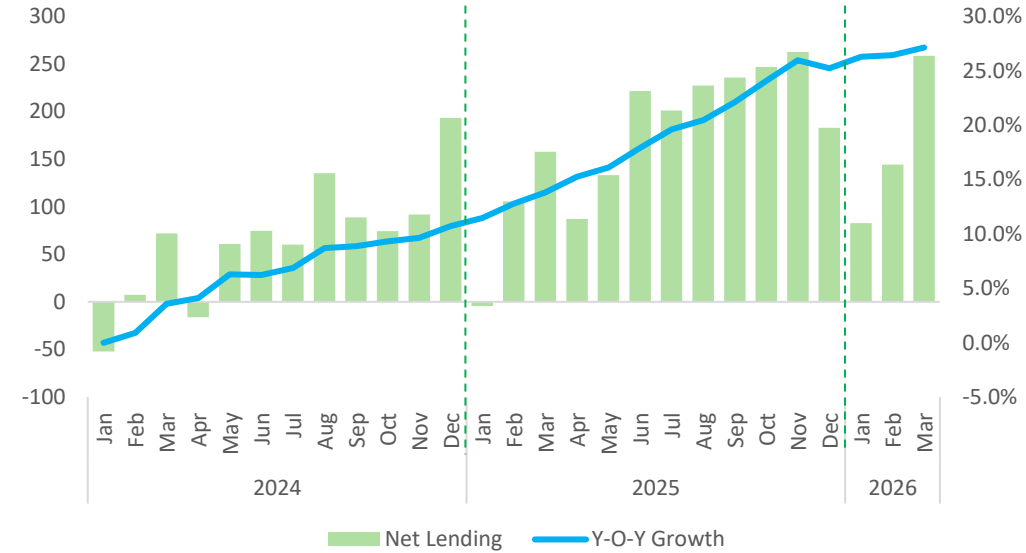
Private Sector Credit Rebounds in 2026 After Early Slowdown

Credit to Private Sector - Annually

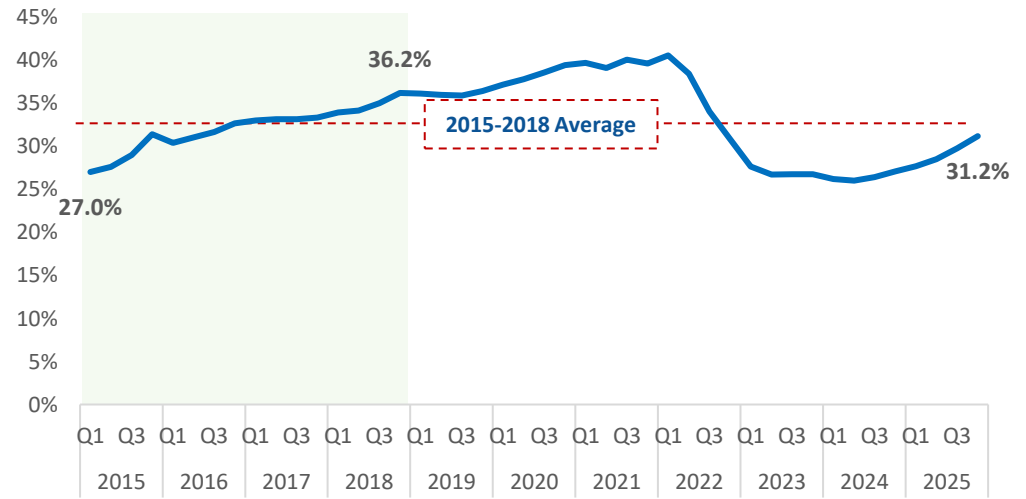
Nominal vs Real Growth



Private Sector Credit grew by 27% y-o-y in Mar 2026



Private Sector Credit to GDP



Macro

3M Results

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

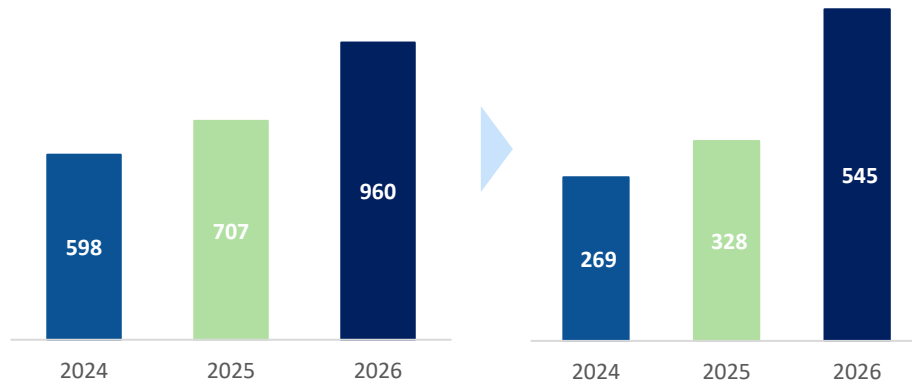
Capital

Fiscal Resilience Continues Through Rising Inflation, Interest Rates, and Geopolitical Headwinds

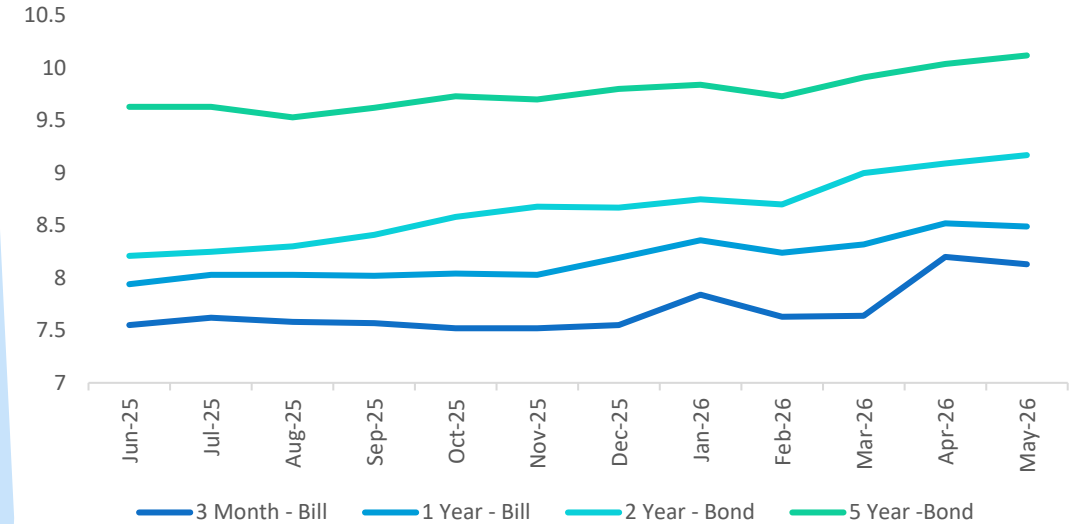
Strong performance in Tax revenue and primary balance in Jan – Feb 2026 [LKR Bn]

Tax Revenue Jan – Feb [LKR BN]

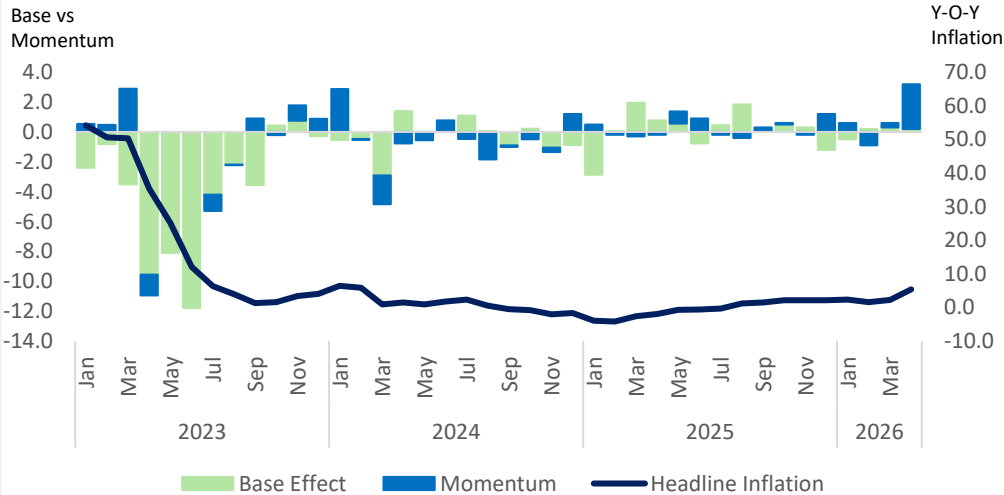
Primary Surplus Jan - Feb [LKR BN]



