

INTERIM FINANCIAL STATEMENTS

**FOR THE QUARTER ENDED
30th September 2025**

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COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF FINANCIAL POSITION

	COMPANY		GROUP	
	As at 30-Sep-25 (Unaudited) LKR	As at 31-Mar-25 (Audited) LKR	As at 30-Sep-25 (Unaudited) LKR	As at 31-Mar-25 (Audited) LKR
Assets				
Cash and Bank Balances	3,464,724,109	4,725,518,897	3,482,964,782	4,731,852,338
Placements with Banks	4,013,612,190	4,706,923,262	4,041,593,528	4,706,923,262
Financial assets measured at fair value through profit or loss	5,878,326,356	6,740,464,733	5,878,613,869	6,740,743,298
Financial assets at amortised cost				
Loans and Receivables	29,565,798,279	22,163,502,371	29,565,798,279	22,163,502,371
Lease Rentals Receivable & Stock out on Hire	56,516,337,971	47,721,039,232	56,516,337,971	47,721,039,232
Debt & Other instruments	733,782,191	9,038,336,314	890,850,031	9,381,179,018
Financial assets measured at fair value through other comprehensive income				
	182,554,019	137,554,019	182,554,019	137,554,019
Other Financial Assets	322,520,222	401,344,629	371,816,199	232,399,623
Inventories	474,639,352	52,425,671	474,639,352	52,425,671
Other Assets	581,361,383	535,123,173	581,677,791	536,072,420
Investment in Subsidiaries	15,000,000	15,000,000	-	-
Investment in Associates	848,060,748	848,060,748	848,060,748	848,060,748
Investment Property	4,222,900,000	4,222,900,000	4,222,900,000	4,222,900,000
Property, Plant and Equipment	6,833,660,413	6,691,074,535	6,833,660,413	6,691,074,538
Right of use assets	598,218,812	590,213,436	598,481,104	590,213,436
Intangible Assets & Goodwill	756,936,581	761,709,717	756,936,581	761,709,717
Deferred tax asset	580,614,145	752,304,668	580,614,145	752,304,668
Total Assets	115,589,046,769	110,103,495,405	115,827,498,810	110,269,954,359
Liabilities				
Due to Banks	16,386,078,870	15,115,938,248	16,386,078,870	15,115,938,248
Due to Customers	53,226,559,795	55,708,839,672	53,226,559,795	55,681,779,326
Debt instruments issued	1,353,751,168	1,295,844,686	1,353,751,168	1,295,844,686
Unsecured Subordinate Term Loan	1,505,876,712	1,500,000,000	1,505,876,712	1,500,000,000
Other Financial Liabilities	5,363,114,630	1,907,970,958	5,368,672,694	1,907,970,958
Other Liabilities	3,363,018,632	2,492,011,348	3,363,590,737	2,531,328,408
Post Employment Benefit Obligations	736,973,845	709,298,357	736,973,845	709,298,357
Current Tax Liabilities	3,036,877,007	2,984,009,837	3,062,251,478	3,025,636,072
Total Liabilities	84,972,250,658	81,713,913,106	85,003,755,298	81,767,796,055
Shareholders' Funds				
Stated Capital	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315
Retained Earnings	22,901,380,376	20,674,166,570	23,099,397,313	20,777,812,107
Reserves	5,564,775,420	5,564,775,414	5,573,705,884	5,573,705,882
Total Shareholders' Funds	30,616,796,111	28,389,582,299	30,823,743,512	28,502,158,304
Total Liabilities & Shareholders' Funds	115,589,046,769	110,103,495,405	115,827,498,810	110,269,954,359
Commitments & Contingencies	474,053,387	509,101,650	474,053,387	509,101,650
Net Assets Per Share (LKR)	96.26	89.25	96.91	89.61

These Financial Statements are in compliance with the requirements of the Companies Act No. 7 of 2007.

Sgd.
M. A. D. J. Deshapriya
Chief Financial Officer

The Board of Directors is responsible for the preparation and presentation of these financial statements.
Signed for and on behalf of the Board by,

Sgd.
G. B. Egodage
Chairman

These figures are provisional and subject to audit.

