



Commercial Bank of Ceylon PLC

Results Review for H1/2Q FY2026 and Investor Update

*Presented at the investor call held on the 19th of August 2026 at 5.30 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 1H FY2026 Performance

2

Macro Economic Backdrop

3

Financial Performance - Bank

4

Q & A

Managing Director's/CEO's Briefing on H1 FY2026 Performance

Income Statement (YoY)		Balance Sheet – (YTD)			ROE %		Capital (YTD)		Loan Quality (YTD)
NII +LKR 10 Bn 14.6%	PAT +LKR 4 Bn 12.5%	Assets +LKR 335 Bn 10.3%	Net Loans +LKR 243 Bn 12.8%	Deposits +LKR 299 Bn 11.5%	H1-2026 20.3%	H1-2025 21.3%	Tier 1 : 13.2% [+0.2] Total : 16.6% [-0.1]		Net Stage 3 : 1.4% [-0.2] Cover : 74.1% [+0.6]

Income Statement

- NII grew by 14.6% (YoY) to LKR 76.6 Bn driven by expansion in loan book.
- Non-NII income growth was driven by robust trading gains, together with improved fee income.
- Despite robust growth in volumes, cost increases were contained at 17.7%, with cost to income ratio improving to 27.8%.
- Impairment charges increased by 32.1% YoY, driven by higher provisioning in both Sri Lanka and Bangladesh.
- Pre-tax ROA moderated to 2.99% in H1 FY2026 due to a marginal drop in NIM.
- Despite higher credit costs, ROE remained above 20% in H1 FY2026.

Balance Sheet

- Net Loans and Advances grew by 12.8% during H1, whilst the net stage 3 ratio declined to 1.4% from 1.5%.
- Became the first private-sector bank to surpass Rs. 3 trillion in deposits (Group), with deposits growing by 11.5%, driven by strong growth Time Deposits and CASA, while achieving an industry-leading CASA ratio of 39.2%.

Capital

- Tier 1 Capital improved during H1-2026 due to strong earnings momentum. Capital ratios continue to place well above minimum regulatory requirements.
- Rs. 20 billion Basel III-compliant Tier 2 debenture issue was oversubscribed on the opening day, reflecting strong investor demand.

Personal Banking

- **Retail Transformation Project** – Completed McKinsey-backed diagnostic study across Premier Banking, Credit Cards, and Contact Centre.
- **AI & Analytics:** Implemented BCG-supported AI models for automated underwriting across Personal, Home Loans, and Credit Cards.
- **Agency Banking:** Expanded agent network across 7 provinces with 35+ collection agents currently active.
- **AI-Driven SME Lead Prioritization:** Deploy AI-based lead prioritization to identify and target low-risk, high-potential SMEs.

Corporate Banking

- **Ecosystem & Digital Transformation (AurionPro):** Phase I core digital banking commercially launched for corporate onboarding and payments.
- **Trade Platforms & Migration:** Completed migration to latest SWIFT version and onboarded 100+ clients to Trade Link Platform.
- **Islamic Banking** - Introduced targeted Mudaraba products alongside Anagi, Vibe, Udara Senior Citizen, DotCom Teen, and Premium Savings.

Bangladesh

- **Priority Banking & Corporate Digital:** Launched Priority Banking; implemented iCashpro digital platform with Eximbill integration.
- **Supply Chain and Distributor Financing:** Executed strategic tie-ups with 6 clients for Supply Chain Financing.

Digital

- **PayPal Launch:** Successfully launched PayPal integration via ComBank Digital platform.
- **OneApp Maldives:** Phase I pilot project live
- **Customer Onboarding Platform:** New digital onboarding platform launched live for seamless customer acquisition.
- **Introduction of G-Pay to Mastercard Customers** – Completed.
- **Cyber Resilience:** Upgraded Information Security Incident Management aligned to ISO 27035:2023 standard.

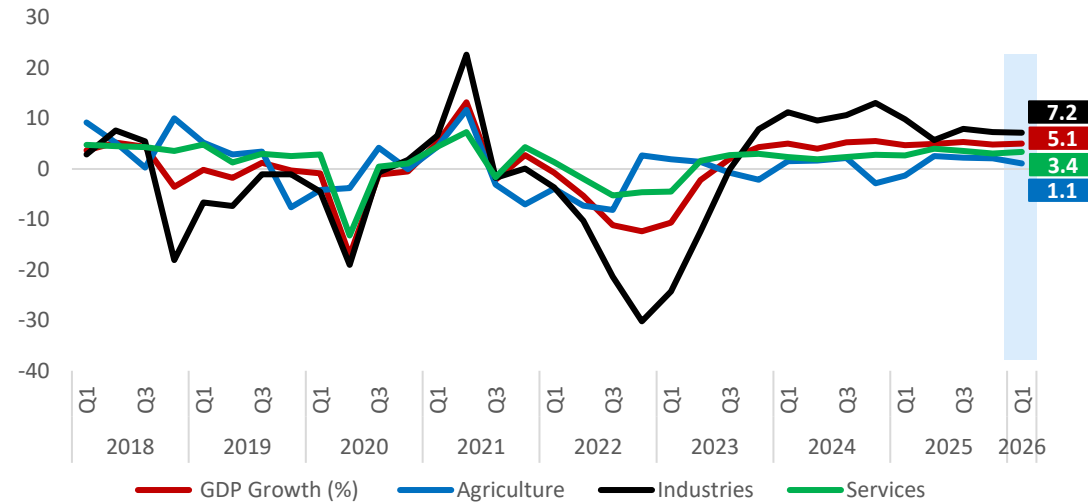
Sustainability Initiatives

- **Climate Transition & Blue Finance:** Partnered with IFC/PCAF on Climate Transition Plan and IWMI for Blue Finance Taxonomy.
- **Women Empowerment:** Delivered 30+ initiatives nationwide benefiting 1,500+ women entrepreneurs.
- **Environmental & Social Impact:** Conducted Kanneliya forest restoration, 'Life to Our Beaches' project, and opened the 400th IT Lab.