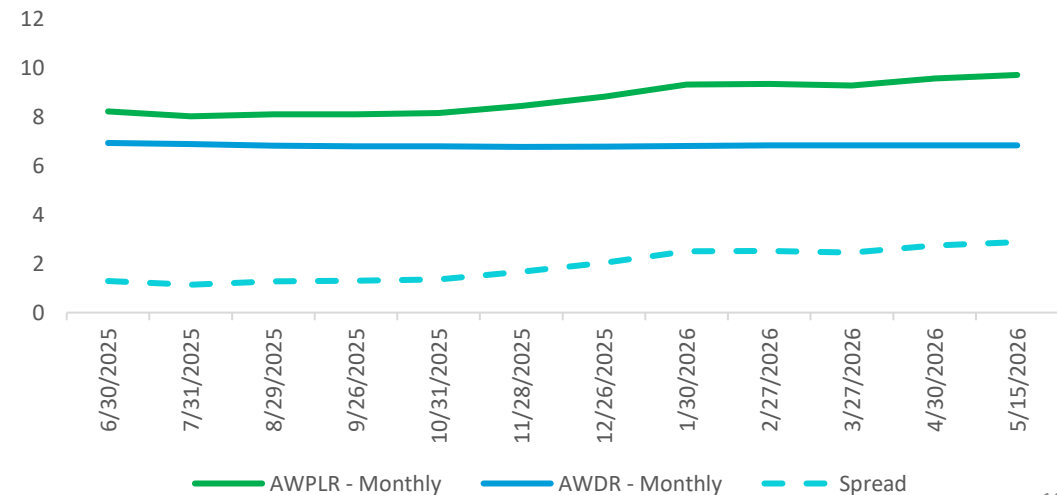
G-sec rates increased in Mar – Apr period due to middle east tensions



Inflation increased to 5.4% in March 2026



Lending and deposit rates



Macro conditions have progressively improved, and trend is expected to continue

Macro

3M Results

Income

Expenses

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Bangladesh

ROE

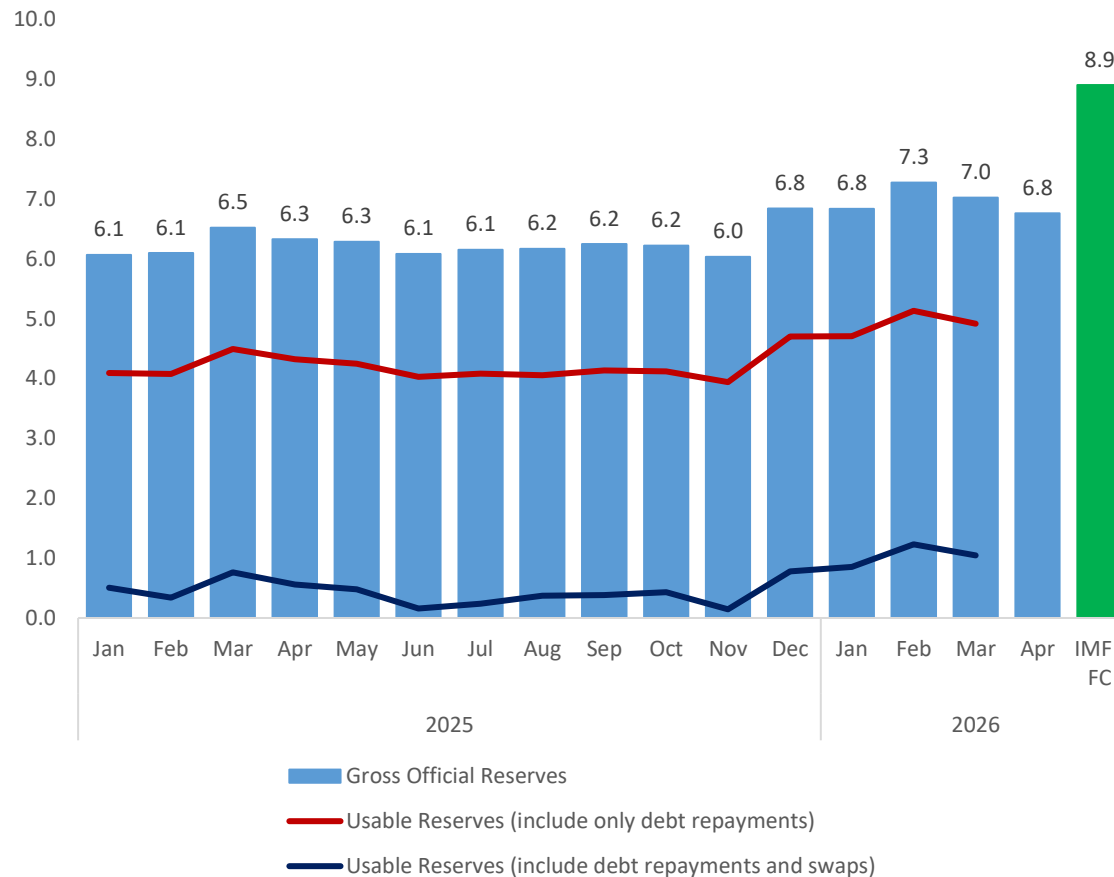
Capital

Current account surplus driven by remittances and tourism

| BOP [USD Mn] | Jan - Mar | | Δ |
|-------------------------------------|-----------------|-----------------|-------------|
| | 2025 | 2026 | |
| Goods exports | 3,347.4 | 3,460.8 | 3% |
| Goods imports | 4,887.0 | 5,771.2 | 18% |
| Trade balance | -1,539.6 | -2,310.3 | 50% |
| Service inflows | 2,035.1 | 1,929.8 | -5% |
| <i>Of which tourism net inflows</i> | <i>1,122.3</i> | <i>954.0</i> | <i>-15%</i> |
| Net services | 1,220.0 | 973.1 | -20% |
| Remittances | 1,814.4 | 2,294.9 | 26% |
| Current Account balance | 947.7 | 531.5 | -44% |

Gross external reserves at USD 7 Bn end of Q1 2026, decline by 4% in April

[USD Bn]



| | 2024 - Dec | | 2025 - March | | 2025 - Dec | 2026 - Jun |
|--------------|------------|--------|--------------|--------|------------|------------|
| | Target | Actual | Target | Actual | Target | Target |
| NIR (USD Mn) | (1,338) | 322 | (645) | 285 | 448 | 949 |

Financial Performance – Bank

1Q Ended 31st March 2026

Reduced Credit Costs drove healthy Operating Income growth, sustaining Earnings Momentum during Q1 2026

Macro

[3M Results](#)

[Overview](#)

[Income](#)

[Expenses](#)

[Impairments](#)

[Balance sheet](#)

[Bangladesh](#)

[ROE](#)

[Capital](#)

