COMMERCIAL BANK

INTERIM FINANCIAL STATEMENTS

For the six months ended June 30, 2026

Financial Review for the six months ended June 30, 2026

ComBank Group takes deposits past Rs. 3 Tn. threshold in solid 6-month performance

- Loan book grows by Rs. 270.4 Bn. in 6 months to Rs. 2.36 Tn.
- Total assets up by Rs. 361 Bn. to Rs 3.74 Tn.
- 6-month gross income crosses Rs 200 Bn.
- Prepares for impacts of global volatility with prudent impairment provisions

The Commercial Bank of Ceylon Group has reiterated its leadership in financial intermediation, becoming the first private sector banking group in Sri Lanka to cross the Rs. 3 trillion threshold in deposits, a new performance benchmark established in the second quarter of the 2026 financial year.

The Group's deposits grew by Rs. 315.13 billion in the six months ending 30th June 2026, at a monthly average of Rs 52.52 billion, to end the first half of the year with deposits of Rs. 3.02 trillion. Over the preceding 12 months, deposits grew by a noteworthy 20.33% at a monthly average of Rs. 42.46 billion.

In the six months reviewed, the Group's gross loans and advances grew by Rs. 270.43 billion at an average of Rs. 45.07 billion per month, taking the loan book to Rs. 2.36 trillion, underscoring the scale of the Bank's role in financial intermediation. Lending over the preceding 12 months grew by Rs. 624.48 billion or 36.07% at a monthly average of Rs. 52.04 billion.

Total assets of the Group grew by 10.68% or Rs. 361 billion since December 2025 to Rs. 3.74 trillion as at 30th June 2026. This reflects an impressive increase of 19.42% or Rs. 608.16 billion over the preceding 12 months.

Comprising Sri Lanka's largest private sector bank and six subsidiaries, the Commercial Bank Group reported gross income of Rs. 209.16 billion for the six months, an increase of 18.28%. Gross income for the second quarter alone grew by 24.04% to Rs. 110.16 billion. Interest income improved by 17.05% to Rs. 171.65 billion for the six months, and by 19.86% to Rs 88.76 billion for the second quarter, primarily due to the growth of the loan book.

Interest expense for the six months under review grew by 18.14% to Rs. 91.96 billion, and by 21.36% to Rs. 47.88 billion in the second quarter primarily due to the growth in the deposit portfolio. As a result, the Group recorded net interest income of Rs. 79.69 billion for the six months and Rs. 40.88 billion for the second quarter, reflecting growth of 15.81% and 18.16% respectively.

Total operating income for the six months grew by 17.85% to Rs. 109.07 billion, and by 26.55% to Rs. 58.23 billion for the second quarter. The Group increased its provisions for impairment charges and other losses by 33.44% to Rs. 14.85 billion for the six months as a prudential measure in the backdrop of uncertainties in the geopolitical environment. Impairment charges and other losses for the second quarter alone, at Rs. 11.67 billion, represented an increase of 193.38%.

Consequently, net operating income for the six months grew by 15.72% to Rs. 94.23 billion, and by 10.77% to Rs. 46.57 billion in the second quarter. Operating expenses meanwhile increased by 18.47%, to Rs. 30.61 billion for the six months, with the Bank's staff strength crossing 6,000 in June 2026. As a result, the Group posted operating profit before taxes on financial services of Rs. 63.62 billion for the six months, an improvement of 14.44%.

With taxes on financial services for the six months increasing by 20.38% to Rs. 10.56 billion, the Group reported profit before income tax of Rs. 53.05 billion, reflecting a growth of 13.33%. Income tax for the period under review increased by 12.67% to Rs. 17.63 billion, generating a six-month net profit after tax of Rs. 35.42 billion for the Group, reflecting a bottom-line growth of 13.66%.

In respect of the second quarter, the Group posted profit before tax of Rs. 25.42 billion and net profit after tax of Rs. 17.49 billion, recording growths of 4.80% and 7.98%, respectively. Taken separately, Commercial Bank of Ceylon PLC reported a profit before tax of Rs. 50.85 billion and profit after tax of Rs. 33.79 billion for the six months, posting growths of 12.39% and 12.45%, respectively.

In key performance ratios, the Bank's net impaired loans (Stage 3) to total loans ratio stood at 1.38% as at 30th June 2026 compared to 1.54% at end 2025, while its gross impairment (Stage 3) to total loans ratio stood at 5.32% as against 5.81% at the end of 2025 and 6.98% at the end of the second quarter of 2025. The Impairment (Stage 3) to Stage 3 loans ratio improved to 74.14% at end June 2026, from 73.50% at the end of 2025 and 67.49% a year ago.

The Bank’s Tier 1 Capital Ratio as of 30th June 2026 was 13.23%, while its Total Capital Ratio stood at 16.58% as against the regulatory minimum ratios of 10% and 14% respectively.

The Bank's liquidity coverage ratio as at 30th June 2026 stood at 444.92% for Rupees and 253.94% for all currencies, both well above the statutory minimum ratios of 100%. The Bank’s net stable funding ratio stood at 162.98% as of 30th June 2026, also significantly higher than the minimum statutory requirement of 100%.

In terms of profitability, the Bank’s net interest margin stood at 4.51% (annualised) for the period, unchanged from the end of 2025. The Bank’s return on assets (before tax) was 2.99% compared to 2.96% at end 2025, while the return on equity improved to 20.28% from 19.51% at the end of 2025.

The Bank’s cost to income ratio excluding taxes on financial services stood at 27.82%, as against 29.66% for 2025, while the figure inclusive of taxes on financial services was 37.77% for the six months, in comparison with 39.20% for the preceding year.

The CASA ratio of the Bank declined marginally to 39.17% as at 30th June 2026, from 39.65% at end 2025, but continues to be one of the best in the industry.

Commercial Bank was the first Sri Lankan bank to achieve a market capitalisation exceeding US$ 1 billion. The Bankemerged 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 more than 270 strategically-located branches and an extensive network of automated machines island-wide, and has the widest international footprint among Sri Lankan banks, with 21 branches in Bangladesh, a 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 fully-owned subsidiaries, CBC Finance PLC and Commercial Insurance Brokers (Pvt) Limited, also deliver a range of financial services via their own branch networks.

INCOME STATEMENT - GROUP

	For the six months ended			For the quarter ended		
	30.06.2026	30.06.2025	Change	**30.06.2026**	30.06.2025	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Gross income	**209,162,883**	176,832,590	18.28	**110,159,795**	88,807,687	24.04
Interest income	**171,648,535**	146,649,765	17.05	**88,762,020**	74,051,828	19.86
Less : Interest expense	**91,955,070**	77,837,999	18.14	**47,882,402**	39,454,885	21.36
Net interest income	**79,693,465**	68,811,766	15.81	**40,879,618**	34,596,943	18.16
Fee and commission income	**23,141,277**	19,739,145	17.24	**11,751,449**	10,086,488	16.51
Less: Fee and commission expense	**8,133,652**	6,442,087	26.26	**4,047,085**	3,339,219	21.20
Net fee and commission income	**15,007,625**	13,297,058	12.86	**7,704,364**	6,747,269	14.18
Net gains/(losses) from trading	**4,966,068**	(1,435,207)	446.02	**4,166,157**	(1,517,988)	374.45
Net gains/(losses) from derecognition of financial assets	**358,965**	2,268,229	(84.17)	**86,995**	762,038	(88.58)
Net other operating income	**9,048,038**	9,610,658	(5.85)	**5,393,174**	5,425,321	(0.59)
Other operating income	**14,373,071**	10,443,680	37.62	**9,646,326**	4,669,371	106.59
Total operating income	**109,074,161**	92,552,504	17.85	**58,230,308**	46,013,583	26.55
Less : Impairment charges and other losses	**14,848,257**	11,127,018	33.44	**11,665,023**	3,976,047	193.38
Net operating income	**94,225,904**	81,425,486	15.72	**46,565,285**	42,037,536	10.77
Less: Operating expenses	**30,609,471**	25,836,512	18.47	**15,784,377**	13,034,880	21.09
Personnel expenses	**15,203,834**	13,775,093	10.37	**7,977,593**	7,031,004	13.46
Depreciation and amortisation	**3,225,922**	2,585,915	24.75	**1,693,202**	1,310,485	29.20
Other operating expenses	**12,179,715**	9,475,504	28.54	**6,113,582**	4,693,391	30.26
Operating profit before taxes on financial services	**63,616,433**	55,588,974	14.44	**30,780,908**	29,002,656	6.13
Less: Taxes on financial services	**10,562,933**	8,774,929	20.38	**5,360,905**	4,746,182	12.95
Operating profit after taxes on financial services	**53,053,500**	46,814,045	13.33	**25,420,003**	24,256,474	4.80
Add/(less): Share of profit/(loss) of associate, net of tax	**-**	(631)	100.00	**-**	5	(100.00)
Profit before income tax	**53,053,500**	46,813,414	13.33	**25,420,003**	24,256,479	4.80
Less : Income tax expense	**17,630,446**	15,647,967	12.67	**7,933,661**	8,063,146	(1.61)
Profit for the period	**35,423,054**	31,165,447	13.66	**17,486,342**	16,193,333	7.98
Profit attributable to:						
Equity holders of the Bank	**34,928,601**	30,756,854	13.56	**17,208,831**	15,970,318	7.76
Non-controlling interest	**494,453**	408,593	21.01	**277,511**	223,015	24.44
Profit for the period	**35,423,054**	31,165,447	13.66	**17,486,342**	16,193,333	7.98
Earnings per share (EPS)						
Basic earnings per ordinary share (Rs.)	**21.14**	18.87	12.03	**10.41**	9.80	6.22
Diluted earnings per ordinary share (Rs.)	**21.06**	18.85	11.72	**10.38**	9.79	6.03