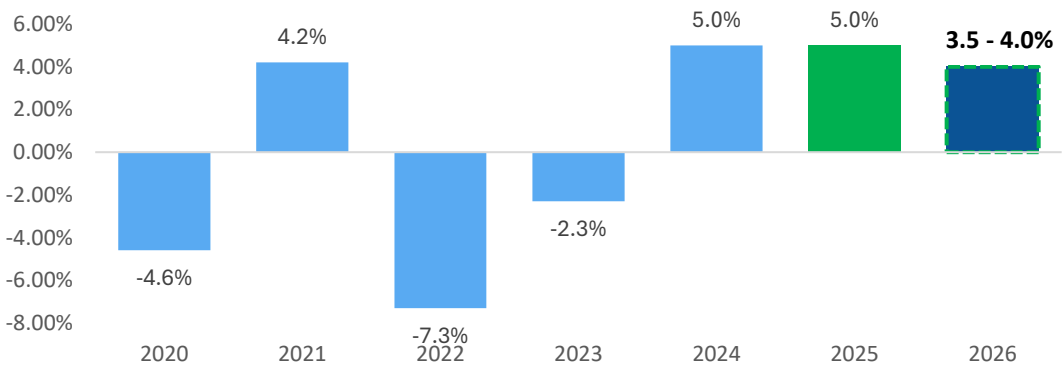
Macro Economic Backdrop

Sustained Momentum in GDP recovery

Q1 2026 GDP growth was recorded at 5.1%

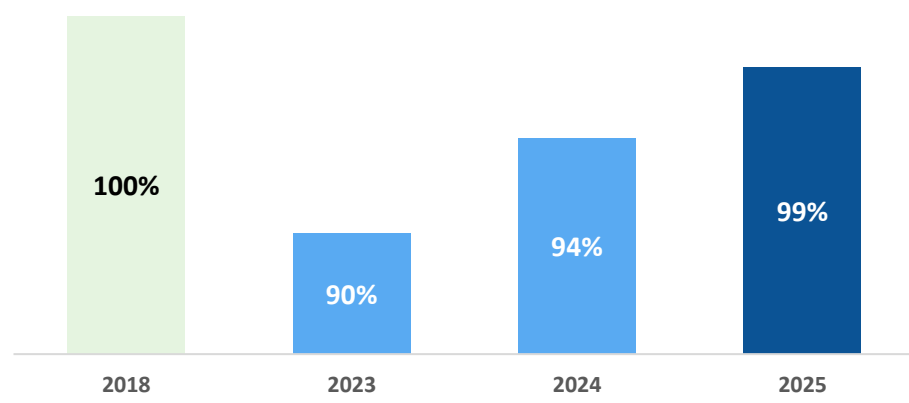


2026 expectations in the range 3.5– 4.0% as ME uncertainty weighs in on growth

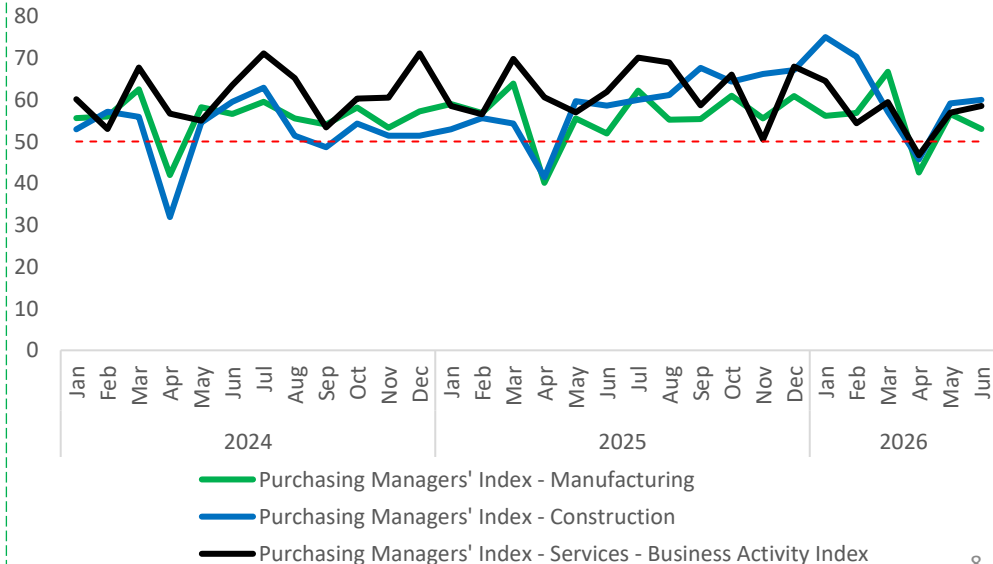


GDP Forecast (%)	2026	2027
IMF	2.9	3.1
World Bank	3.6	3.8
ADB	4.0	4.2

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



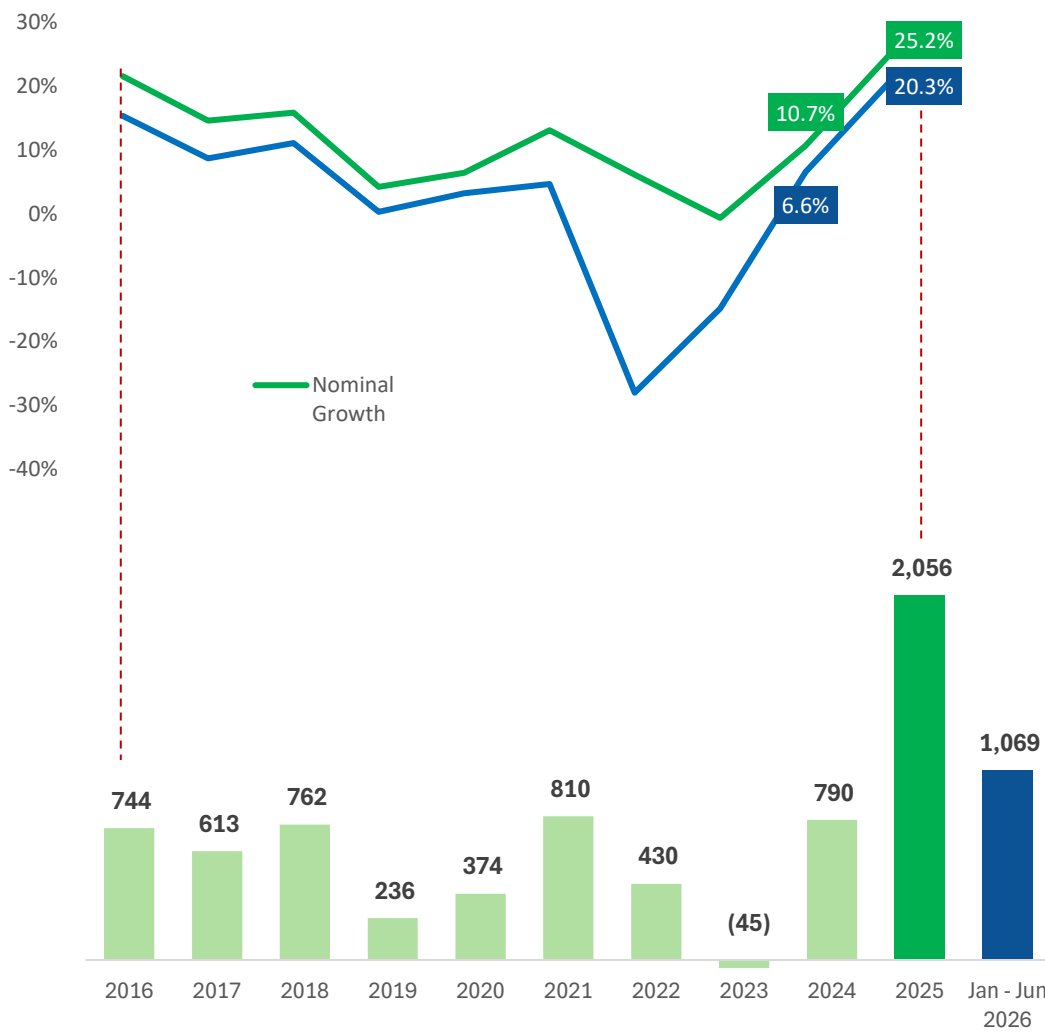
Construction and Services continues improving in June 2026, while manufacturing shows a decline



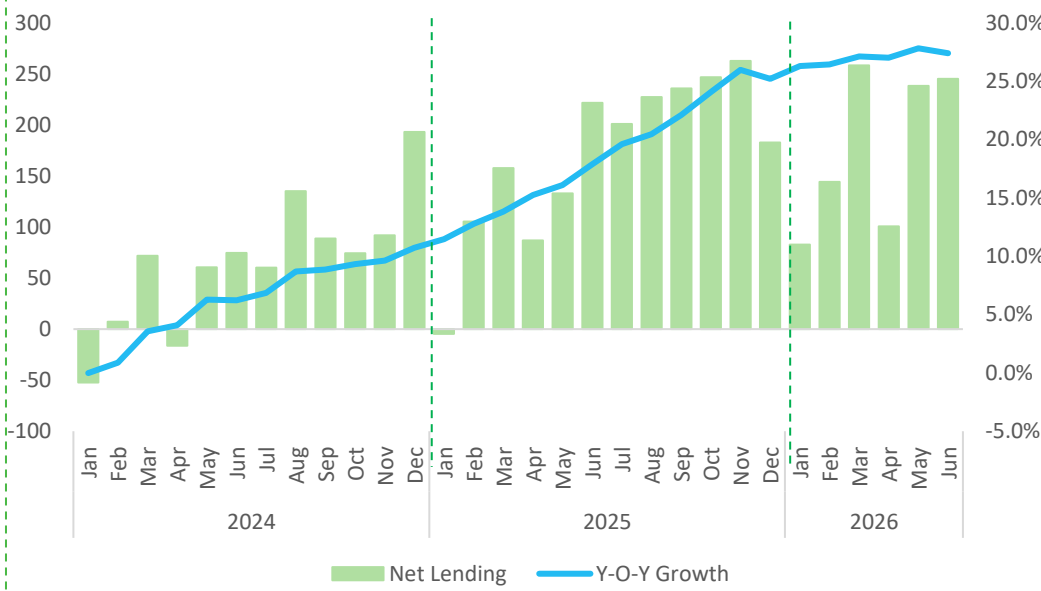
Private Sector Credit Continues its Y-o-Y growth trend