Date : 31st October 2025

Sgd.
R. S. Egodage
Director/ Chief Executive Officer

COMMERCIAL CREDIT & FINANCE PLC

STATMENET OF PROFIT OR LOSS

Company	For the Three months ended				For the Six months ended			
	30-Sep-25 (Unaudited) LKR	30-Sep-24 (Unaudited) LKR	Variance		30-Sep-25 (Unaudited) LKR	30-Sep-24 (Unaudited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	7,895,200,051	7,455,481,079	439,718,972	6%	15,890,687,901	14,274,674,065	1,616,013,836	11%
Interest Income	7,029,006,014	6,619,362,780	409,643,234	6%	14,271,722,956	12,731,208,588	1,540,514,368	12%
Interest Expense	(1,787,103,481)	(2,326,305,284)	539,201,803	23%	(3,725,630,799)	(4,987,240,546)	1,261,609,748	25%
Net Interest Income	5,241,902,533	4,293,057,496	948,845,037	22%	10,546,092,157	7,743,968,042	2,802,124,115	36%
Fee & Commission Income	583,891,259	594,585,562	(10,694,302)	-2%	1,133,002,965	1,084,265,966	48,736,999	4%
Net Income from Real Estate	506,135	-	506,135	0%	1,397,228	-	1,397,228	0%
Net gain /(loss) from Trading	34,035,836	17,312,493	16,723,343	-97%	25,503,090	8,796,173	16,706,917	190%
Other Operating Income	247,760,806	224,220,244	23,540,562	10%	459,061,661	450,403,337	8,658,324	2%
Total Operating Income	6,108,096,570	5,129,175,795	978,920,775	19%	12,165,057,102	9,287,433,519	2,877,623,583	31%
Impairment Charges of Loans and Advances, Lease and Financial Assets	392,223,216	(707,021,293)	1,099,244,509	155%	957,223,216	(1,323,467,891)	2,280,691,107	172%
Net Operating Income	6,500,319,786	4,422,154,502	2,078,165,284	47%	13,122,280,318	7,963,965,628	5,158,314,690	65%
Operating Expenses								
Personnel Costs	(1,195,218,195)	(763,539,768)	(431,678,427)	-57%	(2,420,769,358)	(1,950,222,197)	(470,547,161)	-24%
Depreciation	(155,399,611)	(170,869,503)	15,469,893	9%	(319,398,768)	(336,461,535)	17,062,767	5%
Other Operating Expenses	(1,075,794,223)	(1,104,569,176)	28,774,954	3%	(2,067,258,610)	(1,847,421,203)	(219,837,406)	-12%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	4,073,907,758	2,383,176,054	1,690,731,704	71%	8,314,853,583	3,829,860,693	4,484,992,890	117%
Social Security Contribution Levy	(110,200,303)	(65,808,605)	(44,391,698)	-67%	(220,312,169)	(112,979,244)	(107,332,925)	-95%
Value Added Tax on Financial Services	(793,442,181)	(473,821,953)	(319,620,228)	-67%	(1,586,247,617)	(813,450,557)	(772,797,060)	-95%
	3,170,265,274	1,843,545,496	1,326,719,778		6,508,293,797	2,903,430,892	3,604,862,905	
Share of Profit /(loss) of associates	-	-	-	0%	-	-	-	0%
Profit Before Income Tax	3,170,265,274	1,843,545,496	1,326,719,778	72%	6,508,293,797	2,903,430,892	3,604,862,905	124%
Income Tax	(1,117,240,117)	(693,675,685)	(423,564,432)	-61%	(2,372,633,801)	(1,114,547,352)	(1,258,086,450)	-113%
Profit for the Period	2,053,025,157	1,149,869,811	903,155,346	79%	4,135,659,996	1,788,883,540	2,346,776,456	131%
Total Comprehensive Income for the period	2,053,025,157	1,149,869,811	903,155,346	79%	4,135,659,996	1,788,883,540	2,346,776,456	131%
Earning per Share (LKR) -Annualized	25.82	14.46			26.00	11.25		
Earning per Share (LKR) - For the Period	6.45	3.62			13.00	5.62		