Bank

| Financial Performance – [LKR Bn] | Q1 | | YoY Δ |
|--------------------------------------|-------------|--------------|--------------|
| | 2025 | 2026 | 2026 |
| NII | 33.3 | 37.3 | 12.3% |
| Other income | 11.9 | 11.4 | -3.6% |
| Total operating income | 45.1 | 48.8 | 8.1% |
| Opex | 12.3 | 14.2 | 15.4% |
| Pre-provision Pre-Tax profit | 32.8 | 34.6 | 5.4% |
| Impairments | 7.0 | 2.8 | -59.5% |
| Operating Profit Before Taxes | 25.9 | 31.8 | 22.9% |
| Taxes | 11.4 | 14.6 | 28.6% |
| Profit for the period | 14.5 | 17.2 | 18.5% |
| Basic EPS (Rs) | 8.90 | 10.40 | 16.9% |
| Group | | | |
| Profit to equity holders | 14.8 | 17.7 | 19.8% |
| Basic EPS (Rs) | 9.07 | 10.73 | 18.3% |

Balance Sheet Highlights – YTD Growth

Asset 6.7%

Net Loans 3.4%

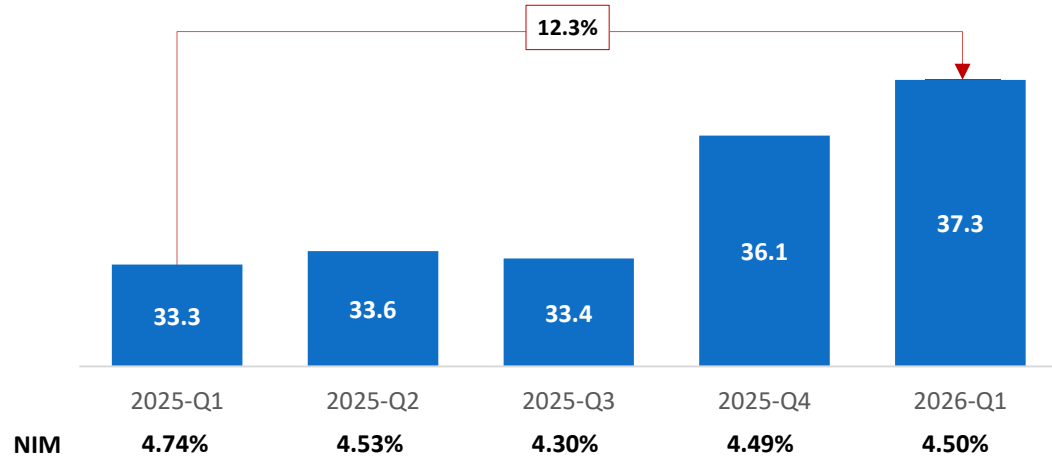
Deposit 6.3%

| Key Ratios [%] | Q1 | |
|--------------------------|-------|-------|
| | 2025 | 2026 |
| NIM | 4.74 | 4.50 |
| CASA | 39.51 | 40.18 |
| Net Stage 3 ratio | 2.58 | 1.34 |
| Stage 3 impairment cover | 65.56 | 75.04 |
| Pre-Tax ROA | 3.12 | 3.21 |
| ROE | 21.29 | 21.37 |
| Tier 1 [Y/E 2025] | 13.04 | 13.32 |
| Total Capital [Y/E 2025] | 16.70 | 16.85 |

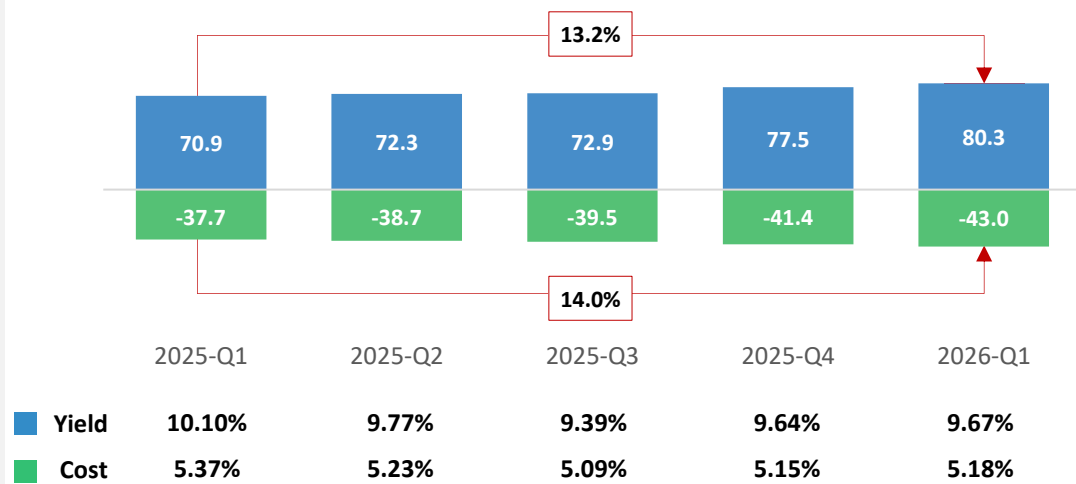
- **Balance sheet:** A +6.7% YTD growth in total assets, driven by growth in the loan book and investments in government securities.
- **Earnings momentum:** Pre-provision, pre-tax profit growth was driven by a healthy increase in net interest income. Credit costs fell sharply despite an increase in provision coverage.
- **NII/NIM:** The YoY increase in NII was driven by a larger loan book relatively to last year, notwithstanding the decline in NIM.
- **Efficiency:** Cost-to-income 29.0%, among the industry’s lowest.
- **Asset quality:** Stage 3 Impairment cover continued to strengthen, reaching 75.0%; Gross Stage 3 improved to 5.9% (from 6.3% in 2025).
- **Loans:** +LKR 67 Bn in Q1-2026 (+3.3%), driven by growth in offshore and consumption related lending.
- **Deposits:** +LKR 164 Bn YTD (+6.3%), driven by balanced growth across CASA and Time Deposits. CASA ratio improved to 40.2%.
- **Returns:** ROE and ROA improvements were predominantly driven by lower credit costs.
- **Capital:** Tier 1 ratio improved following the strong profitability recorded during the quarter.

NII grew by 12.3% during Q1-2026, NIM remained Stable

NIM and NII [LKR Bn]



Interest income and costs [LKR Bn]

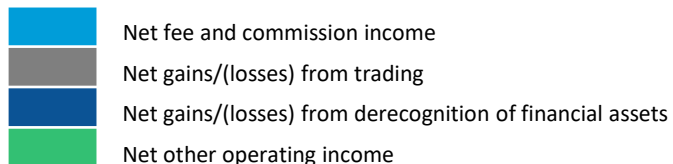
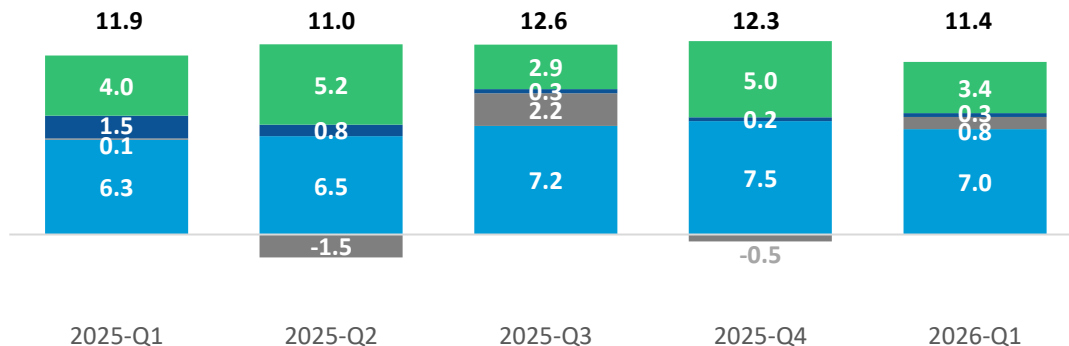


- **NII:** NII growth of 12.3% for Q1-2026 driven by the growth in interest earning assets (IEA).
- **Yields on IEA:** Yields on loans and government securities softened YoY in line with the broader interest rate decline over the past year, resulting in a 43 basis point reduction in interest income yields compared to Q1-2025. However, yields improved marginally by 3 basis points sequentially, following a recent uptick in rates.
- **Cost of funds:** An absolute increase in interest expenses was driven by a robust growth in deposits; however, the overall cost of funds decreased by 19 basis points YoY. Furthermore, an improved CASA ratio helped mitigate pressure from recent rate hikes, containing the QoQ cost increase to just 3 bps.
- **NIM:** Accordingly, NIMs compressed by 24 bps YoY, but held steady QoQ (up 1 bps) as asset yields and funding costs stabilized.