Credit to Private Sector

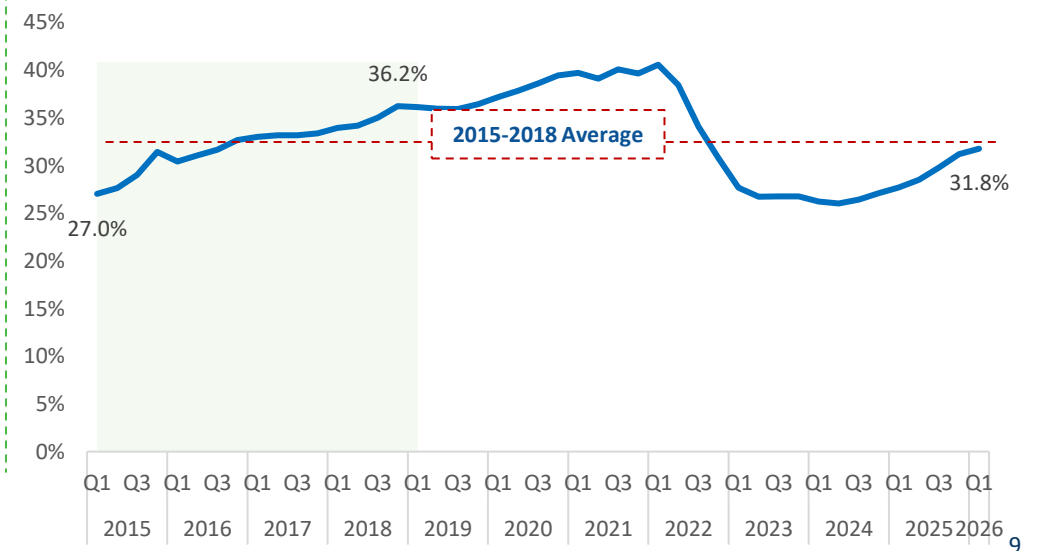
Nominal vs Real Growth



Private credit y-o-y growth remains stable at 27% in June 2026



Private Sector Credit to GDP



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

Macro

H1/Q2 Results

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

Capital

Fiscal performance strengthens on higher tax revenue in Jan – Jun 2026

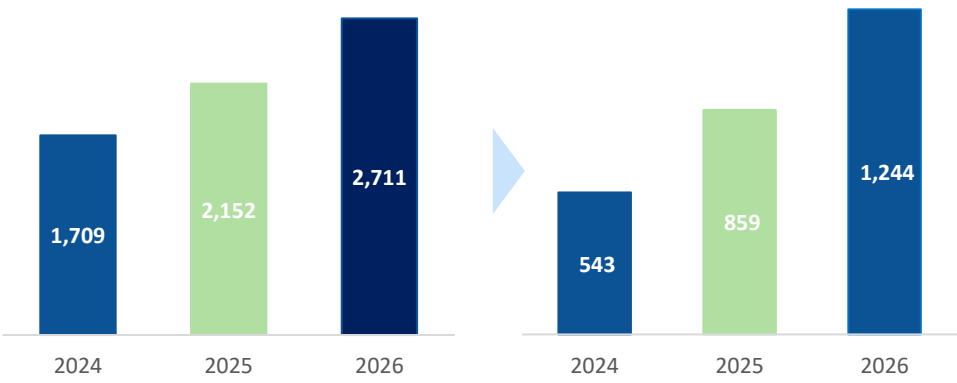
[LKR Bn]

Tax Revenue Jan – Jun

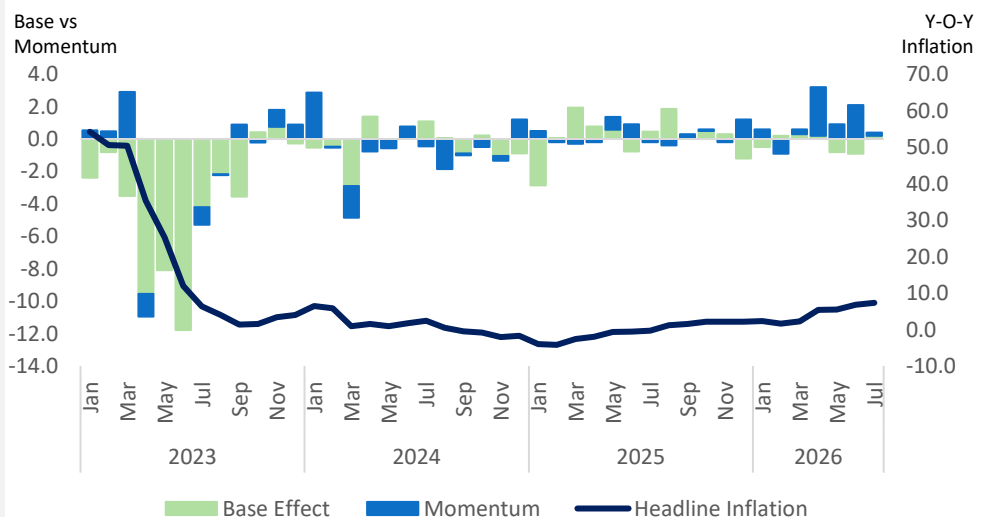
[LKR BN]

Primary Surplus Jan – Jun

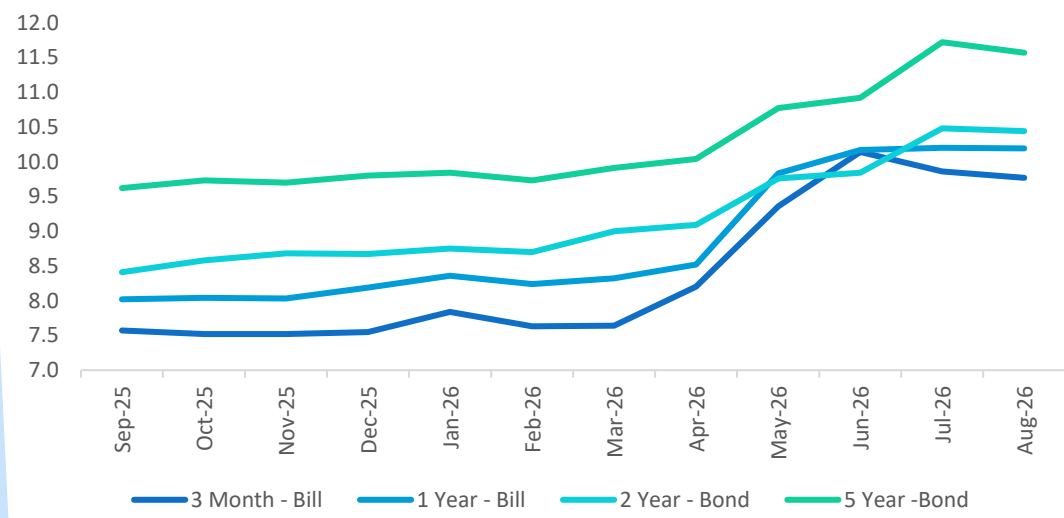
[LKR BN]



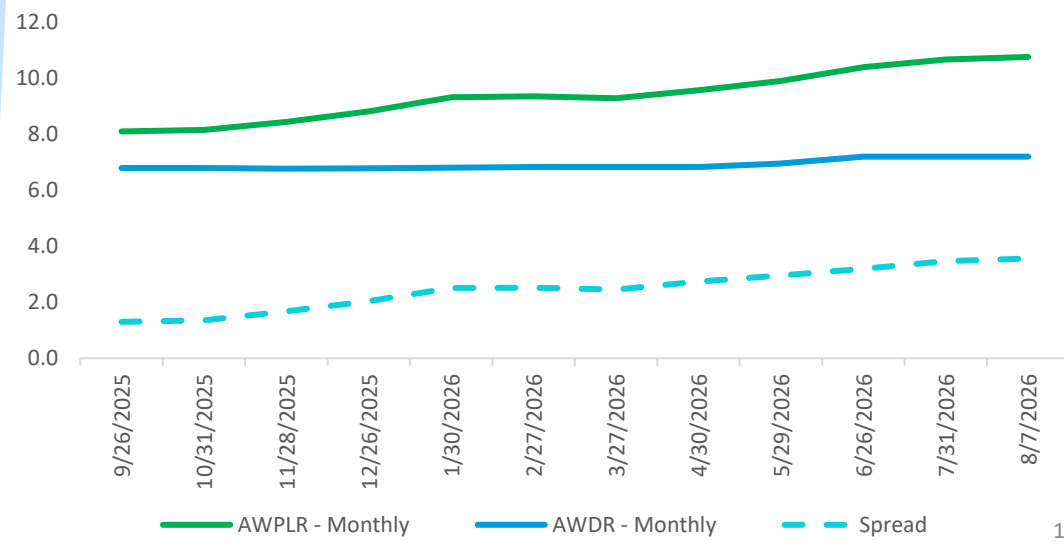
Inflation jumps to 7.3% (Y-o-Y) in July 2026