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATMENET OF PROFIT OR LOSS

Group	For the Three months ended				For the Six months ended			
	30-Sep-25 (Unaudited) LKR	30-Sep-24 (Unaudited) LKR	Variance		30-Sep-25 (Unaudited) LKR	30-Sep-24 (Unaudited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	7,964,577,005	7,493,121,459	471,455,546	6%	16,028,784,411	14,380,970,396	1,647,814,015	11%
Interest Income	7,032,200,071	6,624,757,965	407,442,106	6%	14,274,917,013	12,741,385,271	1,533,531,741	12%
Interest Expense	(1,787,103,481)	(2,326,305,284)	539,201,803	23%	(3,725,630,799)	(4,987,240,546)	1,261,609,748	25%
Net Interest Income	5,245,096,590	4,298,452,681	946,643,909	22%	10,549,286,214	7,754,144,725	2,795,141,489	36%
Fee & Commission Income	649,347,081	641,830,757	7,516,325	1%	1,262,837,579	1,195,383,343	67,454,235	6%
Net Income from Real Estate	506,135	-	506,135	0%	1,397,228	-	1,397,228	0%
Net gain /(loss) from Trading	34,035,837	17,312,493	16,723,343	-97%	25,503,090	8,796,173	16,706,917	190%
Other Operating Income	248,487,881	209,220,244	39,267,636	19%	464,129,501	435,405,608	28,723,893	7%
Total Operating Income	6,177,473,523	5,166,816,175	1,010,657,348	20%	12,303,153,612	9,393,729,850	2,909,423,762	31%
Impairment Charges of Loans and Advances, Lease and Financial Assets	392,223,216	(707,021,293)	1,099,244,509	155%	957,223,216	(1,323,467,891)	2,280,691,107	172%
Net Operating Income	6,569,696,739	4,459,794,882	2,109,901,857	47%	13,260,376,828	8,070,261,959	5,190,114,869	64%
Operating Expenses								
Personnel Costs	(1,178,407,929)	(763,988,268)	(414,419,661)	-54%	(2,422,569,358)	(1,951,369,197)	(471,200,161)	-24%
Depreciation	(155,661,903)	(170,869,503)	15,207,601	9%	(319,661,060)	(336,461,535)	16,800,475	5%
Other Operating Expenses	(1,093,851,125)	(1,105,135,235)	11,284,110	1%	(2,068,546,956)	(1,848,568,300)	(219,978,656)	-12%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	4,141,775,782	2,419,801,875	1,721,973,906	71%	8,449,599,454	3,933,862,927	4,515,736,528	115%
Social Security Contribution Levy	(110,200,303)	(65,808,605)	(44,391,698)	-67%	(220,312,169)	(112,979,244)	(107,332,925)	-95%
Value Added Tax on Financial Services	(793,442,181)	(473,821,953)	(319,620,228)	-67%	(1,586,247,617)	(813,450,557)	(772,797,060)	-95%
Debt Repayment Levy	-	-	-	0%	-	-	-	100%
	3,238,133,298	1,880,171,317	1,357,961,980		6,643,039,668	3,007,433,126	3,635,606,543	
Share of Profit /(loss) of associates	-	-	-	0%	-	-	-	0%
Profit Before Income Tax	3,238,133,298	1,880,171,317	1,357,961,980	72%	6,643,039,668	3,007,433,126	3,635,606,543	121%
Income Tax	(1,137,600,524)	(709,163,431)	(428,437,093)	-60%	(2,413,008,272)	(1,150,251,428)	(1,262,756,844)	-110%
Profit for the Period	2,100,532,774	1,171,007,886	929,524,888	79%	4,230,031,396	1,857,181,698	2,372,849,698	128%
Earning per Share (LKR) -Annualized	26.42	14.73			26.60	11.68		
Earning per Share (LKR) - For the Period	6.60	3.68			13.30	5.84		

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF CHANGES IN EQUITY

Company	Stated Capital LKR	Revaluation Reserve LKR	General Reserve LKR	Retained Earnings LKR	Statutory Reserve Fund LKR	FVOCI Reserve LKR	Regulatory Loss Allowance Reserve LKR	Total LKR
Balance as at 1 April 2024	2,150,640,315	358,508,001	58,751,125	11,180,709,017	4,355,234,655	(10,000,000)	4,917,916,255	23,011,759,368
Net profit for the period	-	-	-	1,788,883,540	-	-	-	1,788,883,540
Transferred to Statutory Reserve	-	-	-	(89,444,177)	89,444,177	-	-	-
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Provision for Surcharge Tax	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 30 September 2024	2,150,640,315	358,508,001	58,751,125	11,607,850,920	4,444,678,832	(10,000,000)	4,917,916,255	23,528,345,448
Balance as at 1 April 2025 (Restated)	2,150,640,315	849,818,418	58,751,125	20,674,166,570	4,666,205,876	(10,000,000)	-	28,389,582,305
Net profit for the period	-	-	-	4,135,659,996	-	-	-	4,135,659,996
Impact on Amalgamation	-	-	-	-	-	-	-	-
Transferred to Statutory Reserve	-	-	-	-	-	-	-	-
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Provision for Surcharge Tax	-	-	-	-	-	-	-	-
Provision for Dividend	-	-	-	(1,908,446,190)	-	-	-	(1,908,446,190)
Balance as at 30 September 2025	2,150,640,315	849,818,418	58,751,125	22,901,380,376	4,666,205,876	(10,000,000)	-	30,616,796,111