Non-NII moderated due to decline in gains linked to G-Secs

Other operating income [LKR Bn]

| [LKR Bn] | 2025 | | | | 2026 | YoY Δ |
|---|-------------|-------------|-------------|-------------|-------------|--------|
| Bank | 1Q | 2Q | 3Q | 4Q | 1Q | 1Q |
| Net fee and com. income | 6.3 | 6.5 | 7.2 | 7.5 | 7.0 | 11.1% |
| Net gains/(losses) trading | 0.1 | -1.5 | 2.2 | -0.5 | 0.8 | 866.3% |
| Net gains/(losses) from derecog. of fin. assets | 1.5 | 0.8 | 0.3 | 0.2 | 0.3 | -81.9% |
| Net other op.income | 4.0 | 5.2 | 2.9 | 5.0 | 3.4 | -15.1% |
| Total | 11.9 | 11.0 | 12.6 | 12.3 | 11.4 | -3.6% |

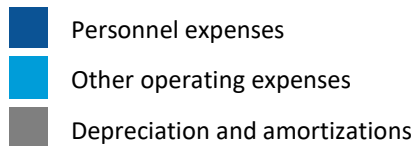
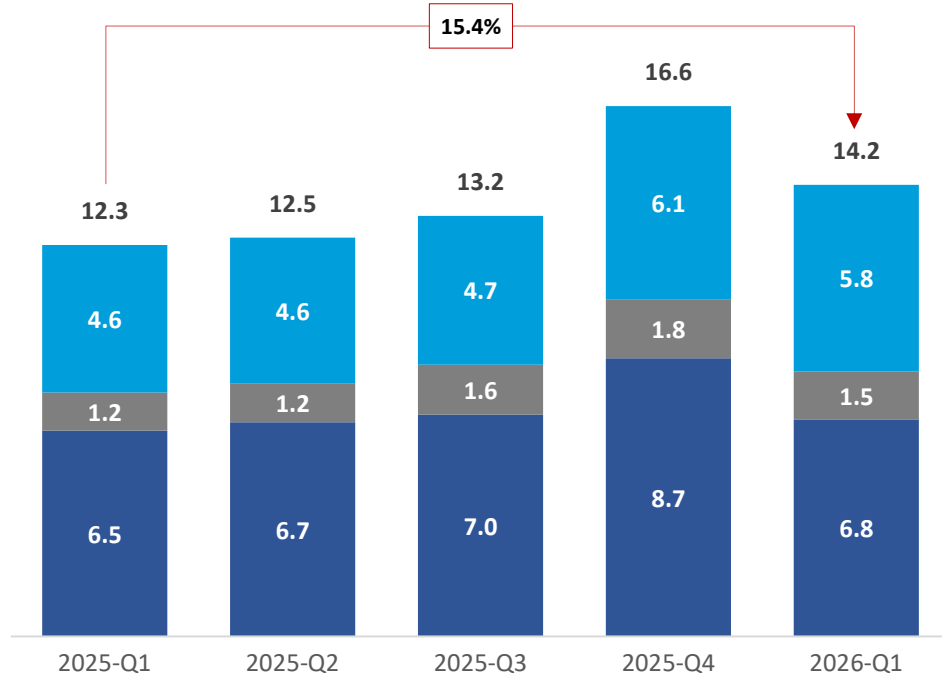


- Non-NII income contracted by 3.6% due to moderation of gains linked to government securities and FCY assets and liabilities revaluation.
- **Net Fee and commission income grew by 11.1%:** Primarily driven by increase in fee income related to credit/debit cards and Trade and Remittances segments. Fee income on loans and advances moderated.
- **Net gains/losses from trading and derecognition of financial assets:** Net trading gains for the quarter improved due to higher gains from derivative instruments. Net gains from derecognition of Financial Assets declined due to a drop in realized capital gains on government securities.
- **Net other operating income fell by -15.1%:** Net other operating income which is primarily driven by revaluation gains on foreign currency denominated assets and liabilities, moderated by Rs.0.4Bn to LKR 3,539 Bn during the quarter.

Disciplined cost management continues to keep cost-to-income under 30% during Q1-2026

Operating expenses [LKR Bn]

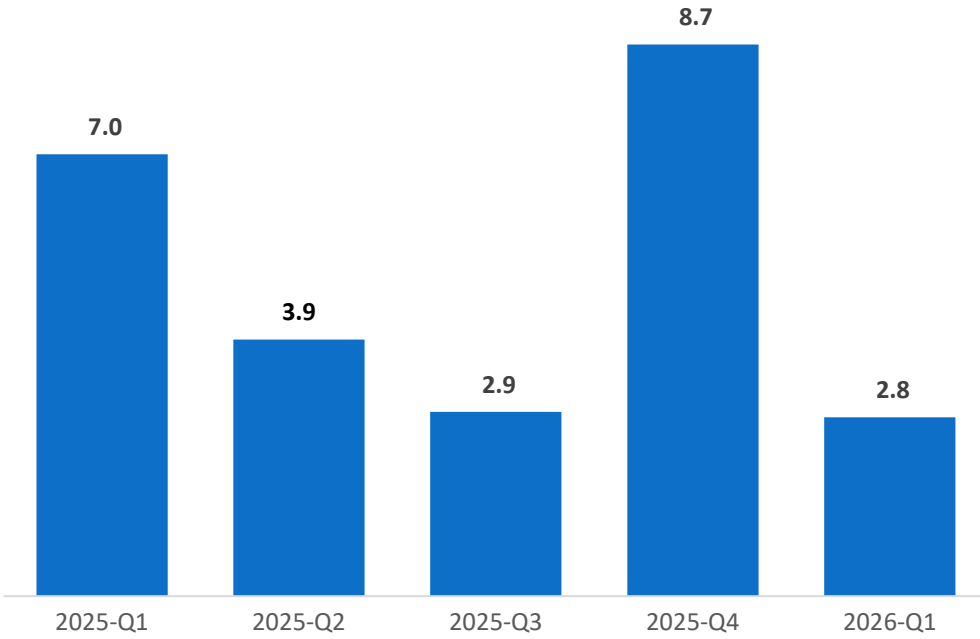
| | | | | | |
|-----------------------|--------------|--------------|--------------|--------------|--------------|
| Cost to Income | 27.2% | 28.1% | 28.7% | 34.3% | 29.0% |
| Cost to TA | 1.7% | 1.7% | 1.7% | 2.1% | 1.7% |