Long term yields ease while short-term rates remain stable in 1st week of Aug



Lending and deposit rates

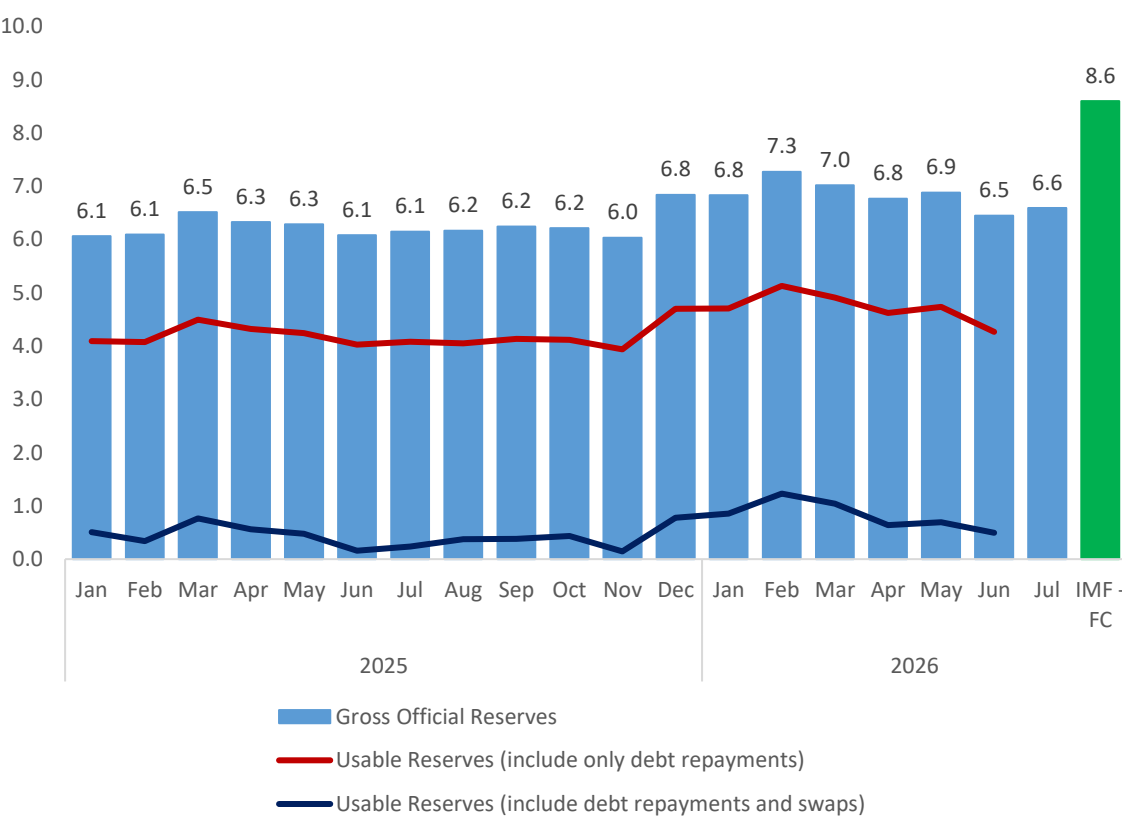


Macro Conditions have Progressively Improved, and Trend is Expected to Continue

Current account records a deficit of USD 149 Mn in June 2026

BOP [USD Mn]	Jan - Jun		Δ
	2025	2026	
Goods exports	6,492.1	6,903.2	6%
Goods imports	9,762.2	12,392.3	27%
Trade balance	-3,270.1	-5,489.1	68%
Service inflows	3,609.5	3,528.3	-2%
Of which tourism net inflows	1,712.6	1,511.1	-12%
Net services	2,059.1	1,598.7	-12%
Remittances	3,738.0	4,604.8	23%
Current Account balance	1,444.4	-245.4	-117%

Gross external reserves at USD 6.6 Bn in July 2026
[USD Bn]



USD Mn	2025 end-Dec			2026 end-Mar			2026 end - Jun	2026 end-Sep	2026 end-Dec
	PC	Outturn	Status	IT	Outturn	Status	Proposed PC	Proposed IT	Proposed PC
NIR	182.0	297.0	Met	485.0	426.0	Not Met	-778.0	284.0	944.0

Financial Performance – Bank

H1/2Q Ended 30th June 2026

NII and Trading Gains drove healthy Operating Income Growth, Sustaining Earnings Momentum during Q2 2026

Macro

H1/Q2 Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

Capital

Bank

Financial Performance – [LKR Bn]	Q2		6M		YoY Δ	
	2025	2026	2025	2026	Q2	6M
NII	33.6	39.2	66.8	76.6	16.9%	14.6%
Other income	11.0	16.9	22.8	28.3	53.9%	24.0%
Total operating income	44.5	56.1	89.6	104.9	26.0%	17.0%
Opex	12.5	15.0	24.8	29.2	20.0%	17.7%
Pre-provision Pre-Tax profit	32.0	41.1	64.8	75.7	28.3%	16.7%
Impairments	3.9	11.6	10.9	14.4	194.4%	32.1%
Operating Profit Before Taxes	28.1	29.5	53.9	61.3	5.1%	13.6%
Taxes	12.5	12.9	23.9	27.5	2.9%	15.1%
Profit for the period	15.6	16.6	30.1	33.8	6.9%	12.5%
Basic EPS (Rs)	9.55	10.06	18.44	20.45	5.3%	10.9%
Group						
Profit to equity holders	16.0	17.2	30.8	34.9	7.8%	13.6%
Basic EPS (Rs)	9.80	10.41	18.87	21.14	6.2%	12.0%

Balance Sheet Highlights – YTD Growth

Asset 10.6%	Net Loans 12.8%	Deposit 11.5%
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Key Ratios [%]	H1	
	2025	2026
NIM	4.63	4.51
CASA	39.91	39.17
Net Stage 3 ratio	2.27	1.38
Stage 3 impairment cover	67.49	74.14
Pre-Tax ROA	3.13	2.99
ROE	21.34	20.28
Tier 1 [Y/E 2025]	13.04	13.23
Total Capital [Y/E 2025]	16.70	16.58

- **Balance sheet:** A +10.3% YTD growth in total assets, driven by strong deposit growth and loan growth.
- **Earnings momentum:** Pre-provision, pre-tax profit growth was driven by a healthy increase in net interest income and net gains from trading.
- **NII/NIM:** Despite the moderation in NIM, NII increased YoY, driven by a larger loan book compared with last year.
- **Efficiency:** Cost-to-income 27.8%, among the industry’s lowest.
- **Asset quality:** Stage 3 Impairment cover was at 74.1% compared to 67.5% in the same period of last year; Gross Stage 3 improved to 5.3% (from 5.8% in 2025).
- **Loans:** +LKR 243 Bn in H1 FY2026 (+12.8%), driven by growth in offshore and consumption related lending. Bulk of this loan growth came in Q2 [LKR 179 Bn]
- **Deposits:** +LKR 299 Bn YTD (+11.5%), primarily driven by growth in Time Deposits. CASA ratio declined marginally to 39.2%
- **Returns:** Despite macro headwinds ROE sustained above 20% during H1FY2026.
- **Capital:** Tier 1 ratio improved following the strong profitability recorded during the period.

