CBC FINANCE PLC

FitchRatings A (lka) STABLE

(A FULLY OWNED SUBSIDIARY OF COMMERCIAL BANK OF CEYLON PLC)

PUBLICATION OF BI-ANNUAL FINANCIAL STATEMENTS AS PER THE CENTRAL BANK GUIDELINE NO. 02 OF 2006

Key financial data for the 06 months ended 30 June	2026 Unaudited (In Rupees Million)	As % of interest income	2025 Unaudited (In Rupees Million)	As % of interest income
Interest income	2,673.62	100.00%	1,340.03	100.00%
Interest expenses	(1,613.33)	-60.34%	(728.53)	-54.37%
Net interest income	**1,060.29**	**39.66%**	**611.50**	**45.63%**
Other income	343.33	12.84%	224.05	16.72%
Operating expenses	(866.14)	-32.40%	(491.02)	-36.64%
Impairment	(287.11)	-10.74%	(137.95)	-10.29%
Profit before tax	**250.37**	**9.36%**	**206.58**	**15.42%**
Taxes	(192.95)	-7.22%	(139.15)	-10.38%
Profit after tax	**57.42**	**2.15%**	**67.43**	**5.03%**

Key financial data as at 30 June	2026 Unaudited (In Rupees Million)	As % of total assets	2025 Unaudited (In Rupees Million)	As % of total assets
Assets				
Cash and bank balances	261.52	0.62%	115.38	0.55%
Government securities	4,738.83	11.19%	1,806.45	8.69%
Due from related parties	1,438.17	3.40%	153.90	0.74%
Loans and advances	33,426.75	78.93%	17,033.40	81.90%
Investments in equity	2.51	0.01%	2.36	0.01%
Investment properties	748.56	1.77%	700.00	3.37%
Property, plant, equipment and right of use assets	884.70	2.09%	528.08	2.54%
Other assets	848.90	2.00%	457.95	2.20%
Total assets	**42,349.94**	**100.00%**	**20,797.52**	**100.00%**
Liabilities				
Due to banks	17,322.41	40.90%	3,393.18	16.32%
Due to related parties	1,686.69	3.98%	2,192.70	10.54%
Deposits from customers	15,776.83	37.25%	10,327.96	49.66%
Debentures	1,336.13	3.15%	-	0.00%
Other liabilities	1,882.20	4.44%	1,261.24	6.06%
Total liabilities	**38,004.25**	**89.74%**	**17,175.08**	**82.58%**
Equity				
Stated capital	4,255.00	10.05%	3,755.00	18.06%
Statutory reserve fund	49.20	0.12%	37.41	0.18%
Retained earnings / (Accumulated losses)	(156.25)	-0.37%	(502.26)	-2.42%
Other reserves	197.74	0.47%	332.29	1.60%
Total equity	**4,345.69**	**10.26%**	**3,622.44**	**17.42%**
Total liabilities and equity	**42,349.94**	**100.00%**	**20,797.52**	**100.00%**
Net assets value per share (Rupees)	**16.82**		**14.02**	

Selected key performance indicators as at 30 June	2026 Unaudited		2025 Unaudited	
Regulatory Capital Adequacy (%)	**Actual**	**Required**	**Actual**	**Required**
Tier 1 capital adequacy ratio	10.73	8.50	15.98	8.50
Total capital adequacy ratio	15.04	12.50	15.98	12.50
Capital funds to deposit liabilities ratio	23.93	10.00	41.03	10.00
Quality of Loan Portfolio (%)				
Gross stage 03 loans ratio	12.69		21.33	
Net stage 03 loans ratio	7.54		12.91	
Net stage 03 loans to core capital ratio	72.96		75.46	
Stage 03 impairment covereage ratio	40.58		39.48	
Total impirment coverage ratio	6.60		10.14	
Profitability (%)				
Net interest margin	5.60		6.68	
Return on assets	1.31		2.24	
Return on equity	2.68		3.84	
Cost to income ratio	61.71		58.77	
Liquidity (%)				
Available liquid assets to required liquid assets (minimum 100%)	264.43		147.97	
Liquid assets to external funds	17.57		12.99	
Memorandum Information				
Number of branches	23		19	
External credit rating (Fitch Ratings)	A(lka) Stable		A(lka) Stable	

There are no regulatory restrictions imposed by the Central Bank of Sri Lanka on the operations of the Company.

Certification

We, the undersigned, being the Executive Director/ Acting Chief Executive Officer, the Chief Manager of Finance and the Compliance Officer of CBC Finance PLC certify jointly that

(A) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL)

(B) The information contained in these statements has been extracted from the unaudited financial statements of the Company unless indicated as audited.

........(Sgd.)	........(Sgd.)	........(Sgd.)
Delakshan Hettiarachchi	W.M.N.S. Sardarathne	Mahasen Kamathewatte
Executive Director/ Acting Chief Executive Officer	Chief Manager - Finance	Compliance Officer
Date:- 28.08.2026	Date:- 28.08.2026	Date:- 28.08.2026

Head Office : 187, Katugastota Road, Kandy.

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CBC FINANCE

A Fully Owned Subsidiary of Commercial Bank of Ceylon PLC

Licensed by Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011.
Established as a Limited Liability Company on 18th February 1987.