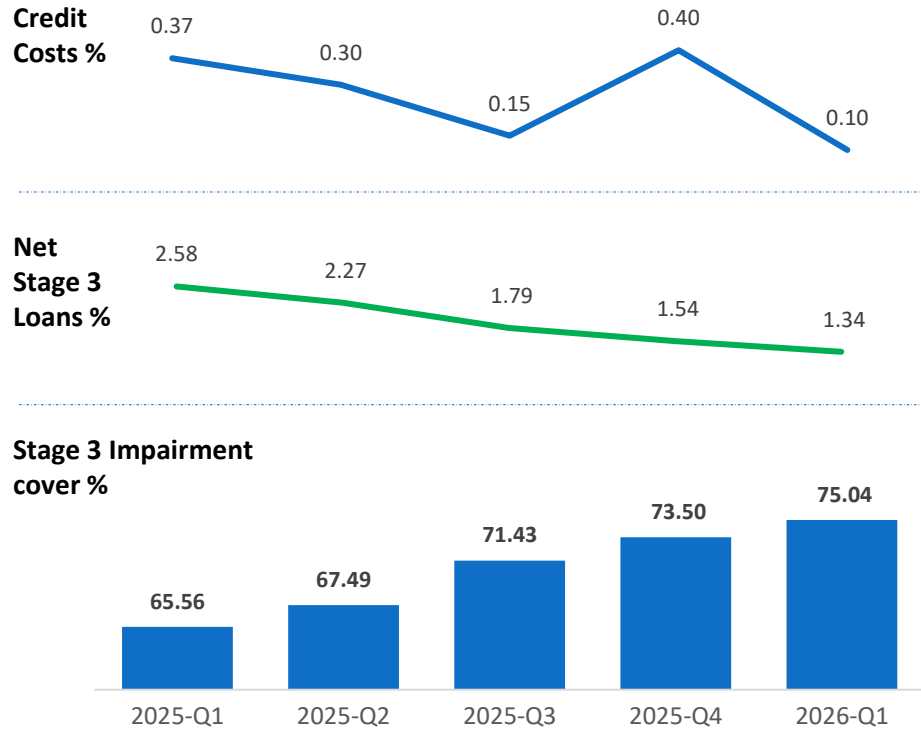
- **Operating Leverage:** Despite an expansion in the loan book over the last year, operating expense growth was contained at 15.4% in Q1-2026, demonstrating strong scale efficiency.
- **Personnel Expenses:** Personnel expenses grew by 5.43%.
- **Depreciation Costs:** Growth in depreciation and amortization mirrored the Bank’s sustained commitment to upgrading both physical and digital infrastructure for future scale.
- **Other Opex:** Increases in other operating expenses were predominantly driven by spending on marketing, mandatory deposit/crop insurance charges and fees associated with the Retail Transformation and other AI projects.
- **Improved Cost Efficiency:** The cost-to-income ratio increased to 29.0%; however, whilst Costs to Total Assets remained broadly in line with last year Q1.

Credit Quality Continued to Improve during 1Q FY2026

Impairment charge: Net of Recoveries – [LKR Bn]



Credit Quality Metrics



- Impairment charge for the quarter primarily driven by charge against Stage 2 loans.
- This was driven by a management overlay done for the Maldivian Resort exposure on account of the Middle East Crisis.
- Bangladesh operation recorded an impairment reversal on account of Stage 2 and Stage 3 loan balances declining.
- Improvement in the Gross Stage 3 ratio [5.9% in 1QFY2026 vs 6.3% end 2025] and improvement in the Stage 3 cover led to a 20 bps improvement in the Net Stage 3 loan ratio compared to FY2025. Stage 3 loan balance in absolute terms recorded a 4.2% decline.

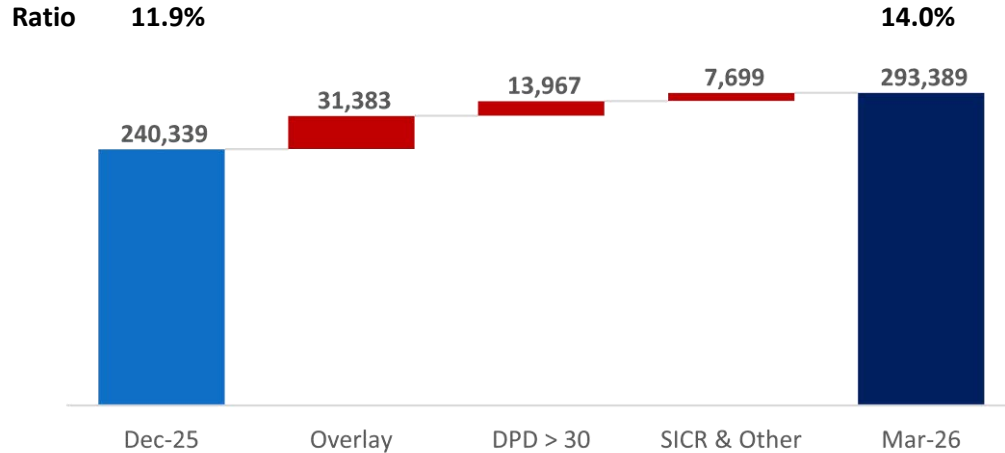
- Macro
- 3M Results**
- Overview
- Income
- Expenses
- Impairments**
- Balance sheet
- Bangladesh
- ROE
- Capital

Credit Quality Continued to Improve during 1Q FY2026

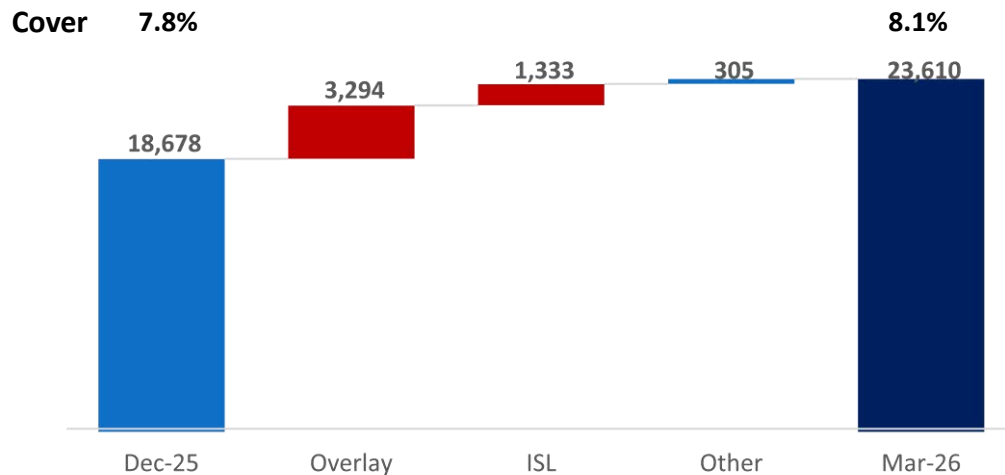
Figures in [LKR Mn]