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - GROUP

	For the six months ended			For the quarter ended		
	30.06.2026	30.06.2025	Change	**30.06.2026**	30.06.2025	Change
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Profit for the period	**35,423,054**	31,165,447	13.66	**17,486,342**	16,193,333	7.98
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	**(52,754)**	216,687	(124.35)	**42,212**	157,049	(73.12)
Change in fair value of investments in equity at fair value through other comprehensive income	**(52,754)**	216,687	(124.35)	**42,212**	157,049	(73.12)
Items that are or may be reclassified to profit or loss						
Net gains/(losses) arising from translating the Financial Statements of foreign operations	**5,811,114**	287,363	1,922.22	**5,797,024**	628,688	822.08
Net gains/(losses) on investment in financial assets at fair value through other comprehensive income	**(1,650,466)**	(298,610)	(452.72)	**(1,470,438)**	(577,713)	(154.53)
Fair value gains/(losses) that arose during the period, net of tax	**(1,544,848)**	589,085	(362.25)	**(1,101,407)**	111,477	(1,088.01)
Fair value (gains)/losses recycled to the Income Statement on disposal, net of tax	**(251,275)**	(1,587,760)	84.17	**(60,896)**	(533,426)	88.58
Fair value gains/(losses) recycled to the Income Statement as impairment, net of tax	**145,657**	700,065	(79.19)	**(308,135)**	(155,764)	(97.82)
Other comprehensive income/(expense) for the period, net of taxes	**4,107,894**	205,440	1,899.56	**4,368,798**	208,024	2,000.14
Total comprehensive income/(expense) for the period	**39,530,948**	31,370,887	26.01	**21,855,140**	16,401,357	33.25
Attributable to:						
Equity holders of the Bank	**38,555,805**	30,857,451	24.95	**21,194,097**	16,120,948	31.47
Non-controlling interest	**975,143**	513,436	89.92	**661,043**	280,409	135.74
Total comprehensive income/(expense) for the period	**39,530,948**	31,370,887	26.01	**21,855,140**	16,401,357	33.25

	For the six months ended			For the quarter ended		
	30.06.2026 (Audited) Rs.'000	30.06.2025 (Audited) Rs.'000	Change %	**30.06.2026 Rs.'000**	30.06.2025 Rs.'000	Change %
Gross income	**202,411,141**	172,400,879	17.41	**106,625,116**	86,540,938	23.21
Interest income	**166,104,405**	143,226,531	15.97	**85,785,051**	72,286,312	18.67
Less : Interest expense	**89,543,489**	76,423,443	17.17	**46,563,473**	38,734,820	20.21
Net interest income	**76,560,916**	66,803,088	14.61	**39,221,578**	33,551,492	16.90
Fee and commission income	**22,382,173**	19,160,020	16.82	**11,369,334**	9,814,686	15.84
Less: Fee and commission expense	**8,005,198**	6,357,583	25.92	**3,968,207**	3,292,306	20.53
Net fee and commission income	**14,376,975**	12,802,437	12.30	**7,401,127**	6,522,380	13.47
Net gains/(losses) from trading	**4,966,068**	(1,435,207)	446.02	**4,166,157**	(1,517,988)	374.45
Net gains/(losses) from derecognition of financial assets	**358,965**	2,268,229	(84.17)	**86,995**	762,038	(88.58)
Net other operating income	**8,599,530**	9,181,306	(6.34)	**5,217,579**	5,195,890	0.42
Other operating income	**13,924,563**	10,014,328	39.05	**9,470,731**	4,439,940	113.31
Total operating income	**104,862,454**	89,619,853	17.01	**56,093,436**	44,513,812	26.01
Less : Impairment charges and other losses	**14,404,574**	10,902,157	32.13	**11,586,199**	3,936,109	194.36
Net operating income	**90,457,880**	78,717,696	14.91	**44,507,237**	40,577,703	9.68
Less: Operating expenses	**29,167,719**	24,776,758	17.72	**15,011,684**	12,505,622	20.04
Personnel expenses	**14,288,563**	13,165,706	8.53	**7,484,778**	6,712,409	11.51
Depreciation and amortisation	**3,161,763**	2,416,701	30.83	**1,654,915**	1,226,318	34.95
Other operating expenses	**11,717,393**	9,194,351	27.44	**5,871,991**	4,566,895	28.58
Operating profit before taxes on financial services	**61,290,161**	53,940,938	13.62	**29,495,553**	28,072,081	5.07
Less: Taxes on financial services	**10,440,075**	8,697,864	20.03	**5,285,504**	4,707,709	12.27
Profit before income tax	**50,850,086**	45,243,074	12.39	**24,210,049**	23,364,372	3.62
Less : Income tax expense	**17,056,752**	15,191,444	12.28	**7,589,043**	7,809,602	(2.82)
Profit for the period	**33,793,334**	30,051,630	12.45	**16,621,006**	15,554,770	6.85
Earnings per share (EPS)						
Basic earnings per ordinary share (Rs.)	**20.45**	18.44	10.90	**10.06**	9.55	5.34
Diluted earnings per ordinary share (Rs.)	**20.37**	18.42	10.59	**10.02**	9.53	5.14

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME - BANK

	For the six months ended			For the quarter ended		
	30.06.2026 (Audited) Rs.'000	30.06.2025 (Audited) Rs.'000	Change %	**30.06.2026 Rs.'000**	30.06.2025 Rs.'000	Change %
Profit for the period	**33,793,334**	30,051,630	12.45	**16,621,006**	15,554,770	6.85
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	**(52,754)**	216,687	(124.35)	**42,212**	157,049	(73.12)
Change in fair value of investments in equity at fair value through other comprehensive income	**(52,754)**	216,687	(124.35)	**42,212**	157,049	(73.12)
Items that are or may be reclassified to profit or loss						
Net gains/(losses) arising from translating the Financial Statements of foreign operations	**4,717,123**	51,294	9,096.25	**4,923,459**	499,629	885.42
Net gains/(losses) on investment in financial assets at fair value through other comprehensive income	**(1,650,333)**	(294,699)	(460.01)	**(1,470,438)**	(580,957)	(153.11)
Fair value gains/(losses) that arose during the period, net of tax	**(1,544,715)**	592,996	(360.49)	**(1,101,407)**	108,233	(1,117.63)
Fair value (gains)/losses recycled to the Income Statement on disposal, net of tax	**(251,275)**	(1,587,760)	84.17	**(60,896)**	(533,426)	88.58
Fair value gains/(losses) recycled to the Income Statement as impairment, net of tax	**145,657**	700,065	(79.19)	**(308,135)**	(155,764)	(97.82)
Other comprehensive income/(expense) for the period, net of taxes	**3,014,036**	(26,718)	11,380.92	**3,495,233**	75,721	4,515.94
Total comprehensive income/(expense) for the period	**36,807,370**	30,024,912	22.59	**20,116,239**	15,630,491	28.70