Group	Stated Capital LKR	Revaluation Reserve LKR	General Reserve LKR	Retained Earnings LKR	Statutory Reserve Fund LKR	FVOCI Reserve LKR	Regulatory Loss Allowance Reserve LKR	Total LKR
Balance as at 1 April 2024	2,150,640,315	358,508,001	58,751,125	11,356,692,628	4,364,165,126	(10,000,000)	4,917,916,255	23,196,673,450
Net profit for the period	-	-	-	1,857,181,698	-	-	-	1,857,181,698
Transferred to Statutory Reserve	-	-	-	(92,859,085)	92,859,085	-	-	-
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Provision for Surcharge Tax	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 30 September 2024	2,150,640,315	358,508,001	58,751,125	11,848,717,781	4,457,024,211	(10,000,000)	4,917,916,255	23,781,557,688
Balance as at 1 April 2025	2,150,640,315	849,818,418	58,751,125	20,777,812,107	4,675,136,341	(10,000,000)	-	28,502,158,306
Audit Adjustment	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	4,230,031,396	-	-	-	4,230,031,396
Provision for Dividend	-	-	-	-	-	-	-	-
Transferred to Statutory Reserve	-	-	-	-	-	-	-	-
Other comprehensive income net of tax	-	-	-	-	-	-	-	-
Provision for Surcharge Tax	-	-	-	-	-	-	-	-
Provision for Dividend	-	-	-	(1,908,446,190)	-	-	-	(1,908,446,190)
Balance as at 30 September 2025	2,150,640,315	849,818,418	58,751,125	23,099,397,313	4,675,136,341	(10,000,000)	-	30,823,743,512

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF CASH FLOW

For the Six month period ended

	COMPANY		GROUP	
	30-Sep-25 Unaudited LKR	30-Sep-24 Unaudited LKR	30-Sep-25 Unaudited LKR	30-Sep-24 Unaudited LKR
Cash Flows From / (Used in) Operating Activities				
Profit before Income Tax Expense	6,508,293,797	2,903,430,892	6,643,039,668	3,007,433,125
Adjustments for				
Depreciation and amortisation	208,531,605	233,327,377	208,531,605	233,327,377
Impairment charge of loans and advances, lease,hire purchase	(957,223,216)	1,323,467,891	(957,223,216)	1,323,467,891
Amortisation of Right of use assets	110,867,163	103,134,157	111,129,455	103,134,157
Disposal (gain)/ loss on Investment property	-	(361,000)	-	(361,000)
(Profit)/ Loss on disposal of property, plant & equipments	(14,439,425)		(14,439,425)	
Provision for defined benefit plans	60,000,000	60,000,000	60,000,000	60,000,000
Operating profit before working capital changes	5,916,029,924	4,622,999,317	6,051,038,087	4,727,001,550
(Increase)/Decrease in Inventories	(422,213,681)	2,157,000	(422,213,681)	2,157,000
(Increase)/Decrease in Loans and Advances	(7,402,295,908)	1,964,896,093	(7,402,295,908)	1,964,920,093
Decrease/(Increase) in Lease Rentals Receivable & Stock out on hire	(7,838,075,523)	971,092,811	(7,838,075,523)	971,092,811
(Increase)/Decrease in Right of use assets	(118,872,539)	(124,743,048)	(119,397,123)	(124,743,048)
Decrease/(Increase) in Other Financial Assets	78,824,407	(147,153,772)	78,824,407	(210,793,579)
Increase in Debt & other instruments	185,921,655	(300,000,000)	185,921,655	(300,000,000)
(Increase)/Decrease in Other Assets	(46,238,217)	(77,621,804)	(64,945,596)	(29,419,999)
(Decrease)/Increase in Amounts Due to Customers	(2,482,279,877)	(3,809,796,313)	(2,482,279,877)	(3,809,796,313)
(Decrease)/Increase in Other Financial Liabilities	3,455,143,672	309,079,354	3,455,143,672	309,079,430
(Decrease)/Increase in Other Liabilities	4,176,363,802	1,328,639,310	3,944,276,147	1,352,878,713
Cash generated from Operations	(4,497,692,284)	4,739,548,948	(4,614,003,740)	4,852,376,658
Retirement Benefit obligation paid	(32,324,513)	(40,613,775)	(32,324,513)	(40,613,775)
Taxes paid	(7,253,218,655)	(3,935,062,214)	(7,309,844,891)	(4,013,322,862)
Net cash flows from/(used in) Operating activities	(11,783,235,452)	763,872,959	(11,956,173,144)	798,440,022
Cash flows from / (used in) Investing activities				
Disposal Proceeds from Investment Property	-	4,000,000	-	4,000,000
Acquisition of Property, plant and equipments	(349,189,905)	(301,474,399)	(349,189,905)	(301,476,673)
Acquisition of Intangible assets	(4,715,001)	-	(4,715,001)	-
Net investment in placements with banks	410,969,603	(300,295,890)	596,744,467	(300,295,891)
Proceed from sale of property, plant & equipments	22,000,000	5,525,000	22,000,000	5,743,000
Net investment in financial assets measured at fair value through profit or loss	862,138,377	(1,308,711,063)	862,138,377	(1,337,293,450)
Net investment in financial assets measured at fair value through other comprehensive income	(45,000,000)	(27,000,000)	(45,000,000)	(27,000,000)
Net cash flows from/(used in) Investing activities	896,203,074	(1,927,956,352)	1,081,977,938	(1,956,323,013)
Cash flows from / (used in) Financing activities				
Net cash flow from/(used in) Debt Instruments issued and Other borrowings	57,906,482	57,941,550	57,906,482	57,941,550
Proceeds from Loans obtained	7,400,000,000	13,624,541,238	7,400,000,000	13,624,541,238
Lease Payments	(108,660,163)	(91,245,170)	(108,660,163)	(91,245,170)
Repayment of Bank Loans	(6,865,189,427)	(8,365,633,959)	(6,865,189,427)	(8,365,633,959)
Dividend paid	-	(1,272,297,460)	-	(1,272,297,460)
Net cash flows from/(used in) Financing activities	484,056,891	3,953,306,199	484,056,891	3,953,306,199
Net increase in Cash and Cash equivalents	(10,402,975,487)	2,789,222,805	(10,390,138,315)	2,795,423,207
Cash and Cash equivalents at the beginning of the period	16,774,839,348	6,308,854,230	16,808,511,700	6,509,854,315
Cash and Cash equivalents at the end of the period	6,371,863,861	9,098,077,036	6,418,373,384	9,305,277,522
Cash in hand	3,464,724,109	4,143,818,299	3,482,964,783	4,161,905,266
Reverse repurchase agreements	708,782,191	1,555,268,520	708,782,191	1,615,268,520
Placements with Bank	3,068,009,082	3,491,612,245	3,096,277,934	3,620,725,765
Bank Overdrafts	(869,651,522)	(92,622,028)	(869,651,522)	(92,622,028)
Total Cash and Cash Equivalents For the Purpose of Cash Flow Statement	6,371,863,861	9,098,077,036	6,418,373,384	9,305,277,522