Stage 2

Loans

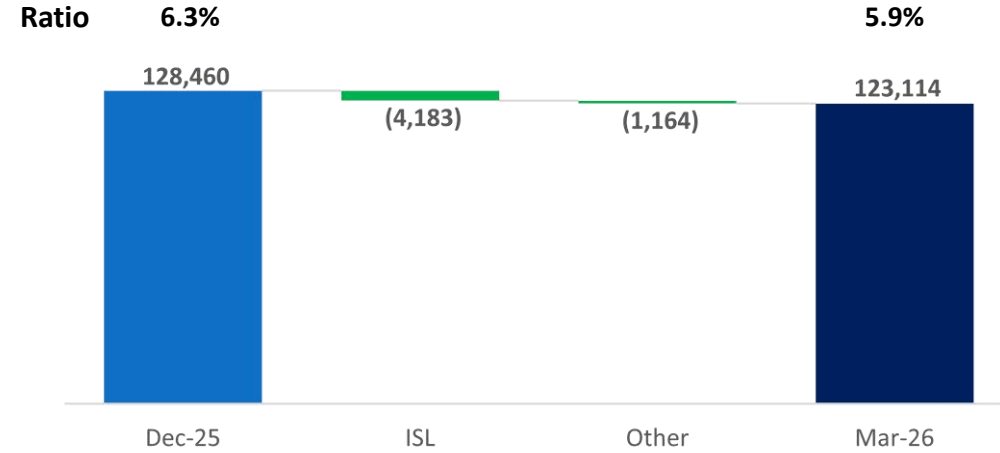


Impairment

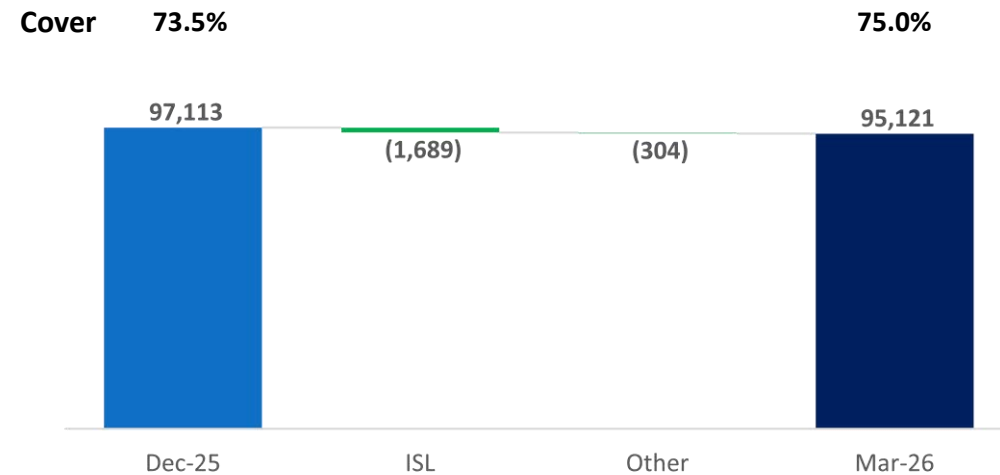


Stage 3

Loans



Impairment



Macro

3M Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

Capital

Total assets grew 6.7%, led by growth in Loans and Other Financial Assets

Macro

3M Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

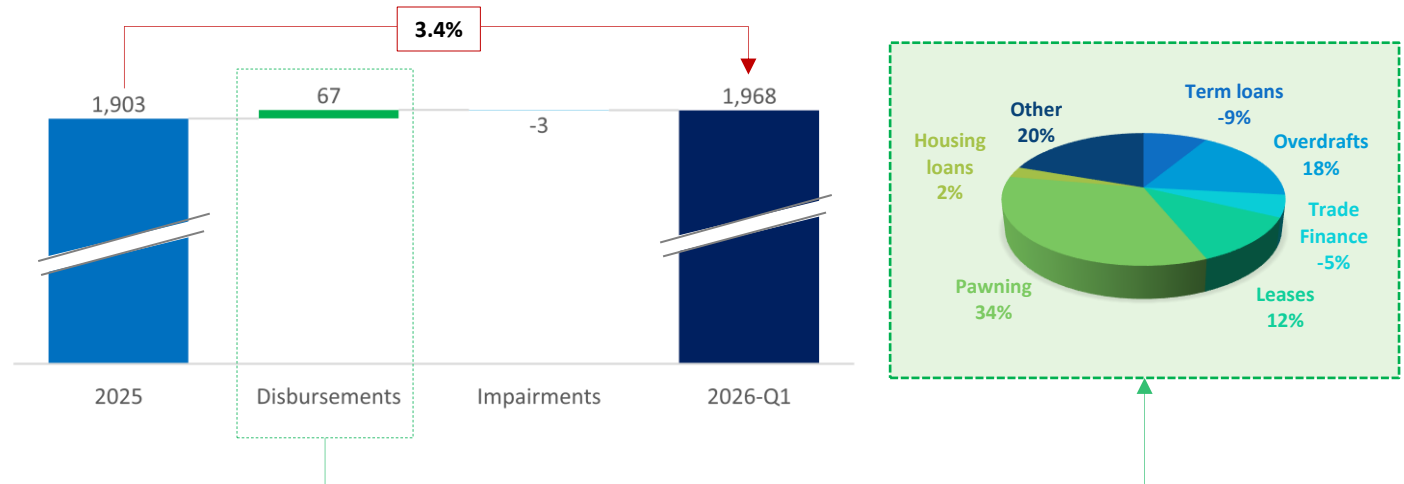
Capital

| Financial Position [LKR Bn] | 2025 | 2026-Q1 | Δ |
|--|----------------|----------------|--------------|
| Assets | | | |
| Loans and advances | 1,903.4 | 1,967.7 | 3.4% |
| Other financial assets | 1,019.1 | 1,102.9 | 8.2% |
| Cash and placements with banks | 187.4 | 218.7 | 16.7% |
| Balances with Central Banks | 38.8 | 69.8 | 79.9% |
| Investments in subsidiaries and associates | 7.0 | 7.1 | 2.5% |
| Other assets | 102.3 | 110.4 | 8.0% |
| Total assets | 3,257.9 | 3,476.7 | 6.7% |
| Liabilities | | | |
| Deposits | 2,608.9 | 2,773.2 | 6.3% |
| Other borrowings | 154.6 | 188.2 | 21.7% |
| Other liabilities | 170.2 | 187.7 | 10.3% |
| | 2,933.6 | 3,149.1 | 7.3% |
| Equity | | | |
| Stated capital | 91.6 | 95.3 | 4.1% |
| Retained earnings and other reserves | 232.8 | 232.3 | -0.2% |
| | 324.3 | 327.6 | 1.0% |
| Liabilities and equity | 3,257.9 | 3,476.7 | 6.7% |
| NAV (Rs) | 198.3 | 198.2 | -0.0% |
| Tier 1 (%) | 13.04 | 13.32 | |
| Total Capital (%) | 16.70 | 16.85 | |

- Balance sheet grew by 6.7%, driven by 8.2% growth in Other Financial Assets and 3.4% growth in Loans and Advances.
- Deposits grew by 6.3%, driven by balanced growth in CASA and Time Deposits.
- Tier 1 and Total Capital ratio increased to 13.32% and 16.85% due to the strong profitability recorded during the quarter, maintaining levels well above the regulatory requirement.

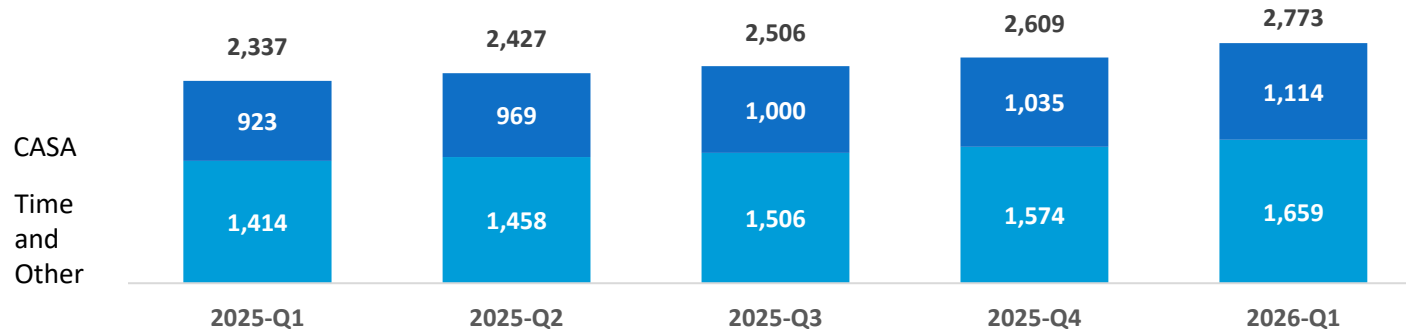
CASA Grew on Strong Deposit Mobilization Alongside Loan Book Expansion

Loans and advances [LKR Bn]



- Net disbursements of LKR 67 Bn during Q1-2026.
- Disbursements during the quarter was driven by pawning, overdrafts and lease linked loans.

Deposits [LKR Bn]



| | | | | | |
|--------|-------|-------|-------|-------|-------|
| CASA % | 39.5 | 39.9 | 39.9 | 39.7 | 40.2 |
| LCR % | 345.4 | 342.5 | 315.4 | 288.6 | 282.8 |
| NSFR % | 181.2 | 181.2 | 165.9 | 163.9 | 165.4 |

- Deposits recorded a 6.3% growth YTD.
- Growth was driven by both CASA and Time Deposits, which grew 7.7% and 5.4%.
- CASA ratio improved by 53 bps reaching 40.18% (2025: 39.65%), remaining substantially higher than the industry average of 32.6%.
- Continued to maintain strong liquidity above the minimum requirement of 100%.