STATEMENT OF FINANCIAL POSITION

	Group			Bank		
As at	**30.06.2026**	31.12.2025	Change	**30.06.2026**	31.12.2025	Change
		(Audited)		**(Audited)**	(Audited)	
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
ASSETS						
Cash and cash equivalents	**84,273,802**	88,857,011	(5.16)	**79,785,198**	84,937,446	(6.07)
Balances with Central Banks	**72,290,202**	47,890,989	50.95	**63,484,028**	38,802,321	63.61
Placements with banks	**135,815,645**	110,223,171	23.22	**119,057,791**	102,457,000	16.20
Securities purchased under resale agreements	**15,890,421**	21,746,102	(26.93)	**15,890,421**	20,353,118	(21.93)
Derivative financial assets	**12,452,761**	5,422,850	129.63	**12,452,761**	5,422,850	129.63
Financial assets recognised through profit or loss - measured at fair value	**101,290,627**	111,753,532	(9.36)	**101,290,627**	111,753,532	(9.36)
Financial assets at amortised cost - Loans and advances to other customers	**2,212,677,022**	1,958,360,596	12.99	**2,146,679,335**	1,903,430,445	12.78
Financial assets at amortised cost - Debt and other financial instruments	**707,171,591**	732,853,697	(3.50)	**658,945,045**	689,347,677	(4.41)
Financial assets measured at fair value through other comprehensive income	**303,348,867**	219,011,462	38.51	**299,207,535**	217,991,351	37.26
Investments in subsidiaries	**-**	-	-	**7,129,279**	6,958,229	2.46
Property, plant and equipment and right-of-use assets	**33,739,360**	31,652,401	6.59	**30,862,456**	28,674,833	7.63
Investment properties	**748,560**	775,060	(3.42)	**-**	-	-
Intangible assets	**5,333,864**	5,008,060	6.51	**4,747,011**	4,464,103	6.34
Deferred tax assets	**19,626,151**	14,409,667	36.20	**18,961,229**	13,829,232	37.11
Other assets	**34,906,860**	30,899,808	12.97	**34,113,514**	29,526,075	15.54
Total Assets	**3,739,565,733**	3,378,864,406	10.68	**3,592,606,230**	3,257,948,212	10.27
LIABILITIES						
Due to banks	**56,336,233**	43,098,281	30.72	**35,257,486**	29,724,059	18.62
Derivative financial liabilities	**2,963,144**	1,263,165	134.58	**2,963,144**	1,263,165	134.58
Securities sold under repurchase agreements	**105,150,776**	107,950,168	(2.59)	**106,821,588**	110,462,494	(3.30)
Financial liabilities at amortised cost - due to depositors	**3,015,155,478**	2,700,027,141	11.67	**2,908,185,047**	2,608,851,844	11.47
Financial liabilities at amortised cost - other borrowings	**21,555,179**	14,426,414	49.41	**21,555,179**	14,426,414	49.41
Current tax liabilities	**30,584,014**	26,360,346	16.02	**29,915,723**	25,758,993	16.14
Deferred tax liabilities	**389,073**	508,080	(23.42)	**-**	-	-
Other liabilities and provisions	**68,011,533**	73,058,414	(6.91)	**65,532,881**	69,681,255	(5.95)
Due to subsidiaries	**-**	-	-	**306,214**	138,542	121.03
Subordinated liabilities	**75,531,398**	74,586,565	1.27	**74,195,272**	73,322,023	1.19
Total Liabilities	**3,375,676,828**	3,041,278,574	11.00	**3,244,732,534**	2,933,628,789	10.60

	Group			Bank		
As at	**30.06.2026**	31.12.2025	Change	**30.06.2026**	31.12.2025	Change
		(Audited)		**(Audited)**	(Audited)	
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
EQUITY						
Stated capital	**95,430,376**	91,557,690	4.23	**95,430,376**	91,557,690	4.23
Statutory reserves	**19,655,659**	19,649,096	0.03	**18,003,946**	18,003,946	-
Retained earnings	**37,653,065**	20,772,539	81.26	**32,740,749**	17,281,960	89.45
Other reserves	**204,660,055**	200,087,100	2.29	**201,698,625**	197,475,827	2.14
Total equity attributable to equity holders of the Bank	**357,399,155**	332,066,425	7.63	**347,873,696**	324,319,423	7.26
Non-Controlling Interest	**6,489,750**	5,519,407	17.58	**-**	-	-
Total Equity	**363,888,905**	337,585,832	7.79	**347,873,696**	324,319,423	7.26
Total Liabilities and Equity	**3,739,565,733**	3,378,864,406	10.68	**3,592,606,230**	3,257,948,212	10.27
Contingent Liabilities and Commitments	**1,099,834,661**	986,379,346	11.50	**1,096,012,827**	981,204,632	11.70
Net Assets Value per Ordinary Share (Rs.)	**216.14**	203.04	6.45	**210.38**	198.30	6.09
Memorandum Information						
Number of Employees				**6,030**	**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 June 30, 2026 and its financial performance/profit for the six months ended June 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
August 13, 2026

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

	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 six months ended 30.06.2025												
Profit for the six months ended 30.06.2025	-	-	30,756,854	-	-	-	-	-	-	30,756,854	408,593	31,165,447
Other comprehensive income for the six months ended 30.06.2025	-	-	-	-	(81,923)	182,520	-	-	-	100,597	104,843	205,440
Total comprehensive income for the six months ended 30.06.2025	**-**	**-**	**30,756,854**	**-**	**(81,923)**	**182,520**	**-**	**-**	**-**	**30,857,451**	**513,436**	**31,370,887**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	68,397	-	-	-	-	-	-	-	-	68,397	-	68,397
Transfer o/a Share-based Payment transactions	2,143	-	-	-	-	-	(2,143)	-	-	-	-	-
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	-	-	14,796	-	-	-	-	-	-	14,796	-	14,796
Purchase consideration of the share buyback transaction	-	-	(73,666)	-	-	-	-	-	-	(73,666)	(259,214)	(332,880)
Share-based Payment transactions	-	-	-	-	-	-	10,635	-	-	10,635	-	10,635
Transfers during the period	-	-	(504,144)	-	-	-	-	504,144	-	-	-	-
Total transactions with equity holders	**2,808,642**	**-**	**(15,864,169)**	**-**	**-**	**-**	**8,492**	**504,144**	**-**	**(12,542,891)**	**(264,014)**	**(12,806,905)**
Balance as at 30.06.2025	**90,825,736**	**16,469,686**	**32,426,355**	**11,502,088**	**2,919,362**	**(1,684,967)**	**50,101**	**9,235,638**	**137,700,003**	**299,444,002**	**4,939,402**	**304,383,404**
Total comprehensive income for the six months ended 31.12.2025												
Profit for the six months ended 31.12.2025	-	-	29,353,329	-	-	-	-	-	-	29,353,329	418,741	29,772,070
Other comprehensive income for the six months ended 31.12.2025	-	-	196,744	-	(97,823)	2,435,882	-	-	-	2,534,803	164,816	2,699,619
Total comprehensive income for the six months ended 31.12.2025	**-**	**-**	**29,550,073**	**-**	**(97,823)**	**2,435,882**	**-**	**-**	**-**	**31,888,132**	**583,557**	**32,471,689**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	720,076	-	-	-	-	-	-	-	-	720,076	-	720,076
Transfer o/a Share-based Payment transactions	11,878	-	-	-	-	-	(11,878)	-	-	-	-	-
Dividends to equity holders												
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	7,989	-	-	-	-	-	-	7,989	48	8,037
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	-	-	-	-	-	-	6,226	-	-	6,226	-	6,226
Transfers during the period	-	3,179,410	(41,211,915)	-	-	-	-	632,505	37,400,000	-	-	-
Total transactions with equity holders	**731,954**	**3,179,410**	**(41,203,889)**	**-**	**(37)**	**-**	**(5,652)**	**632,505**	**37,400,000**	**734,291**	**(3,552)**	**730,739**
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 six months ended 30.06.2026												
Profit for the six months ended 30.06.2026	-	-	34,928,601	-	-	-	-	-	-	34,928,601	494,453	35,423,054
Other comprehensive income for the six months ended 30.06.2026	-	-	-	-	(1,703,220)	5,330,424	-	-	-	3,627,204	480,690	4,107,894
Total comprehensive income for the six months ended 30.06.2026	**-**	**-**	**34,928,601**	**-**	**(1,703,220)**	**5,330,424**	**-**	**-**	**-**	**38,555,805**	**975,143**	**39,530,948**
Transactions with owners recognised directly in equity, contributions by and distributions to owners												
Issue of Ordinary Shares under Employee Share Option Plans [ESOPs]	387,653	-	-	-	-	-	-	-	-	387,653	-	387,653
Transfer o/a Share-based Payment transactions	5,833	-	-	-		-	(5,833)	-	-	-	-	-
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	-	-	18,850	-	-	-	-	-	-	18,850	-	18,850
Share-based Payment transactions	-	-	-	-	-	-	52,539	-	-	52,539	-	52,539
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	(1,168,619)	-	-	-	-	1,162,056	-	-	-	-
Total transactions with equity holders	**3,872,686**	**6,563**	**(18,048,075)**	**(263,011)**	**-**	**-**	**46,706**	**1,162,056**	**-**	**(13,223,075)**	**(4,800)**	**(13,227,875)**
Balance as at 30.06.2026	**95,430,376**	**19,655,659**	**37,653,065**	**11,239,077**	**1,118,282**	**6,081,339**	**91,155**	**11,030,199**	**175,100,003**	**357,399,155**	**6,489,750**	**363,888,905**