NII Grew by 16.9% and 14.6% YoY for Q2 and H1FY2026 Respectively

Macro

H1/Q2 Results

Overview

Income

Expenses

Impairments

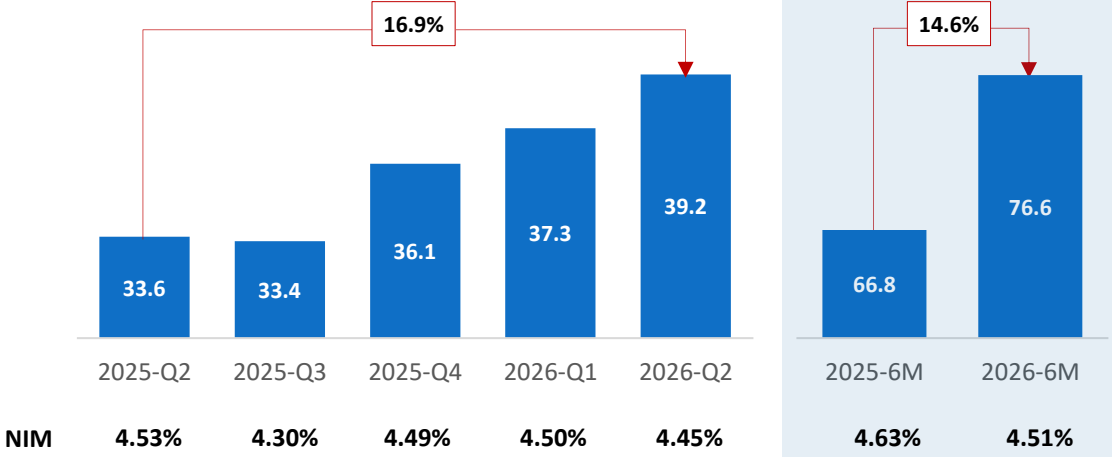
Balance sheet

Bangladesh

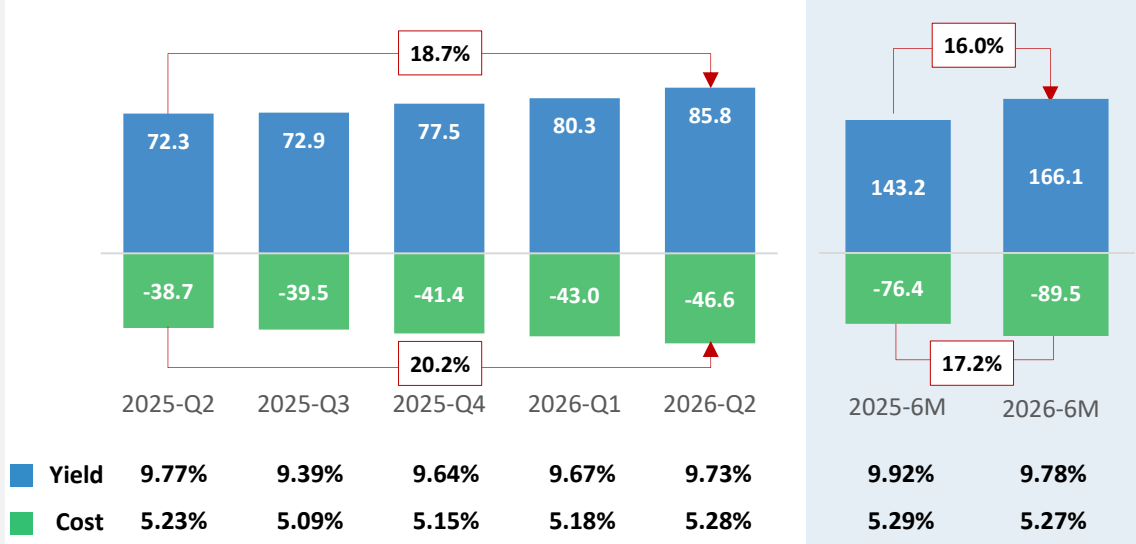
ROE

Capital

NIM and NII [LKR Bn]



Interest income and costs [LKR Bn]



- **NII:** NII delivered strong YoY growth of 16.9% in Q2 FY2026 and 14.6% in H1 FY2026, underpinned by 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 and bond maturities, resulting in a 14 basis point reduction in interest income yields. However, yields improved by 6 bps QoQ, in line with the rise in interest rates following the tight monetary policy stance maintained by CBSL, which translated to higher yields on the loan book.
- **Cost of funds:** An absolute increase in interest expenses was driven by the robust growth in deposits; the overall cost of funds decreased by 2 basis points YoY for the period.
- **NIM:** Accordingly, NIMs compressed by 12 bps YoY and 5 bps QoQ, as asset yields and funding costs stabilized.

Non-NII grew Sharply driven by Trading Gains and Fee Income

Macro

H1/Q2 Results

Overview

Income

Expenses

Impairments

Balance sheet

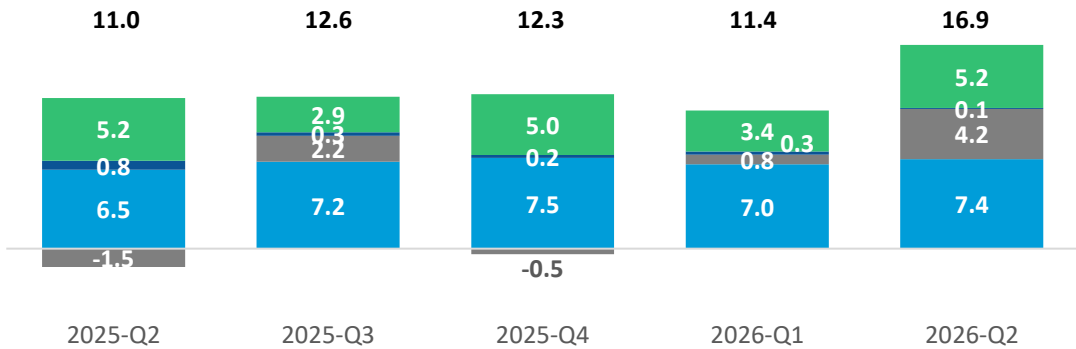
Bangladesh

ROE

Capital

Other operating income [LKR Bn]

[LKR Bn]	2025			2026		6M		YoY Δ	
Bank	2Q	3Q	4Q	1Q	2Q	2025	2026	2Q	6M
Net fee and com. income	6.5	7.2	7.5	7.0	7.4	12.8	14.4	13.5%	12.3%
Net gains/(losses) trading	-1.5	2.2	-0.5	0.8	4.2	-1.4	5.0	374.5%	446.0%
Net gains/(losses) from derecognition of financial assets	0.8	0.3	0.2	0.3	0.1	2.3	0.4	-88.6%	-84.2%
Net other op.income	5.2	2.9	5.0	3.4	5.2	9.2	8.6	0.4%	-6.3%
Total	11.0	12.6	12.3	11.4	16.9	22.8	28.3	53.9%	24.0%



- Net fee and commission income
- Net gains/(losses) from trading
- Net gains/(losses) from derecognition of financial assets
- Net other operating income

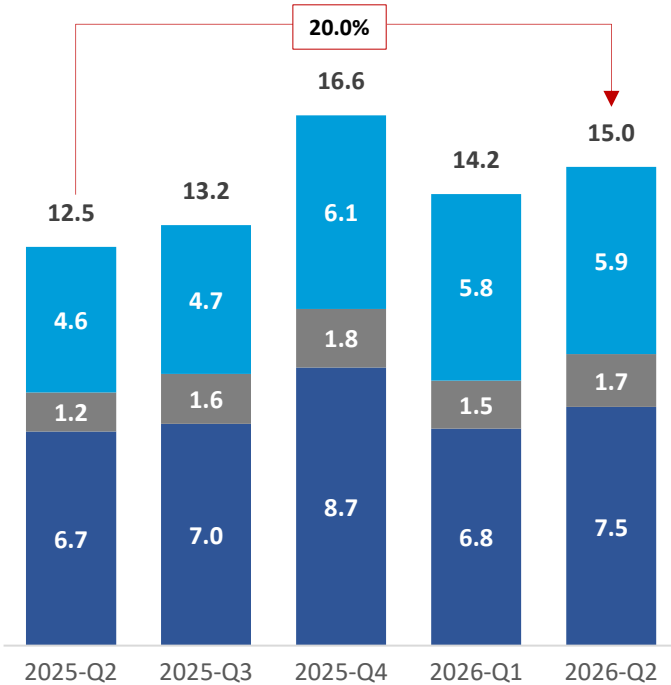
- Non-NII income delivered strong growth of 53.9% in Q2 FY2026 and 24.0% in H1 FY2026, underpinned by gains from derivative instruments alongside healthy growth in fee income.
- Net Fee and commission income grew by 12.3% in H1FY2026**
The growth was primarily driven by higher fee income across Trade and Remittance, Guarantee-related services, and other Financial Services.
- Net gains/losses from trading and derecognition of financial assets:** Higher gains on derivative instruments boosted net trading gains for the period. However, reduced realized capital gains on government securities drove down net gains from derecognized financial assets.
- Net other operating income fell by -6.3%:** Driven mainly by foreign currency revaluation gains, which grew by LKR 0.6 Bn to LKR 9,791 Bn.

Disciplined Cost Management Continues to Keeps Cost-to-Income Under 30%

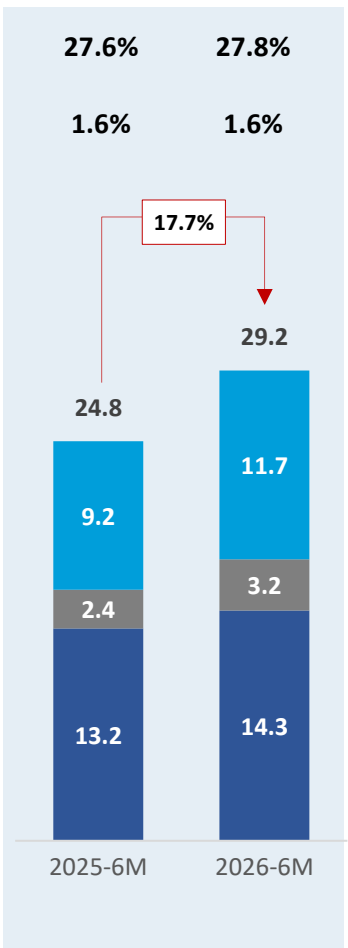
- Macro
- H1/Q2 Results**
- Overview
- Income
- Expenses**
- Impairments
- Balance sheet
- Bangladesh
- ROE
- Capital

Operating expenses [LKR Bn]