Macro

3M Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

Capital

Loan growth driven by Offshore Lending and Consumption

Macro

3M Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

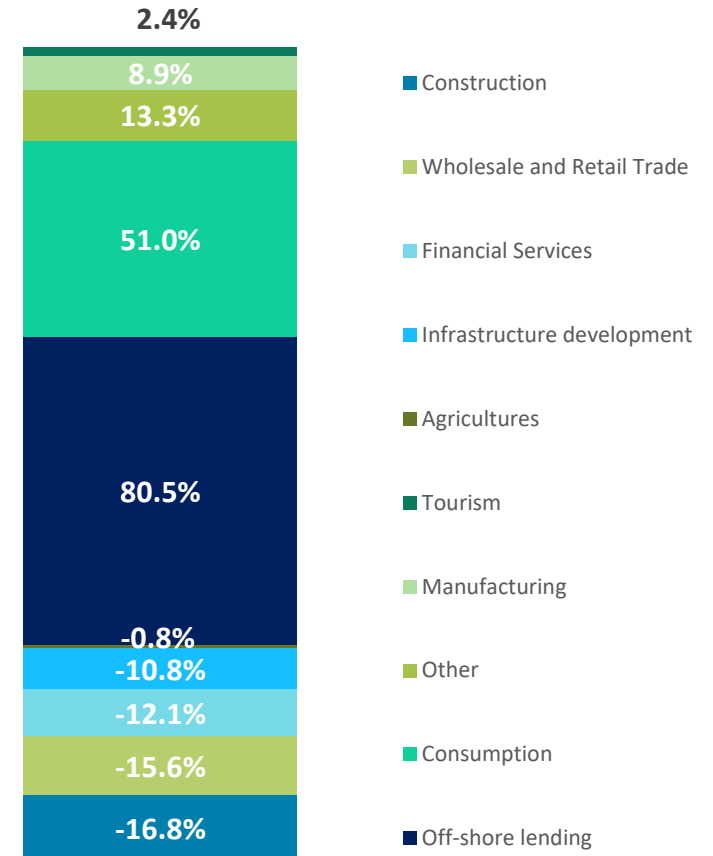
ROE

Capital

Loans Book Composition – 2025 vs Q1-2026

| | 2025 | Q1-2026 |
|----------------------------|-------|--------------|
| Wholesale and Retail Trade | 21.3% | 20.3% |
| Manufacturing | 13.1% | 13.0% |
| Consumption | 11.1% | 12.4% |
| Agricultures | 8.9% | 8.6% |
| Construction | 8.4% | 7.6% |
| Financial Services | 7.0% | 6.9% |
| Off-shore lending | 16.2% | 17.2% |
| Infrastructure development | 4.0% | 3.8% |
| Tourism | 3.9% | 3.9% |
| Other | 5.9% | 6.2% |

Contribution to Growth: Q1-2026



Overview of Bangladesh Performance

Macro

3M Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

Capital

| Financial Performance - Highlights [BDT Bn] | 3M | | YoY Δ |
|---|--------|--------|--------|
| | 2025 | 2026 | |
| Profit before tax | 3.0 | 2.7 | -11.3% |
| Net profit | 1.8 | 1.6 | -10.4% |
| Key ratios | | | |
| NIM | 7.3% | 5.6% | |
| ROA (After-Tax) | 5.9% | 3.7% | |
| Financial Position - Highlights [BDT Bn] | Dec-25 | Mar-26 | YTD Δ |
| Total assets | 171.2 | 180.3 | 5.3% |
| Loans and advances (Net) | 81.9 | 84.8 | 3.6% |
| Deposits | 126.1 | 136.8 | 8.5% |
| Loan book metrics | | | |
| Net Stage 3 Ratio (%) | 1.0% | 0.9% | |
| Impairment (Stage 3) to Stage 3 Loans Ratio (%) | 68.7% | 66.4% | |
| <i>Closing Ex.Rate (BDT/ USD)</i> | 122.2 | 122.6 | |
| <i>Average Ex.Rate (BDT/ USD)</i> | 121.0 | 122.3 | |

- Credit Growth Continued during 1QFY2026, though at a moderated pace.
- NIM decline was primarily due to the drop in G-Sec yields whilst lending rates and funding costs were largely flat.
- Profits for 1QFY2026 declined due to moderation in impairment reversals.
- Net stage 3 ratio remained at ~1% levels.
- A focused strategy of lending to blue-chip clients in resilient sectors, reinforced by strong credit risk controls, enabled the bank to maintain NPL ratios well below industry levels.