	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 six months ended 30.06.2025										
Profit for the six months ended 30.06.2025	-	-	30,051,630	-	-	-	-	-	-	30,051,630
Other comprehensive income for the six months ended 30.06.2025	-	-	-	-	(78,012)	51,294	-	-	-	(26,718)
Total comprehensive income for the six months ended 30.06.2025	**-**	**-**	**30,051,630**	**-**	**(78,012)**	**51,294**	**-**	**-**	**-**	**30,024,912**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	68,397	-	-	-	-	-	-	-	-	68,397
Transfer o/a Share-based Payment transactions	2,143	-	-	-	-	-	(2,143)	-	-	-
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	-	-	14,796	-	-	-	-	-	-	14,796
Share-based Payment transactions	-	-	-	-	-	-	10,635	-	-	10,635
Transfers during the period	-	-	(504,144)	-	-	-	-	504,144	-	-
Total transactions with equity holders	**2,808,642**	**-**	**(15,790,503)**	**-**	**-**	**-**	**8,492**	**504,144**	**-**	**(12,469,225)**
Balance as at 30.06.2025 - Audited	**90,825,736**	**15,079,581**	**29,592,067**	**10,399,577**	**2,918,336**	**(2,983,606)**	**50,101**	**9,235,638**	**137,700,003**	**292,817,433**
Total comprehensive income for the six months ended 31.12.2025										
Profit for the six months ended 31.12.2025	-	-	28,435,661	-	-	-	-	-	-	28,435,661
Other comprehensive income for the six months ended 31.12.2025	-	-	203,541	-	(98,637)	2,227,562	-	-	-	2,332,466
Total comprehensive income for the six months ended 31.12.2025	**-**	**-**	**28,639,202**	**-**	**(98,637)**	**2,227,562**	**-**	**-**	**-**	**30,768,127**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of ordinary voting shares under Employee Share Option Plans [ESOPs]	720,076	-	-	-	-	-	-	-	-	720,076
Transfer o/a Share-based Payment transactions	11,878	-	-	-	-	-	(11,878)	-	-	-
Dividends to equity holders										
Unclaimed dividend absorbed/(paid) in respect of previous years	-	-	7,561	-	-	-	-	-	-	7,561
Share-based payment transactions	-	-	-	-	-	-	6,226	-	-	6,226
Transfers during the period	-	2,924,365	(40,956,870)	-	-	-	-	632,505	37,400,000	-
Total transactions with equity holders	**731,954**	**2,924,365**	**(40,949,309)**	**-**	**-**	**-**	**(5,652)**	**632,505**	**37,400,000**	**733,863**
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 six months ended 30.06.2026										
Profit for the six months ended 30.06.2026	-	-	33,793,334	-	-	-	-	-	-	33,793,334
Other comprehensive income for the six months ended 30.06.2026	-	-	-	-	(1,703,087)	4,717,123	-	-	-	3,014,036
Total comprehensive income for the six months ended 30.06.2026	**-**	**-**	**33,793,334**	**-**	**(1,703,087)**	**4,717,123**	**-**	**-**	**-**	**36,807,370**
Transactions with owners recognised directly in equity, contributions by and distributions to owners										
Issue of Ordinary Shares under Employee Share Option Plans [ESOPs]	387,653	-	-	-	-	-	-	-	-	387,653
Transfer o/a Share-based Payment transactions	5,833	-	-	-	-	-	(5,833)	-	-	-
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	-	-	18,850	-	-	-	-	-	-	18,850
Share-based Payment transactions	-	-	-	-	-	-	52,539	-	-	52,539
Transfers during the period	-	-	(1,162,056)	-	-	-	-	1,162,056	-	-
Total transactions with equity holders	**3,872,686**	**-**	**(18,334,545)**	**-**	**-**	**-**	**46,706**	**1,162,056**	**-**	**(13,253,097)**
Balance as at 30.06.2026 - Audited	**95,430,376**	**18,003,946**	**32,740,749**	**10,399,577**	**1,116,612**	**3,961,079**	**91,155**	**11,030,199**	**175,100,003**	**347,873,696**

For the six months ended June 30,	Group		Bank	
	2026	2025	**2026**	2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Cash Flows from Operating Activities				
Profit before income tax	**53,053,500**	46,813,414	**50,850,086**	45,243,074
Adjustments for:				
Non-cash items included in Profit or Loss and Other Comprehensive Income	**18,838,602**	14,307,458	**18,311,867**	13,864,896
(Increase)/decrease in operating assets	**(381,070,416)**	(265,535,845)	**(354,455,054)**	(251,712,793)
Increase/(decrease) in operating liabilities	**328,057,707**	225,009,187	**304,273,909**	212,316,000
(Gains)/losses on sale of property, plant and equipment	**(4,357)**	(9,163)	**(3,287)**	(557)
(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	**-**	631	**-**	-
Dividends received from investments in subsidiaries	**-**	-	**(43,200)**	(43,200)
Interest expense on subordinated liabilities	**5,098,383**	4,269,949	**5,026,798**	4,269,949
Benefits paid on defined benefit plans	**(36,576)**	(29,615)	**(27,298)**	(26,507)
Net gains/(losses) arising from translating the financial statements of foreign operations	**5,811,114**	287,363	**4,717,123**	51,294
Capital gain tax paid	**(93,000)**	-	**-**	-
Income tax paid	**(18,167,764)**	(5,571,490)	**(17,560,292)**	(5,165,655)
Net cash flow from/(used in) operating activities	**11,301,601**	19,544,789	**11,090,652**	18,796,501
Cash Flows from Investing Activities				
Purchase of property, plant and equipment	**(2,147,873)**	(1,335,256)	**(1,656,536)**	(1,228,325)
Proceeds from sale of property, plant and equipment	**14,740**	9,482	**7,113**	679
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	**-**	(1,080,760)	**-**	(1,080,760)
Proceeds from sale and maturity of financial investments	**5,663,350**	825,527	**5,663,350**	825,527
Purchase of intangible assets	**(1,090,870)**	(655,776)	**(1,034,223)**	(630,255)
Investments in subsidiaries	**-**	(332,880)	**(171,050)**	(589,550)
Dividends received from investments in subsidiaries	**-**	-	**43,200**	43,200
Net cash flow from/(used in) investing activities	**3,205,288**	(2,553,663)	**2,878,986**	(2,659,484)
Cash Flows from Financing Activities				
Proceeds from issue of ordinary voting shares under employee share option plans	**387,653**	68,397	**387,653**	68,397
Redemption of subordinated liabilities	**(1,749,090)**	-	**(1,749,090)**	-
Interest paid on subordinated liabilities	**(2,404,459)**	(2,353,538)	**(2,404,459)**	(2,353,538)
Payment of lease liabilities/advance payment o/a right-of-use assets	**(1,624,740)**	(913,968)	**(1,661,600)**	(827,503)
Dividend paid to shareholders (Including unclaimed dividend of prior years)	**(11,331,127)**	(10,445,243)	**(11,331,127)**	(10,445,243)
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	**(19,107,987)**	(15,766,977)	**(19,140,047)**	(15,675,712)
Net increase/(decrease) in cash & cash equivalents	**(4,601,098)**	1,224,149	**(5,170,409)**	461,305
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	**84,290,312**	90,847,754	**79,800,482**	87,316,791
Less: Impairment charges on cash and cash equivalents	**(16,510)**	(11,142)	**(15,284)**	(10,558)
Cash and cash equivalents as per Statement of Financial Position	**84,273,802**	90,836,612	**79,785,198**	87,306,233

CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES - GROUP - As at 30.06.2026

	Financial instruments recognised through profit or loss (FVTPL)	Financial instruments at Amortised Cost (AC)	Financial instruments at fair value through other comprehensive income (FVOCI)	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
FINANCIAL ASSETS				
Cash and cash equivalents		84,273,802		84,273,802
Balances with Central Banks		72,290,202		72,290,202
Placements with banks		135,815,645		135,815,645
Securities purchased under resale agreements		15,890,421		15,890,421
Derivative financial assets	12,452,761			12,452,761
Financial assets recognised through profit or loss - measured at fair value	101,290,627			101,290,627
Financial assets at amortised cost - Loans and advances to other customers		2,212,677,022		2,212,677,022
Financial assets at amortised cost - Debt and other financial instruments		707,171,591		707,171,591
Financial assets measured at fair value through other comprehensive income			303,348,867	303,348,867
Total financial assets	**113,743,388**	**3,228,118,683**	**303,348,867**	**3,645,210,938**

	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		56,336,233	56,336,233
Derivative financial liabilities	2,963,144		2,963,144
Securities sold under repurchase agreements		105,150,776	105,150,776
Financial liabilities at amortised cost - due to depositors		3,015,155,478	3,015,155,478
Financial liabilities at amortised cost - other borrowings		21,555,179	21,555,179
Subordinated liabilities		75,531,398	75,531,398
Total financial liabilities	**2,963,144**	**3,273,729,064**	**3,276,692,208**

CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES - GROUP - As at 31.12.2025 - (Audited)

	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**

CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES - BANK - As at 30.06.2026 - (Audited)

	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		79,785,198		79,785,198
Balances with Central Banks		63,484,028		63,484,028
Placements with banks		119,057,791		119,057,791
Securities purchased under resale agreements		15,890,421		15,890,421
Derivative financial assets	12,452,761			12,452,761
Financial assets recognised through profit or loss - measured at fair value	101,290,627			101,290,627
Financial assets at amortised cost - Loans and advances to other customers		2,146,679,335		2,146,679,335
Financial assets at amortised cost - Debt and other financial instruments		658,945,045		658,945,045
Financial assets measured at fair value through other comprehensive income			299,207,535	299,207,535
Total financial assets	**113,743,388**	**3,083,841,818**	**299,207,535**	**3,496,792,741**

	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		35,257,486	35,257,486
Derivative financial liabilities	2,963,144		2,963,144
Securities sold under repurchase agreements		106,821,588	106,821,588
Financial liabilities at amortised cost - due to depositors		2,908,185,047	2,908,185,047
Financial liabilities at amortised cost - other borrowings		21,555,179	21,555,179
Subordinated liabilities		74,195,272	74,195,272
Total financial liabilities	**2,963,144**	**3,146,014,572**	**3,148,977,716**

CLASSIFICATION OF FINANCIAL ASSETS AND LIABILITIES - BANK - As at 31.12.2025 - (Audited)

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

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

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

When available, the 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 difference between the instruments.

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

There are no material changes in the fair value of financial assets categorised under Level 3 compared to the values reported as at December 31, 2025. The Bank continued to use the valuation models and assumptions used to measure the fair values of Level 3 financial instruments as at December 31, 2025, during the period ended June 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**
								(Audited)
As at June 30, 2026	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**
Financial Assets								
Derivative financial assets	**-**	**12,452,761**	**-**	**12,452,761**	**-**	**12,452,761**	**-**	**12,452,761**
Financial assets recognized through profit or loss - measured at fair value	**101,290,627**	**-**	**-**	**101,290,627**	**101,290,627**	-	**-**	**101,290,627**
Financial assets measured at fair value through other comprehensive income	**280,437,470**	**21,729,735**	**1,181,662**	**303,348,867**	**276,298,644**	**21,729,735**	**1,179,156**	**299,207,535**
Total financial assets at fair value	**381,728,097**	**34,182,496**	**1,181,662**	**417,092,255**	**377,589,271**	**34,182,496**	**1,179,156**	**412,950,923**
Financial Liabilities								
Derivative financial liabilities	**-**	**2,963,144**	**-**	**2,963,144**	**-**	**2,963,144**	**-**	**2,963,144**
Total financial liabilities at fair value	**-**	**2,963,144**	**-**	**2,963,144**	**-**	**2,963,144**	**-**	**2,963,144**

				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 15

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**
										(Audited)
As at June 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	**-**	**2,175,106,780**	**-**	**2,175,106,780**	**2,212,677,022**	**-**	**2,109,109,093**	**-**	**2,109,109,093**	**2,146,679,335**
Financial assets at amortised cost - Debt and other financial instruments	**594,474,184**	**119,763,184**	**-**	**714,237,368**	**707,171,591**	**546,247,638**	**119,763,184**	**-**	**666,010,822**	**658,945,045**
Total financial assets not at fair value	**594,474,184**	**2,294,869,964**	**-**	**2,889,344,148**	**2,919,848,613**	**546,247,638**	**2,228,872,277**	**-**	**2,775,119,915**	**2,805,624,380**
Financial Liabilities										
Financial liabilities at amortised cost - due to depositors	**-**	**3,012,873,062**	**-**	**3,012,873,062**	**3,015,155,478**	**-**	**2,905,902,631**	**-**	**2,905,902,631**	**2,908,185,047**
Subordinated liabilities	**-**	**81,286,306**	**-**	**81,286,306**	**75,531,398**	**-**	**79,950,180**	**-**	**79,950,180**	**74,195,272**
Total financial liabilities not at fair value	**-**	**3,094,159,368**	**-**	**3,094,159,368**	**3,090,686,876**	**-**	**2,985,852,811**	**-**	**2,985,852,811**	**2,982,380,319**