These figures are provisional and subject to audit.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

COMPANY	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
As at 30 September 2025				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,464,724,109	3,464,724,109
Reverse repurchase agreements	-	-	708,782,191	708,782,191
Placements with banks	-	-	4,013,612,190	4,013,612,190
Financial assets measured at fair value through profit or loss	5,878,326,356	-	-	5,878,326,356
Financial assets at amortised cost				
Loans and Receivables	-	-	29,565,798,279	29,565,798,279
Lease rentals receivable & Stock out on hire	-	-	56,516,337,971	56,516,337,971
Debt & other instruments			25,000,000	25,000,000
Financial assets at fair value through other comprehensive income	-	182,554,019	-	182,554,019
Other financial assets	-	-	322,520,222	322,520,222
Total Financial Assets	5,878,326,356	182,554,019	94,616,774,962	100,677,655,337
As at 30 September 2025			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			16,386,078,870	16,386,078,870
Due to Customers			53,226,559,795	53,226,559,795
Unsecured Subordinate Term Loan			1,505,876,712	1,505,876,712
Debt Instruments Issued and Other borrowed funds			1,353,751,168	1,353,751,168
Other Financial Liabilities			5,363,114,630	5,363,114,630
Total Financial Liabilities			77,835,381,175	77,835,381,175

	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
As at 31 March 2025				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	4,725,518,897	4,725,518,897
Reverse repurchase agreements	-	-	8,827,414,658	8,827,414,658
Placement with Banks	-	-	4,706,923,262	4,706,923,262
Financial assets measured at fair value through profit or loss	6,740,464,733	-	-	6,740,464,733
Financial assets at amortised cost				
Loans and receivables	-	-	22,163,502,371	22,163,502,371
Lease rentals receivable & Stock out on hire	-	-	47,721,039,232	47,721,039,232
Debt & other instruments	-	-	210,921,656	210,921,656
Financial assets at fair value through other comprehensive income	-	137,554,019	-	137,554,019
Other financial assets	-	-	401,344,629	401,344,629
Total Financial Assets	6,740,464,733	137,554,019	88,756,664,705	95,634,683,457
As at 31 March 2025			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			15,115,938,248	15,115,938,248
Due to customers			55,708,839,672	55,708,839,672
Unsecured Subordinate Term Loan			1,500,000,000	1,500,000,000
Debt Instruments Issued and Other borrowed funds			1,295,844,686	1,295,844,686
Other financial liabilities			1,907,970,958	1,907,970,958
Total Financial Liabilities			75,528,593,564	75,528,593,564