Cost to Income	28.1%	28.7%	34.3%	29.0%	26.8%
Cost to TA	1.7%	1.7%	2.1%	1.7%	1.7%



- Personnel expenses
- Other operating expenses
- Depreciation and amortizations

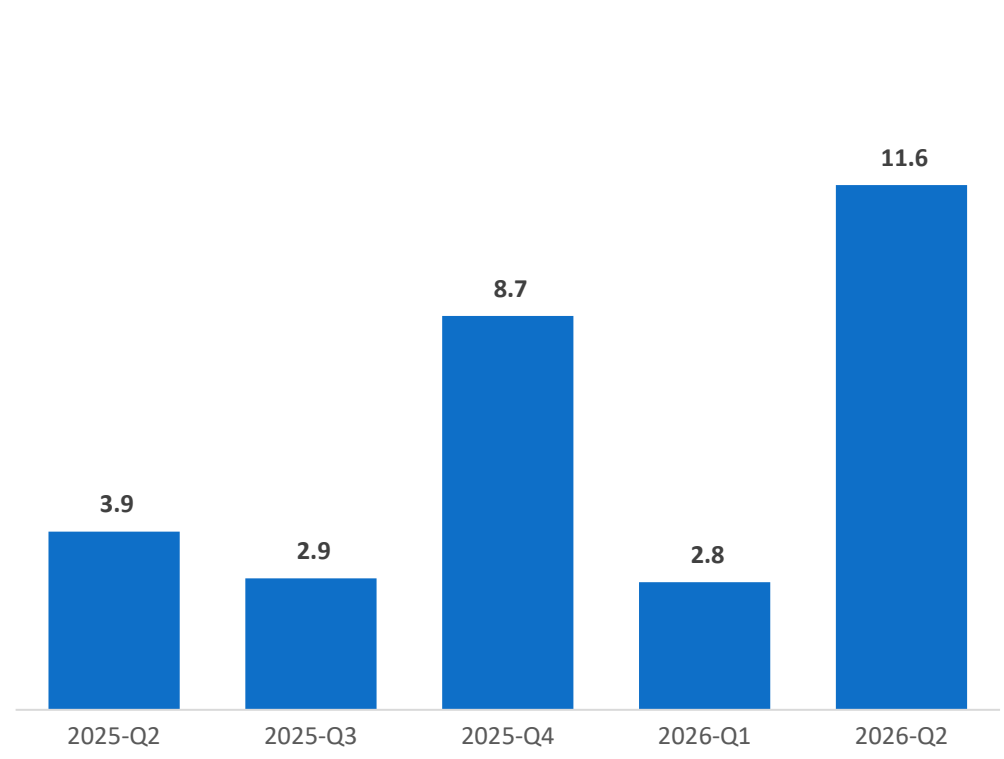


- **Operating Leverage:** Despite an expansion in the loan book over the period, operating expense growth was contained at 17.7% during the period, demonstrating strong scale efficiency.
- **Personnel Expenses:** Personnel expenses grew by 8.53% during the period driven by salary related expenses.
- **Depreciation Costs:** Growth in depreciation and amortization mirrored the Bank's sustained commitment in upgrading both physical and digital infrastructure for future scale.
- **Other Opex:** The increase in other operating expenses was mainly attributable to investments in Retail Transformation and other AI initiatives, alongside higher IT equipment maintenance costs and mandatory deposit/crop insurance charges during the period.
- **Improved Cost Efficiency:** The cost-to-income ratio was maintained at 27~28%, whilst Costs to Total Assets remained at 1.6%.

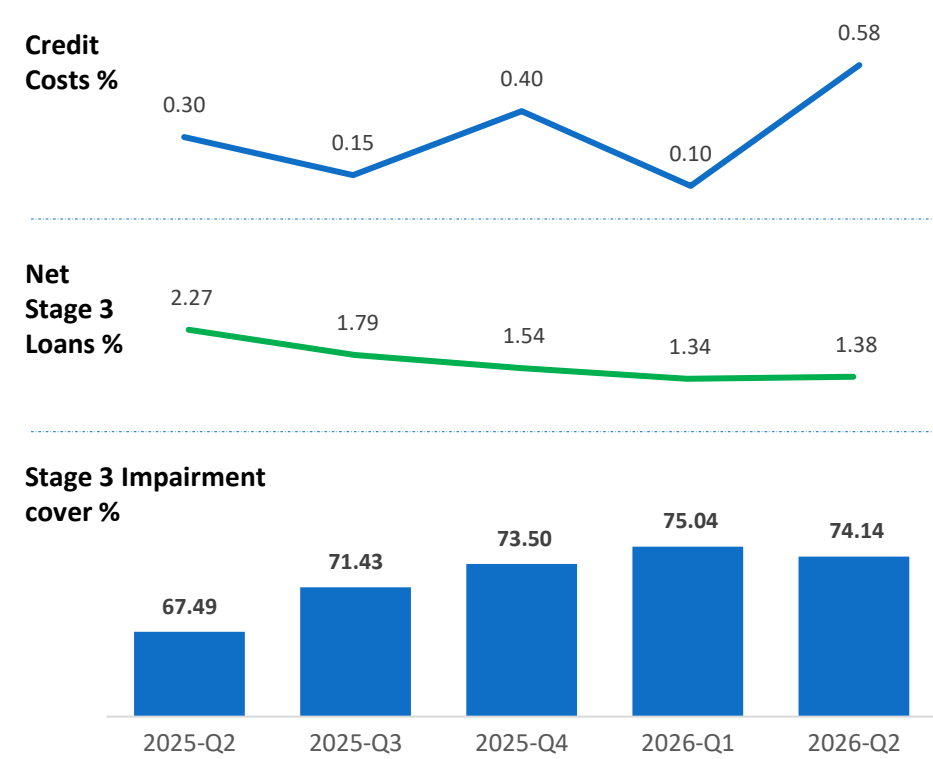
Prudent Provisioning Amid Heightened Geopolitical Uncertainties Drove Higher Credit Costs

- Macro
- H1/Q2 Results**
- Overview
- Income
- Expenses
- Impairments**
- Balance sheet
- Bangladesh
- ROE
- Capital

Impairment charge: Net of Recoveries – [LKR Bn]



Credit Quality Metrics



- Impairment charges increased during the period, driven by higher provisions across Stage 2 and Stage 3 loans.
- This was driven by increased provisions on account of individually significant loans.
- Bangladesh operation also recorded an increase in impairment charges during the quarter.
- Improvement in the Gross Stage 3 ratio [5.3% in 2QFY2026 vs 5.8% end 2025] and improvement in the Stage 3 cover led to a 16 bps improvement in the Net Stage 3 loan ratio compared to FY2025.

Total Assets Grew 10.3%, Led by Robust Growth in Loans and Advances

Macro

[H1/Q2 Results](#)

[Overview](#)

[Income](#)

[Expenses](#)

[Impairments](#)

Balance sheet

[Bangladesh](#)

[ROE](#)

[Capital](#)

Financial Position [LKR Bn]	2025	2026-H1	Δ
Assets			
Loans and advances	1,903.4	2,146.7	12.8%
Other financial assets	1,019.1	1,059.4	4.0%
Cash and placements with banks	187.4	198.8	6.1%
Balances with Central Banks	38.8	63.5	63.6%
Investments in subsidiaries	7.0	7.1	2.5%
Other assets	102.3	117.0	14.4%
Total assets	3,257.9	3,592.6	10.3%
Liabilities			
Deposits	2,608.9	2,908.2	11.5%
Other borrowings	154.6	163.6	5.8%
Other liabilities	170.2	172.9	1.6%
	2,933.6	3,244.7	10.6%
Equity			
Stated capital	91.6	95.4	4.2%
Retained earnings and other reserves	232.8	252.4	8.5%
	324.3	347.9	7.3%
Liabilities and equity	3,257.9	3,592.6	10.3%
NAV (Rs)			
	198.3	210.4	6.1%
Tier 1 (%)			
	13.04	13.23	
Total Capital (%)			
	16.70	16.58	

- Balance sheet grew by 10.3%, driven by 12.8% growth in Loans and Advances and 4.0% growth in Other Financial Assets.
- Deposits grew by 11.5%, driven by growth in Time Deposits.
- Tier 1 increased to 13.23% due to the strong profitability recorded during the period, maintaining levels well above the regulatory requirement.