	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
					(Audited)					(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 30.06.2026	As at 31.12.2025	**As at 30.06.2026**	As at 31.12.2025
Regulatory Capital - Rs. '000				
Common Equity Tier I	**297,588,968**	266,762,688	**311,272,207**	280,566,133
Tier I Capital	**297,588,968**	266,762,688	**311,272,207**	280,566,133
Total Capital	**372,755,263**	341,730,082	**389,736,878**	357,835,159
Regulatory Capital Ratios (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement - 8.500%)	**13.234**	13.035	**12.908**	12.834
Tier I Capital Ratio (Minimum Requirement - 10.000%)	**13.234**	13.035	**12.908**	12.834
Total Capital Ratio (Minimum Requirement - 14.000%)	**16.577**	16.698	**16.162**	16.368
Basel III Leverage Ratio - (Minimum Requirement - 3%)	**7.89**	6.82	**7.94**	6.96
Regulatory Liquidity Requirement (%)				
Liquidity Coverage Ratio - (Minimum Requirement - 100%)				
Liquidity Coverage Ratio - Rupee	**444.92**	419.40		
Liquidity Coverage Ratio - All Currency	**253.94**	288.58		
Net Stable Funding Ratio (Minimum Requirement - 100%)	**162.98**	163.94		
Asset Quality (%)				
Impaired Loans (Stage 3) to Total Loans Ratio - Gross basis(*)	**5.32**	5.81		
Impaired Loans (Stage 3) to Total Loans Ratio - Net basis(*)	**1.38**	1.54		
Impairment (Stage 3) to Stage 3 Loans Ratio (*)	**74.14**	73.50		
Profitability (%)				
Net Interest Margin	**4.51**	4.51		
Return on Assets (before tax)	**2.99**	2.96		
Return on Equity (after tax)	**20.28**	19.51		
Cost to Income Ratio (Excluding taxes on financial services)	**27.82**	29.66		
Cost to Income Ratio (Including taxes on financial services)	**37.77**	39.20		
Debt Security Related Ratios				
Debt to Equity Ratio (%)	**21.33**	22.61		
Interest Cover (Times)	**13.82**	13.23		
Memorandum Information				
Credit Rating (**)	**AA-(lka)**	AA-(lka)		
Number of Employees	**6,030**	5,726		
Number of Branches	**295**	292		

(*) Including Undrawn Portion of Credit

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

OPERATING SEGMENTS - GROUP 17

	Personal Banking		Corporate Banking		International Operations		Dealing/Treasury		NBFI, Real Estate & Services		Unallocated/Eliminations		Total/Consolidated	
For the six months ended June 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
External operating income :														
Net interest income	**36,784,749**	29,252,130	**10,821,067**	9,340,674	**14,556,011**	12,364,235	**10,485,117**	11,922,105	**1,135,695**	678,610	**5,910,826**	5,254,012	**79,693,465**	68,811,766
Foreign exchange profit	**488,682**	326,242	**(58,806)**	457,331	**1,454,236**	2,736,695	**1,958,857**	1,916,601	**1,710**	1,561	**9,088,652**	1,498,545	**12,933,331**	6,936,975
Net fee and commission income	**9,701,656**	8,082,620	**2,716,761**	3,149,407	**1,728,982**	1,572,770	**(5,338)**	(4,164)	**276,200**	128,897	**589,364**	367,528	**15,007,625**	13,297,058
Other income	**88,913**	81,409	**134,107**	452,120	**146,912**	(101,781)	**426,855**	2,430,564	**1,191,051**	690,028	**(548,098)**	(45,635)	**1,439,740**	3,506,705
Total operating income	**47,064,000**	37,742,401	**13,613,129**	13,399,532	**17,886,141**	16,571,919	**12,865,491**	16,265,106	**2,604,656**	1,499,096	**15,040,744**	7,074,450	**109,074,161**	92,552,504
Impairment charges and other losses	**(8,112,775)**	(6,388,396)	**(5,454,389)**	(5,690,006)	**(1,248,839)**	1,755,924	**254,856**	(697,756)	**(287,110)**	(106,784)	**-**	-	**(14,848,257)**	(11,127,018)
Net operating income	**38,951,225**	31,354,005	**8,158,740**	7,709,526	**16,637,302**	18,327,843	**13,120,347**	15,567,350	**2,317,546**	1,392,312	**15,040,744**	7,074,450	**94,225,904**	81,425,486
Segment result	**18,222,674**	13,798,154	**4,921,381**	5,080,475	**12,449,770**	14,614,422	**10,513,905**	12,547,728	**717,749**	407,434	**6,228,021**	365,832	**53,053,500**	46,814,045
Profit from operations													**53,053,500**	46,814,045
Share of profit/(loss) of associate, net of tax													**-**	(631)
Income tax expense													**(17,630,446)**	(15,647,967)
Non-controlling Interest													**(494,453)**	(408,593)
Net profit for the period, attributable to equity holders of the parent													**34,928,601**	**30,756,854**

As at June 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	**1,127,168,370**	823,465,530	**810,874,249**	628,536,492	**598,817,951**	483,792,217	**1,111,755,264**	1,156,634,798	**47,606,637**	25,256,019	**43,343,262**	13,662,759	**3,739,565,733**	3,131,347,815
Investment in associate	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**-**	58,159	**-**	58,159
Total assets	**1,127,168,370**	823,465,530	**810,874,249**	628,536,492	**598,817,951**	483,792,217	**1,111,755,264**	1,156,634,798	**47,606,637**	25,256,019	**43,343,262**	13,720,918	**3,739,565,733**	3,131,405,974
Segment liabilities	**2,137,029,188**	1,845,463,547	**641,794,944**	497,680,194	**490,972,055**	399,462,463	**120,014,093**	131,691,394	**39,539,977**	18,581,454	**(53,673,429)**	(65,856,481)	**3,375,676,828**	2,827,022,571
Total liabilities	**2,137,029,188**	1,845,463,547	**641,794,944**	497,680,194	**490,972,055**	399,462,463	**120,014,093**	131,691,394	**39,539,977**	18,581,454	**(53,673,429)**	(65,856,481)	**3,375,676,828**	2,827,022,571

For the six months ended June 30,	**2026**	2025
	Rs.'000	Rs.'000
Information on cash flows		
Cash flows from operating activities	**11,301,601**	19,544,789
Cash flows from investing activities	**6,400,482**	(588,113)
Cash flows from financing activities	**(19,107,987)**	(15,766,977)
Capital expenditure -		
Property, Plant & Equipment	**(2,133,133)**	(1,325,774)
Investment Properties	**28,809**	16,000
Intangible assets	**(1,090,870)**	(655,776)
Net cash flow generated during the period	**(4,601,098)**	1,224,149

Twenty largest ordinary voting shareholders as at June 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	9.63
03. DFCC Bank PLC A/C 1	149,672,661	9.62
04. Employees' Provident Fund	113,573,180	7.30
05. CB NY S/A International Finance Corporation	109,739,482	7.05
06. Sri Lanka Insurance Corporation Ltd - Life Fund	77,851,257	5.00
07. Melstacorp PLC	64,282,453	4.13
08. CB NY S/A IFC Emerging Asia Fund. LP	56,574,271	3.64
08. CB NY S/A IFC Financial Institutions Growth Fund LP	56,574,271	3.64
10. Sri Lanka Insurance Corporation Ltd - General Fund	54,592,226	3.51
11. Renuka Hotels PLC	20,544,596	1.32
12. Cargo Boat Development Company PLC	14,428,429	0.93
13. Est. of Late M. J. Fernando	13,867,151	0.89
14. BNYMSANV Re-Magna Umbrella Fund PLC	13,017,310	0.84
15. Renuka Consultants & Services Limited	12,405,928	0.80
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	0.66
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	**1,114,113,097**	**71.61**
Shares held by Directors	619,295	0.04
Other Shareholders	441,495,801	28.35
Total	**1,556,228,193**	**100.00**

Percentage of public holding as at June 30, 2026 - 99.82% (99.77% as at June 30, 2025)
Number of shareholders representing public holding as at June 30, 2026 - 29,067 (18,475 as at June 30, 2025)