Strong Momentum Continued into Q1 with ROE at 21.4%

Macro

3M Results

Overview

Income

Expenses

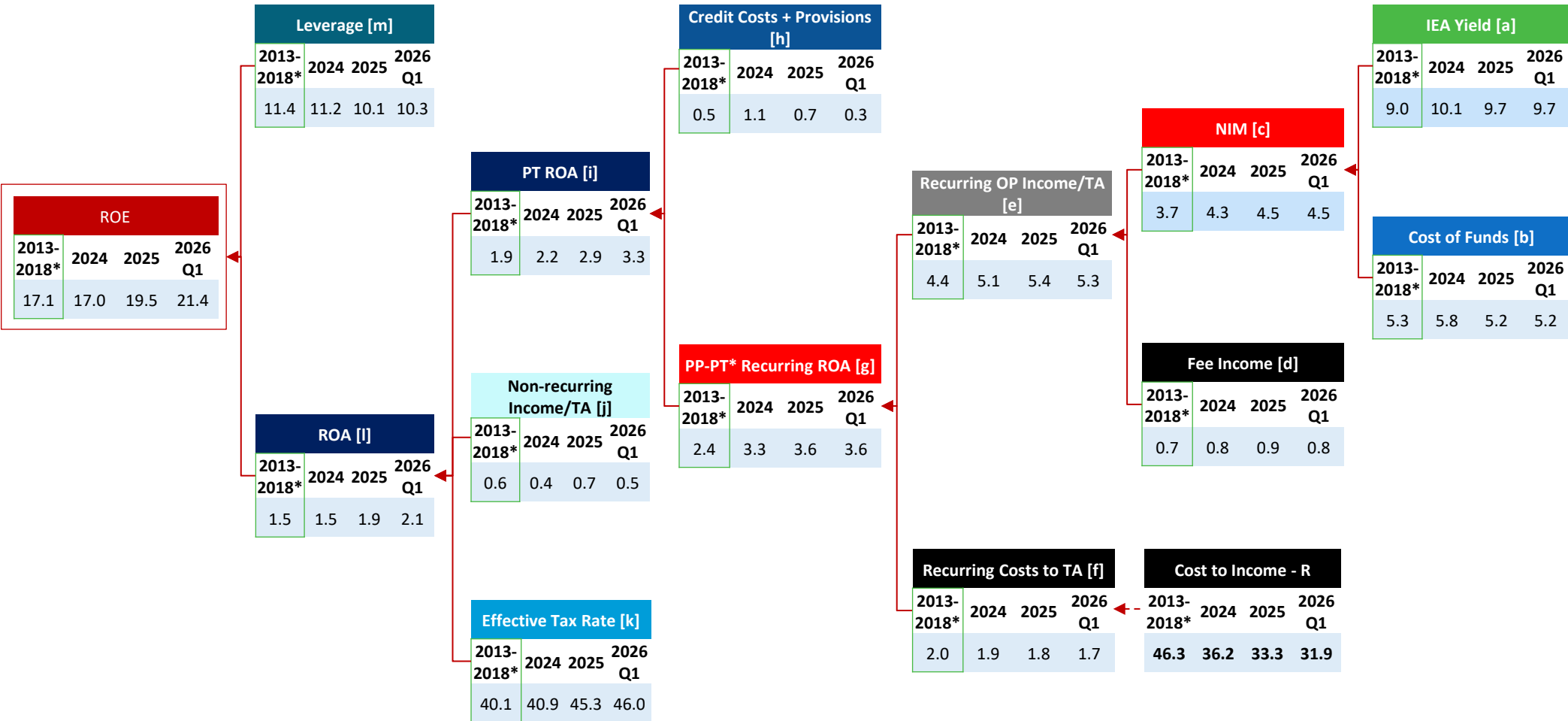
Impairments

Balance sheet

Bangladesh

ROE

Capital



*PP-PT: Pre-provision pre-tax

*Represents average between 2013-2018

Tier 1 Capital base supported by ROE generation

Macro

3M Results

Overview

Income

Expenses

Impairments

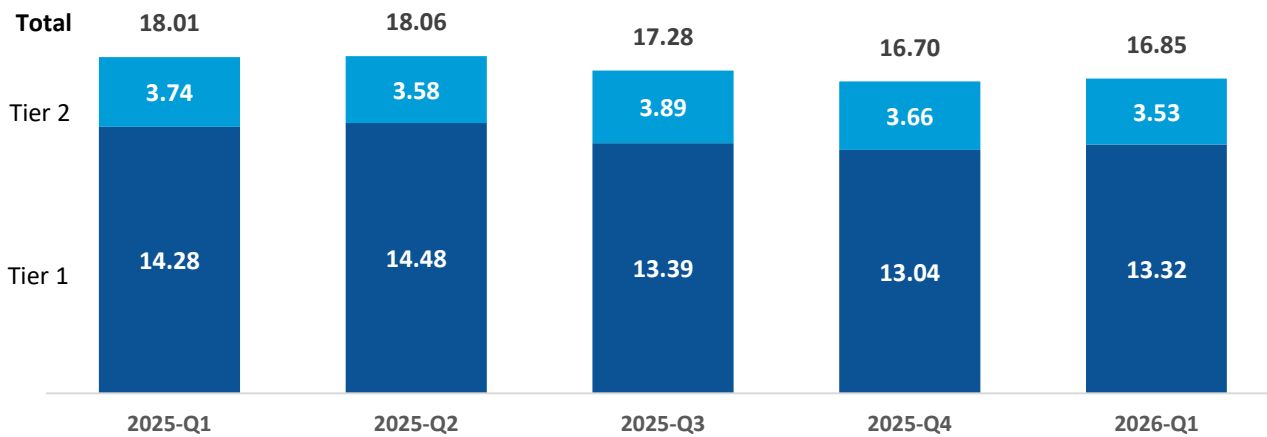
Balance sheet

Bangladesh

ROE

Capital

Capital ratios [%]



Tier 1 movement



- Loan Growth Resulted in a 0.48% Consumption of Tier-1 Capital.
- Strong quarterly profitability added 0.84%, driving a 28bps Increase in Tier-1 Capital.
- Shareholders granted approval for an LKR 20.0 Bn Tier 2 debenture issuance at the Extraordinary General Meeting (EGM) held on March 31, 2026. The capital raise is expected to be finalized within Q2 or Q3 2026.

Appendix

Digital Pillar

Digital Footprint Continues to Expand, Ongoing Investments into Enhancing Digital Capabilities

Digital Platforms

Making it easier for customers to enable users to **enjoy complete suite of financial services**

- **ComBank Digital:** State of the art integrated online platform (17% YoY growth in customer base & over 35% volume growth in 2025)
- **Flash Digital Bank Account:** A trilingual app (32% YoY growth in volume of transactions in 2025)
- **Q+ Payment App:** 1st QR based payment app to be certified under LANKAQR
- **RemitPlus:** Simplified worker remittances processes

Corporate Web



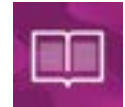
8.0 Mn visits
3.0 Mn users
12.7 Mn page views

ComBank Digital



1.8 Mn+ users

E passbook



1.96 Mn+ users

Deploying the latest payment technology to **facilitate Business**

- Positioned as the most advanced android POS in SL (28% YoY growth in transaction value in 2025)
- LANKAQR Payment Facilitation (13% YoY growth in QR Merchant base and 115% YoY growth in QR transaction value in 2024)
- Preferred IPG partner (28% YoY growth in IPG volume and 12% YoY growth in IPG merchants in 2025)

Q+ Payment App



Payment App
Powered by Commercial Bank

237,000+ users

Flash Digital Bank Account



Digital Bank Account
Powered by Commercial Bank

77,106+ users

Payment Technologies



Sustainability Pillar

Sustainability Framework

Purpose

To be a responsible financial services provider by enabling and empowering people, enterprises and communities towards environmentally-responsible, socially-inclusive and economically-enriching growth

3-Pillar Approach to Sustainability

SUSTAINABLE BANKING

Responsible Financing

Financial Inclusion

Sustainable Products and Services

RESPONSIBLE ORGANIZATION

Green and Safe Workplace

Workplace Culture

Sustainable Supply Chain

COMMUNITY ENGAGEMENT

Social Enterprise

Social Engagement

Environmental Engagement



Guiding Principles and Standards:

- CBSL Roadmap for Sustainable Finance in SL
- CBSL Direction on Sustainable Finance Activities
- Sustainable Banking Principles of Sri Lanka Banks' Association
- United Nations Global Compact Principle
- UN Sustainable Development Goals
- GRI Standards – Issued by the Global Sustainability Standards Boards (GSSB)
- Sustainability Accounting Standards for Commercial Banks –
- Sustainability Accounting Standards Board (SASB) of the IFRS Foundation

Memberships and Affiliations:

- Sri Lanka Banks' Association Sustainable Banking Initiative - Core Group Member
- UN Global Compact Sri Lanka - Steering Committee
- Biodiversity Sri Lanka
- United Nations Development Programme
- International Finance Corporation

Sustainability initiatives and milestones

Green Finance

- Committed for green finance up to Rs.100 Bn by 2030 [~USD 333 Mn]
- Green finance portfolio as at 31st December ~ LKR 71.2Bn [~USD 227.7 Mn]
- First bank to develop a Green Bond Framework: SPO by Sustainable Fitch
- The Tier 2 Green Bond issue of LKR 15 Bn was oversubscribed on the opening day of the issue. Up to 50% of the funds raised was allocated for refinancing of Eligible Green projects, while the remaining 50% of the funds will be allocated for granting new loans for the Eligible Green Projects.
- The issue enabled the bank to expand its Green Lending portfolio in the ordinary course of business over a period of twelve (12) months.

Environmental

- Our desire is to align our operations towards NetZero by 2050, supported by a climate transition plan. Sri Lanka's First 100% Carbon Neutral Bank
- Committed for green finance up to Rs.100 Bn by 2030.
- 100,000-tree planting campaign 'Trees for Tomorrow' with NWDB (This marks the second consecutive year of our 100,000-tree planting commitment under the 'Trees for Tomorrow' campaign — with this year's initiative launched in collaboration with NWDB)
- 100-Hectare Reforestation Project in Kandegama & Planted over 12,000 mangroves along a 1.25 Km stretch in Koggala Lagoon.
- Released 85,000 baby turtles into the sea at Panama beach.

Social

- Largest Lender to the SME Sector in Sri Lanka
- 54.45% female recruitment in year 2025
- CSR Trust surpassed Rs. 1.4 Bn. in total investment since inception, with over 74% of funds directed to education
- 193,276 training hours in 2024
- 67 CSR Projects & 277 Sustainability initiatives in 2024

Governance

- Dedicated Committees to drive sustainability: Executive Sustainability Committee and Sustainability Working
- Anti-money laundering
- Compensation policies



1st Sri Lankan Bank to become Carbon Neutral



1st Bank in SL to implement a Social & Environmental Management System (SEMS) in 2010



United Nations Global Compact

1st SL Bank to become signatory to the 10 Principles of the UN Global Compact (UNGC) and the still the only Bank on the Steering Committee



Adoption of IFC Performance Standards.



1st Bank in SL to have a Green Financing Taxonomy, before regulation.