Loan Growth Accelerated Sharply in Q2, While Deposits Maintained Strong Momentum

Macro

H1/Q2 Results

Overview

Income

Expenses

Impairments

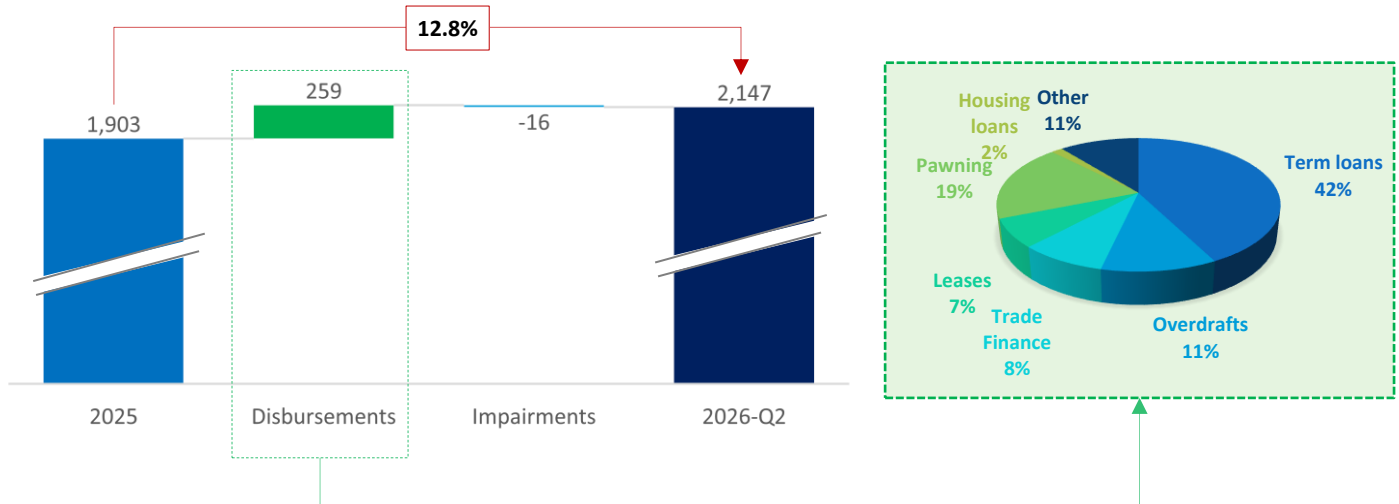
Balance sheet

Bangladesh

ROE

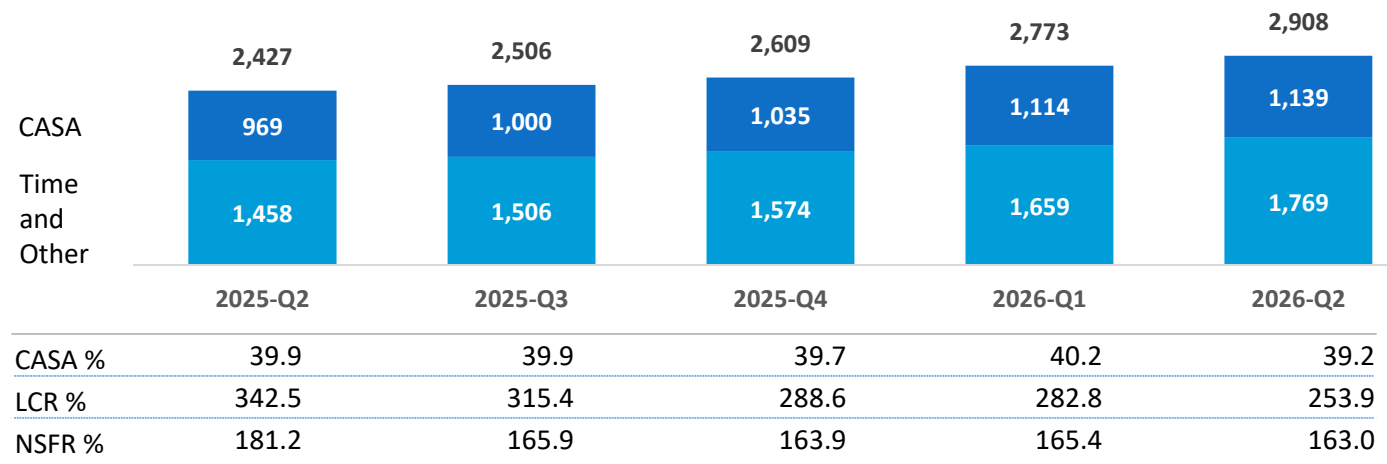
Capital

Loans and advances [LKR Bn]



- Net disbursements of LKR 259 Bn YTD.
- Disbursements during the quarter was driven by term loans, pawning and overdraft linked loans categories

Deposits [LKR Bn]



- Deposits recorded a 11.5% growth YTD.
- While time deposits were the main growth driver, CASA balances also increased.
- CASA ratio contracted by 48 bps reaching 39.17% (2025: 39.65%), due to higher time deposit growth recorded during the period.
- Continued to maintain CASA above industry average of 32.1%
- Continued to maintain strong liquidity ratios [LCR, NSFR] above the minimum requirement of 100%.

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Macro

H1/Q2 Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

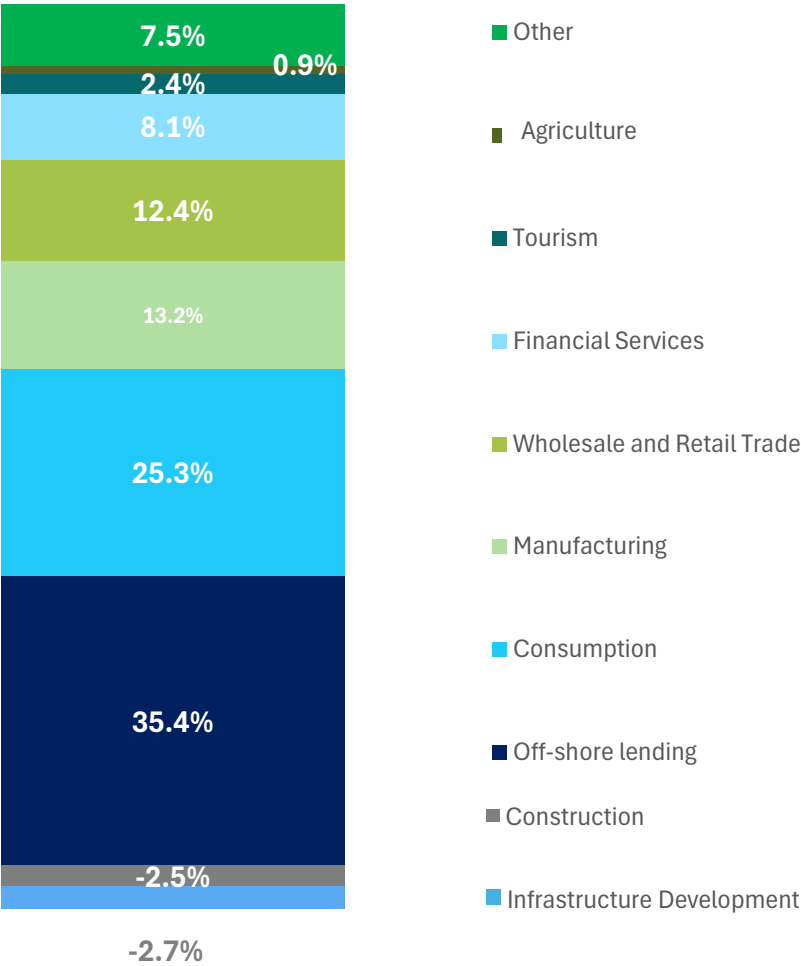
ROE

Capital

Loans Book Composition – 2025 vs H1-2026

	2025	H1-2026
Wholesale and Retail Trade	21.3%	20.3%
Manufacturing	13.1%	13.1%
Consumption	11.1%	12.7%
Agriculture	8.9%	8.0%
Construction	8.4%	7.2%
Financial Services	7.0%	7.1%
Off-shore Lending	16.2%	18.4%
Infrastructure Development	4.0%	3.3%
Tourism	3.9%	3.8%
Other	5.9%	6.1%

Contribution to Growth: H1-2026



Overview of Bangladesh Performance

Macro

H1/Q2 Results

Overview

Income

Expenses

Impairments

Balance sheet

Bangladesh

ROE

Capital

Financial Performance - Highlights [BDT Bn]		6M		YoY Δ
		2025	2026	
Profit before tax		5.5	4.2	-23.4%
Net profit		3.3	2.5	-24.8%
Key ratios				
NIM		7.2%	5.5%	
ROA (After-Tax)		5.3%	2.8%	
Financial Position - Highlights [BDT Bn]		Dec-25	Jun-26	YTD Δ
Total assets		171.2	177.6	3.7%
Loans and advances (Net)		81.9	93.1	13.6%
Deposits		126.1	133.8	6.2%
Loan book metrics				
Net Stage 3 Ratio (%)		1.0%	1.3%	
Impairment (Stage 3) to Stage 3 Loans Ratio (%)		68.7%	62.5%	
Closing Ex.Rate (BDT/ USD)		122.2	123.0	
Average Ex.Rate (BDT / USD)		121.7	122.4	

- Credit growth picked up in comparison to 1QFY2026.
- NIM decline was primarily due to the drop in G-Sec yields whilst lending rates and funding costs were largely flat.
- Profits for H1FY2026 declined due to higher impairment provisions on account of Individually Significant Loans.
- Net stage 3 ratio increased to 1.3%
- 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.