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

Name of the Shareholder	No. of Shares	%
01. Akbar Brothers (Pvt) Ltd	6,698,107	6.88
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)	1,950,000	2.00
05. Saboor Chatoor (Pvt) Ltd	1,693,018	1.74
06. Mr. M. F. Hashim	1,576,448	1.62
07. Mrs. L. V. C. Samarasinha	1,473,918	1.51
08. Mr. E. Chatoor	1,368,843	1.41
09. Quick Tea (Pvt) Ltd	1,335,694	1.37
10. Mr. A.P. Somasiri	1,329,000	1.37
11. Mr. R. Gautam	1,261,454	1.30
12. Seylan Bank PLC/G. A. Bhanuka Harischandra	1,100,000	1.13
13. Swastika Mills Ltd	1,059,729	1.09
14. Mr. K. S. M. De Silva	1,043,000	1.07
15. Mr. J. D. Bandaranayake , Ms. N. Bandaranayake & Dr. V. Bandaranayake (Joint)	1,003,814	1.03
16. J.B. Cocoshell (Pvt) Ltd	1,002,448	1.03
17. Mr. J. D. Bandaranayake , Dr. V. Bandaranayake & Ms. I. Bandaranayake (Joint)	978,791	1.01
18. Est. of Late M. J. Fernando	956,285	0.98
19. Mr. A. H. Munasinghe & Ms. A. V. K. Munasinghe (Joint)	839,209	0.86
20. Mr. A. H. Munasinghe & Mr. A. R. R. Munasinghe (Joint)	788,618	0.81
Subtotal	**33,472,026**	**34.38**
Shares held by Directors	-	-
Other Shareholders	63,853,919	65.62
Total	**97,325,945**	**100.00**

Percentage of public holding as at June 30, 2026 - 99.99% (99.88% as at June 30, 2025)
Number of shareholders representing public holding as at June 30, 2026 - 9,911 (7,162 as at June 30, 2025)

Directors' holding in shares as at June 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	-
Total	**619,295**	**-**

(*) Independent Non-Executive Director

INFORMATION ON ORDINARY SHARES OF THE BANK

	2026 Rs.	2025 Rs.
Market price of an ordinary share as at June 30,		
Voting	**208.75**	159.00
Non-Voting	**191.00**	128.75
Highest price during the quarter ended June 30,		
Voting	**215.00**	159.50
Non-Voting	**199.50**	131.75
Lowest price during the quarter ended June 30,		
Voting	**198.00**	120.00
Non-Voting	**182.00**	96.10

As at June 30,	2026 Rs.000	2025 Rs.000
Float adjusted market capitalization - Compliant under Option 1	**342,865,279**	255,677,245

Number of ordinary shares as at June 30,	2026	2025
Voting	**1,556,228,193**	1,533,641,450
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**

With effect from January 01, 2025, the Bank adopted the SLFRS Sustainability Disclosure Standards, comprising SLFRS S1 General Requirements for Disclosure of Sustainability-related Financial Information and SLFRS S2 Climate-related Disclosures.
The Bank's initial Sustainability-related Financial Disclosures included in the Annual Report 2025 were made in accordance with the transition reliefs permitted under SLFRS S1 and SLFRS S2 for first-year adoption, while Climate-related Risks and Opportunities (CRROs) were disclosed in compliance with the requirements of SLFRS S2.

As part of the ongoing review process, the management reassessed the CRROs disclosed in the Annual Report 2025. Based on this reassessment, it was concluded that there are no material changes to the climate-related financial disclosures for the six months ended June 30, 2026, compared to those reported for the year ended December 31, 2025, in the Annual Report 2025.

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

6 There were no material events that took place since June 30, 2026, that require disclosure in these Interim Financial Statements.

7 The figures relating to the Bank have been extracted from the Financial Statements of the Bank as at and for the six-month period ended 30 June 2026, that had been audited by M/s KPMG, the external auditors of the 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	9.05	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												
2021/2026 - Type A - Public/Listed	Bi-annually	21.09.2021	20.09.2026	9.00	9.20	9.05	Not traded during the period			N/A	N/A	**4,237,470**
2021/2028 - Type B - Public/Listed	Bi-annually	21.09.2021	20.09.2028	9.50	9.73	10.25	Not traded during the period			N/A	N/A	**4,358,000**
Issued in 2022												
2022/2027 - Type A - Public/Listed	Bi-annually	12.12.2022	11.12.2027	28.00	29.96	9.80	128.01	124.59	124.59(a)	29.96	11.54	**6,724,680**
2022/2029 - Type B - Public/Listed	Bi-annually	12.12.2022	11.12.2029	27.00	28.82	10.65	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	11.30	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	10.35	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	10.35	108.62	97.00	97.00(c)	15.00	16.43	**7,558,090**
2023/2030 - Type C - Public/Listed	Bi-annually	20.12.2023	19.12.2030	13.75	14.22	10.90	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	11.45	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	11.45	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	11.45	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	10.35	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	10.35	104.39	100.00	100.00(d)	13.00	13.00	**12,455,160**
2024/2031 - Type C - Public/Listed	Bi-annually	10.07.2024	09.07.2031	12.85	13.26	10.95	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	10.95	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	11.60	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	11.60	Not traded during the period			N/A	N/A	**5,535,990**
Subtotal of Debentures												**54,129,830**
Fixed Rate Green Bonds												
Issued in 2025												
2025/2030 - Type A - Public/Listed	Bi-annually	12.08.2025	11.08.2030	10.55	10.83	11.00	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	11.00	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	11.20	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	11.20	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	11.65	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	11.65	Not traded during the period			N/A	N/A	**315,440**
Subtotal of Green Bonds												**15,000,000**
Total - Bank												**69,129,830**
CBC Finance PLC												
Fixed Rate Debentures												
Issued in 2025												
2025/2030 - Public/Listed	Annually	03.12.2025	02.12.2030	11.50	11.50	10.90	Not traded during the period			N/A	N/A	**1,253,954**
Total - Group												**70,383,784**

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

(a) Last traded date - April 23, 2026
(b) Last traded date - May 18, 2026
(c) Last traded date - June 11, 2026
(d) Last traded date - May 08, 2026
(e) Last traded date - June 01, 2026

ANALYSIS OF LOANS AND ADVANCES TO OTHER CUSTOMERS AND IMPAIRMENT 22

	Group		Bank	
As at	**30.06.2026**	31.12.2025	**30.06.2026**	31.12.2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Gross loans and advances to other customers	**2,355,936,079**	2,085,502,258	**2,286,571,407**	2,027,759,602
Less : Accumulated impairment on loans and advances to other customers				
Stage 1	**10,604,899**	8,776,293	**10,302,098**	8,537,951
Stage 2	**29,593,839**	19,286,815	**28,941,057**	18,677,799
Stage 3	**103,060,319**	99,078,554	**100,648,917**	97,113,407
Total accumulated impairment	**143,259,057**	127,141,662 **0**	**139,892,072**	124,329,157
Net loans and advances to other customers	**2,212,677,022**	1,958,360,596	**2,146,679,335**	1,903,430,445
Gross loans and advances to other customers				
By product - Domestic Currency				
Overdrafts	**199,828,762**	186,615,364	**199,834,514**	186,643,337
Trade finance	**158,040,519**	140,051,779	**158,040,519**	140,051,780
Lease rental receivable	**115,602,860**	96,899,752	**109,625,632**	91,703,116
Credit cards	**28,638,472**	25,332,485	**28,638,472**	25,332,485
Pawning	**131,585,989**	82,567,160	**127,362,338**	78,751,859
Staff loans	**19,425,931**	17,653,528	**19,398,016**	17,631,224
Housing loans	**88,890,100**	85,200,721	**88,890,100**	85,200,721
Personal loans	**55,470,191**	51,162,577	**55,362,204**	50,936,488
Term loans	**922,083,979**	850,679,868	**896,617,199**	833,915,651
Bills of Exchange	**438,315**	309,010	**438,315**	309,010
Subtotal	**1,720,005,118**	1,536,472,244	**1,684,207,309**	1,510,475,671
By product - Foreign Currency				
Overdrafts	**58,748,800**	44,328,347	**52,503,920**	36,823,631
Trade finance	**56,335,154**	52,972,803	**53,268,697**	49,490,089
Lease rental receivable	**1,281,148**	1,315,565	**1,281,148**	1,315,565
Credit cards	**773,389**	674,861	**349,667**	342,709
Staff loans	**455,287**	424,585	**430,498**	398,156
Housing loans	**3,991,449**	3,681,400	**3,991,449**	3,681,400
Personal loans	**3,421,375**	3,004,737	**396,779**	383,387
Term loans	**420,379,478**	370,296,926	**399,597,059**	352,518,204
Bills of Exchange	**90,544,881**	72,330,790	**90,544,881**	72,330,790
Subtotal	**635,930,961**	549,030,014	**602,364,098**	517,283,931
Gross loans and advances to other customers	**2,355,936,079**	2,085,502,258	**2,286,571,407**	2,027,759,602