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

GROUP	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
As at 30 September 2025				
Assets	LKR	LKR	LKR	LKR
Cash and Bank Balances	-	-	3,482,964,782	3,482,964,782
Reverse repurchase agreements	-	-	708,782,191	708,782,191
Placements with banks	-	-	4,041,593,528	4,041,593,528
Financial assets measured at fair value through profit or loss	5,878,613,869	-	-	5,878,613,869
Financial assets at amortised cost				
Loans and Receivables	-	-	29,565,798,279	29,565,798,279
Lease rentals receivable & Stock out on hire	-	-	56,516,337,971	56,516,337,971
Debt & other instruments			182,067,840	182,067,840
Financial assets at fair value through other comprehensive income	-	182,554,019	-	182,554,019
Other financial assets	-	-	371,816,199	371,816,199
Total Financial Assets	5,878,613,869	182,554,019	94,869,360,791	100,930,528,679
As at 30 September 2025			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			16,386,078,870	16,386,078,870
Due to Customers			53,226,559,795	53,226,559,795
Unsecured Subordinate Term Loan			1,505,876,712	1,505,876,712
Debt Instruments Issued and Other borrowed funds			1,353,751,168	1,353,751,168
Other Financial Liabilities			5,368,672,694	5,368,672,694
Total Financial Liabilities			77,840,939,239	77,840,939,239

	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
As at 31 March 2025				
Assets	LKR	LKR	LKR	LKR
Cash and Bank balances	-	-	4,731,852,338	4,731,852,338
Reverse repurchase agreements	-	-	9,170,257,362	9,170,257,362
Placement with Banks	-	-	4,706,923,262	4,706,923,262
Financial assets measured at fair value through profit or loss	6,740,743,298	-	-	6,740,743,298
Financial assets at amortised cost				
Loans and receivables	-	-	22,163,502,371	22,163,502,371
Lease rentals receivable & Stock out on hire	-	-	47,721,039,232	47,721,039,232
Debt & other instruments	-	-	210,921,656	210,921,656
Financial assets at fair value through other comprehensive income	-	137,554,019	-	137,554,019
Other financial assets	-	-	232,399,623	232,399,623
Total Financial Assets	6,740,743,298	137,554,019	88,936,895,844	95,815,193,161
As at 31 March 2025			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			15,115,938,248	15,115,938,248
Due to customers			55,681,779,326	55,681,779,326
Unsecured Subordinate Term Loan			1,500,000,000	1,500,000,000
Debt Instruments Issued and Other borrowed funds			1,295,844,686	1,295,844,686
Other financial liabilities			1,907,970,958	1,907,970,958
Total Financial Liabilities			75,501,533,218	75,501,533,218

COMMERCIAL CREDIT & FINANCE PLC

FAIR VALUE HIERARCHY

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy.

COMPANY

As at 30 September 2025	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	5,878,326,355	-	5,878,326,355
Quoted equity investments	-	-	-	-
Investments in Unit Trusts	-	-	-	-
Financial assets -fire value through other comprehensive income				
Government of Sri Lanka Treasury Bonds	-	-	-	-
Government of Sri Lanka Treasury Bills	-	-	-	-
Quoted equities	-	-	-	-
Unquoted equity investments	-	-	182,554,019	182,554,019
Unit Trusts	-	-	-	-
Total Financial Assets	<u>-</u>	<u>5,878,326,355</u>	<u>182,554,019</u>	<u>6,060,880,374</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,785,061,607	2,785,061,607
Investment property	-	-	4,222,900,000	4,222,900,000
	<u>-</u>	<u>-</u>	<u>10,108,315,420</u>	<u>10,108,315,420</u>