Macro

[H1/Q2 Results](#)

[Overview](#)

[Income](#)

[Expenses](#)

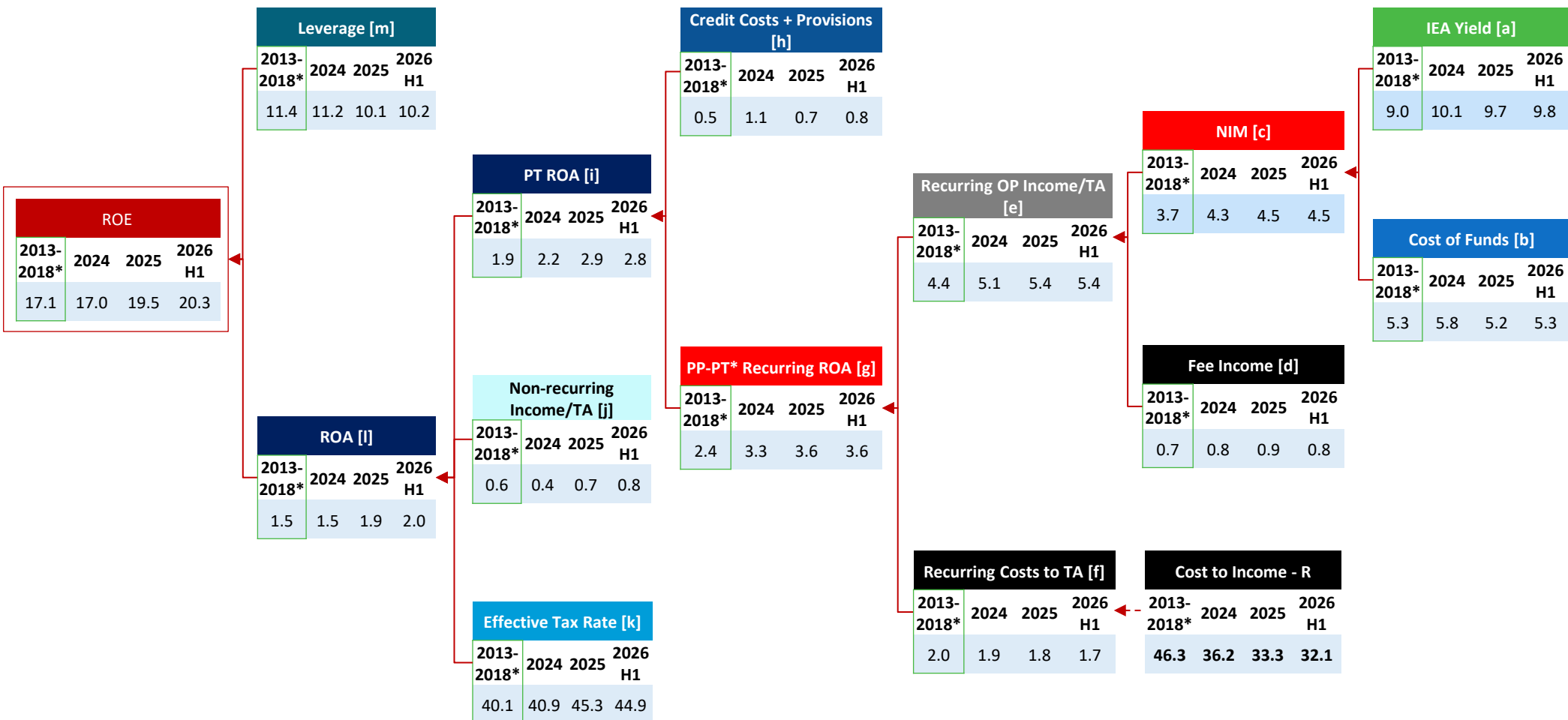
[Impairments](#)

[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

H1/Q2 Results

Overview

Income

Expenses

Impairments

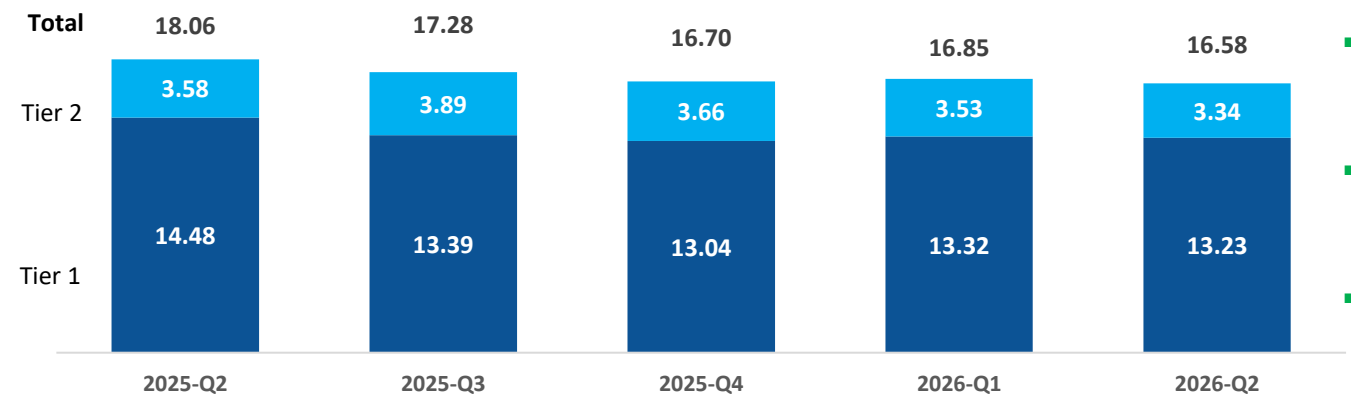
Balance sheet

Bangladesh

ROE

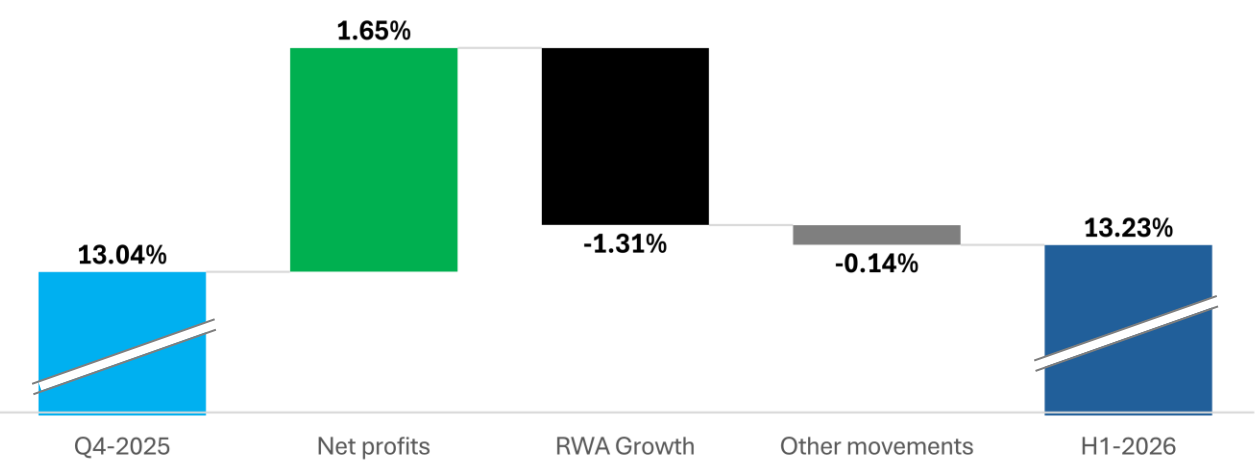
Capital

Capital ratios [%]



- Loan Growth Resulted in a 1.31% Consumption of Tier-1 Capital.
- Strong quarterly profitability added 1.65%, driving a 20bps Increase in Tier-1 Capital.
- Basel III-compliant Tier 2 debenture issue of LKR 20 Bn was oversubscribed on the opening day of the issue.

Tier 1 movement



Q & A

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



237,000+ users

Flash Digital Bank Account



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.