	Group		Bank	
	2026	2025	**2026**	2025
		(Audited)	**(Audited)**	(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	**1,628,878**	2,314,506	**1,571,606**	2,249,761
Net write-off during the period	**-**	(602)	**-**	-
Exchange rate variance on foreign currency provisions	**199,728**	93,882	**192,541**	90,126
Balance as at June 30/December 31,	**10,604,899**	8,776,293	**10,302,098**	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	**9,931,449**	7,353,906	**9,915,957**	7,101,344
Exchange rate variance on foreign currency provisions	**375,575**	137,819	**347,301**	121,991
Balance as at June 30/December 31,	**29,593,839**	19,286,815	**28,941,057**	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	**2,705,812**	13,646,322	**2,342,150**	13,336,658
Net write-off during the period	**(739,963)**	(1,251,377)	**(739,963)**	(1,241,819)
Exchange rate variance on foreign currency provisions	**2,190,969**	1,221,544	**2,152,186**	1,209,856
Interest accrued on impaired loans and advances	**(344,793)**	(1,053,000)	**(233,060)**	(920,232)
Other movements	**169,740**	176,054	**14,197**	5,446
Balance as at June 30/December 31,	**103,060,319**	99,078,554	**100,648,917**	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	**14,266,139**	23,314,734	**13,829,713**	22,687,763
Net write-off during the period	**(739,963)**	(1,251,979)	**(739,963)**	(1,241,819)
Exchange rate variance on foreign currency provisions	**2,766,272**	1,453,245	**2,692,028**	1,421,973
Interest accrued on impaired loans and advances	**(344,793)**	(1,053,000)	**(233,060)**	(920,232)
Other movements	**169,740**	176,054	**14,197**	5,446
Balance as at June 30/December 31,	**143,259,057**	127,141,662	**139,892,072**	124,329,157

ANALYSIS OF COMMITMENTS AND CONTINGENCIES AND IMPAIRMENT

	Group		Bank	
As at	**30.06.2026**	31.12.2025	**30.06.2026**	31.12.2025
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
Gross commitments and contingencies	**1,099,834,661**	986,379,346	**1,096,012,827**	981,204,632
Less : Accumulated impairment on commitments and contingencies				
Stage 1	**2,609,757**	2,076,457	**2,600,022**	2,064,623
Stage 2	**1,027,277**	550,563	**1,027,277**	550,563
Stage 3	**226,552**	205,956	**226,552**	205,956
Total accumulated impairment	**3,863,586**	2,832,976	**3,853,851**	2,821,142
Gross commitments and contingencies				
By product - Domestic currency				
Contingencies	**116,745,919**	115,897,012	**116,745,919**	115,897,012
Guarantees	**85,996,198**	89,807,938	**85,996,198**	89,807,938
Bonds	**23,835,550**	22,035,789	**23,835,550**	22,035,789
Documentary Credits	**3,101,098**	1,308,470	**3,101,098**	1,308,470
Acceptances	**1,633,964**	581,226	**1,633,964**	581,226
Bills for collection	**2,179,109**	2,163,589	**2,179,109**	2,163,589
Commitments	**220,075,299**	206,936,279	**220,075,299**	206,936,279
Undrawn commitments	**218,299,804**	205,160,785	**218,299,804**	205,160,785
Capital commitments	**1,775,495**	1,775,494	**1,775,495**	1,775,494
Subtotal	**336,821,218**	**322,833,291**	**336,821,218**	**322,833,291**
By product - Foreign Currency				
Contingencies	**711,563,631**	618,155,317	**710,247,807**	616,943,330
Guarantees	**34,993,954**	42,206,819	**33,981,521**	41,293,627
Bonds	**34,869,983**	34,901,662	**34,778,532**	34,829,812
Documentary Credits	**160,974,310**	116,761,359	**160,958,719**	116,720,712
Forward exchange and Currency Swaps	**325,916,804**	300,211,469	**325,916,804**	300,211,469
Acceptances	**54,897,408**	46,790,159	**54,897,408**	46,790,159
Bills for collection	**99,875,627**	77,248,304	**99,679,278**	77,062,006
Bullion on consignment	**35,545**	35,545	**35,545**	35,545
Commitments	**51,449,812**	45,390,738	**48,943,802**	41,428,011
Undrawn commitments	**51,249,888**	45,149,343	**48,943,802**	41,428,011
Capital commitments	**199,924**	241,395	**-**	-
Subtotal	**763,013,443**	663,546,055	**759,191,609**	658,371,341
Total	**1,099,834,661**	986,379,346	**1,096,012,827**	981,204,632

	Group		Bank	
	2026	2025	**2026**	2025
		(Audited)	**(Audited)**	(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	**509,695**	84,931	**512,639**	81,435
Exchange rate variance on foreign currency provisions	**23,605**	10,774	**22,760**	10,215
Balance as at June 30/December 31,	**2,609,757**	2,076,457	**2,600,022**	2,064,623
Stage 2				
Balance as at January 1,	**550,563**	649,312	**550,563**	649,312
Charge/(reversal) to the Income Statement	**458,145**	(108,046)	**458,145**	(108,046)
Exchange rate variance on foreign currency provisions	**18,569**	9,297	**18,569**	9,297
Balance as at June 30/December 31,	**1,027,277**	550,563	**1,027,277**	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	**14,532**	(1,706,147)	**14,532**	(1,706,147)
Exchange rate variance on foreign currency provisions	**6,064**	14,695	**6,064**	14,695
Balance as at June 30/December 31,	**226,552**	205,956	**226,552**	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	**982,372**	(1,729,262)	**985,316**	(1,732,758)
Exchange rate variance on foreign currency provisions	**48,238**	34,766	**47,393**	34,207
Balance as at June 30/December 31,	**3,863,586**	2,832,976	**3,853,851**	2,821,142

ANALYSIS OF DEPOSITS

	Group		Bank	
As at	**30.06.2026**	31.12.2025	**30.06.2026**	31.12.2025
		(Audited)	**(Audited)**	(Audited)
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
By product - Domestic Currency				
Current account deposits	**112,318,365**	111,765,218	**112,319,110**	111,770,429
Savings deposits	**677,070,618**	625,084,746	**677,820,930**	625,818,713
Time deposits	**1,275,021,864**	1,134,636,212	**1,259,170,314**	1,121,977,141
Other deposits	**3,501**	3,501	**3,501**	3,501
Subtotal	**2,064,414,348**	1,871,489,677	**2,049,313,855**	1,859,569,784
By product - Foreign Currency				
Current account deposits	**191,599,441**	163,885,307	**162,258,763**	135,345,412
Savings deposits	**204,733,226**	176,881,553	**186,817,625**	161,586,105
Time deposits	**554,408,463**	487,770,604	**509,794,804**	452,350,543
Subtotal	**950,741,130**	828,537,464	**858,871,192**	749,282,060
Total	**3,015,155,478**	2,700,027,141	**2,908,185,047**	2,608,851,844

GENERAL

NAME OF COMPANY

Commercial Bank of Ceylon PLC

COMPANY REGISTRATION NUMBER

PQ116

LEGAL FORM

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

A licensed commercial bank under the Banking Act No.30 of 1988.

ACCOUNTING YEAR END

December 31

TAX PAYER IDENTIFICATION NUMBER (TIN)

124006007

REGISTERED OFFICE

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

HEAD OFFICE

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

STOCK EXCHANGE LISTING

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

COMPLIANCE OFFICER

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

CREDIT RATINGS

Sri Lanka Operation

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

Bangladesh Operation

AAA was re-affirmed by Credit Rating Information and Services Limited in June 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 (*)

(*) Independent Non-Executive Director

COMPANY SECRETARY

Mr. R. A. P. Rajapaksha