As at 30 September 2024	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	8,191,500,694	-	8,191,500,694
Quoted equity investments	340,119	-	-	340,119
Investments in Unit Trusts	-	-	-	-
Financial assets -fire value through other comprehensive income				
Government of Sri Lanka Treasury Bonds	-	-	-	-
Government of Sri Lanka Treasury Bills	-	-	-	-
Quoted equities	-	-	-	-
Unquoted equity investments	-	-	83,554,019	83,554,019
Investments in Unit Trusts	-	-	-	-
Total Financial Assets	<u>340,119</u>	<u>8,191,500,694</u>	<u>83,554,019</u>	<u>8,275,394,833</u>
Non financial assets measured at fair value				
Freehold land	-	-	2,994,836,498	2,994,836,498
Building & Building integrals	-	-	2,559,092,477	2,559,092,477
Investment property	-	-	2,859,263,087	2,859,263,087
	<u>-</u>	<u>-</u>	<u>8,413,192,062</u>	<u>8,413,192,062</u>

COMMERCIAL CREDIT & FINANCE PLC

FAIR VALUE HIERARCHY

The following table shows an analysis of financial instruments recorded at fair value by level of the fair value hierarchy.

GROUP

As at 30 September 2025	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	5,878,613,869	-	5,878,613,869
Quoted equity investments	-	-	-	-
Investments in Unit Trusts	-	-	-	-
Financial assets -fire value through other comprehensive income				
Unquoted equity investments	-	-	182,554,019	182,554,019
Total Financial Assets	<u>-</u>	<u>5,878,613,869</u>	<u>182,554,019</u>	<u>6,061,167,888</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,785,061,607	2,785,061,607
Investment property	-	-	4,222,900,000	4,222,900,000
	<u>-</u>	<u>-</u>	<u>10,108,315,420</u>	<u>10,108,315,420</u>

As at 30 September 2024	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	8,220,333,556	-	8,220,333,556
Quoted equity investments	340,119	-	-	340,119
Investments in Unit Trusts	-	-	-	-
Financial assets -fire value through other comprehensive income				
Unquoted equity investments	-	-	83,554,019	83,554,019
Total Financial Assets	<u>340,119</u>	<u>8,220,333,556</u>	<u>83,554,019</u>	<u>8,304,227,694</u>
Non financial assets measured at fair value				
Freehold land	-	-	2,994,836,498	2,994,836,498
Building & Building integrals	-	-	2,559,092,477	2,559,092,477
Investment property	-	-	2,859,263,087	2,859,263,087
	<u>-</u>	<u>-</u>	<u>8,413,192,062</u>	<u>8,413,192,062</u>

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Six month period ended 30 September 2025 Company	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	8,194,567,108	1,805,205,139	879,566,780	2,033,294,611	28,880,299	113,937,735	707,586,247	508,685,038	14,271,722,956
Fee Based Income & others	929,580,607	204,780,029	99,776,866	230,654,190	3,276,142	12,924,943	80,267,627	57,704,543	1,618,964,945
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	9,124,147,714	2,009,985,168	979,343,645	2,263,948,801	32,156,441	126,862,678	787,853,874	566,389,580	15,890,687,901
Segmental Result	4,774,239,655	1,051,731,207	512,444,714	1,184,618,496	16,825,961	66,381,305	412,247,075	296,365,171	8,314,853,583
VAT on Financial services	-	-	-	-	-	-	-	-	(1,586,247,617)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(220,312,169)
Profits from Operations	-	-	-	-	-	-	-	-	6,508,293,797
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	6,508,293,797
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,372,633,801)
Net profit for the period	-	-	-	-	-	-	-	-	4,135,659,996
Segment Asset	51,479,900,562	5,036,411,303	2,170,888,495	22,950,172,590	140,654,148	344,537,230	20,156,119,187	13,310,363,254	115,589,046,769
Total Asset									115,589,046,769
Segment Liabilities	37,844,096,276	3,702,385,439	1,595,871,637	16,871,216,369	103,398,201	253,277,492	14,817,241,423	9,784,763,820	84,972,250,658
Total Liabilities									84,972,250,658

For Six month period ended 30 September 2024	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	2,528,626,150	6,045,532,595	894,024,766	2,012,982,449	329,704,019	85,916,546	590,101,523	244,320,539	12,731,208,588
Fee Based Income & others	306,557,476	732,928,911	108,386,910	244,043,517	39,971,600	10,416,075	71,540,838	29,620,151	1,543,465,478
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	2,835,183,626	6,778,461,506	1,002,411,676	2,257,025,966	369,675,619	96,332,621	661,642,361	273,940,690	14,274,674,066
Segmental Result	760,672,943	1,818,644,906	268,944,640	605,554,634	99,183,079	25,845,810	177,517,053	73,497,628	3,829,860,693
VAT on Financial services	-	-	-	-	-	-	-	-	(813,450,557)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(112,979,244)
Profits from Operations	-	-	-	-	-	-	-	-	2,903,430,892
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	2,903,430,892
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,114,547,352)
Net profit for the period	-	-	-	-	-	-	-	-	1,788,883,540
Segment Asset	22,815,666,951	32,368,280,983	2,919,687,493	14,354,948,005	909,046,242	290,644,161	21,851,254,557	13,995,604,221	109,505,132,612
Total Asset									109,505,132,612
Segment Liabilities	17,670,140,642	25,068,391,756	2,261,222,025	11,117,533,872	704,032,671	225,096,343	16,923,228,326	10,839,231,458	84,808,877,094
Total Liabilities									84,808,877,094

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Six month period ended 30 September 2025 Group	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	8,194,567,108	1,805,205,139	879,566,780	2,033,294,611	28,880,299	113,937,735	710,780,304	508,685,038	14,274,917,013
Fee Based Income & others	1,006,813,845	221,793,965	108,066,723	249,817,854	3,548,337	13,998,798	87,329,012	62,498,864	1,753,867,398
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	9,201,380,953	2,026,999,103	987,633,503	2,283,112,464	32,428,635	127,936,533	798,109,316	571,183,902	16,028,784,411
Segmental Result	4,850,522,753	1,068,535,834	520,632,588	1,203,546,404	17,094,807	67,441,949	420,724,608	301,100,512	8,449,599,454
VAT on Financial services	-	-	-	-	-	-	-	-	(1,586,247,617)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(220,312,169)
Profits from Operations	-	-	-	-	-	-	-	-	6,643,039,668
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	6,643,039,668
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,413,008,272)
Net profit for the period	-	-	-	-	-	-	-	-	4,230,031,396
Segment Asset	51,479,900,562	5,036,411,303	2,170,888,495	22,950,172,590	140,654,148	344,537,230	20,393,992,529	13,310,941,954	115,827,498,810
Total Asset									115,827,498,810
Segment Liabilities	37,780,189,636	3,696,133,288	1,593,176,718	16,842,726,252	103,223,595	252,849,787	14,966,790,859	9,768,665,164	85,003,755,298
Total Liabilities									85,003,755,298

For Six month period ended 30 September 2024	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	2,528,626,150	6,045,532,595	894,024,766	2,012,982,449	329,704,019	85,916,546	600,278,206	244,320,539	12,741,385,271
Fee Based Income & others	325,388,310	777,950,364	115,044,768	259,034,321	42,426,926	11,055,901	77,244,915	31,439,621	1,639,585,125
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	2,854,014,461	6,823,482,959	1,009,069,533	2,272,016,770	372,130,945	96,972,447	677,523,121	275,760,160	14,380,970,396
Segmental Result	780,705,430	1,866,539,316	276,027,355	621,502,047	101,795,087	26,526,465	185,334,022	75,433,204	3,933,862,927
VAT on Financial services	-	-	-	-	-	-	-	-	(813,450,557)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(112,979,244)
Profits from Operations	-	-	-	-	-	-	-	-	3,007,433,126
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	3,007,433,126
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,150,251,428)
Net profit for the period	-	-	-	-	-	-	-	-	1,857,181,698
Segment Asset	22,815,666,951	32,368,280,983	2,919,687,493	14,354,948,005	909,046,242	290,644,161	22,135,927,710	13,995,631,469	109,789,833,013
Total Asset									109,789,833,013
Segment Liabilities	17,630,863,119	25,012,669,261	2,256,195,738	11,092,821,608	702,467,734	224,595,995	17,105,592,938	10,815,158,865	84,840,365,257
Total Liabilities									84,840,365,257

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

NOTES TO THE INTERIM FINANCIAL STATEMENTS

- 1 The interim financial statements of the company have been prepared in accordance with the Sri Lanka Accounting Standards (LKAS/SLFRS).
- 2 The Company has used the same accounting policies and method of computing described in the Audited Financial statements of the company for 2024/25 in the preparation of these interim financial statements.
- 3 These Financial Statements are in accordance with Sri Lanka Accounting Standard LKAS 34, Interim Financial Reporting and provisions of the Companies Act No 07 of 2007. Further they provide the information as required in terms of rule 7.4 of the Colombo Stock Exchange.
- 4 The company assessed the Expected Credit Losses (ECL) of credit facilities based on two approaches of individual and collective basis. The customers who have been identified as individually significant were assessed under individual basis and they were staged based on the identified indicators of increase in credit risks.

The Expected Credit Losses assessed on collective impairment approach were based on Probability of Default (PD), Loss Given Default (LGD) and the Economic Factor Adjustment (EFA) by applying the recent forecasts and projections published by the Central Bank of Sri Lanka. Further, the company has accounted for management overlays to mitigate any expected losses by moving the staging of facilities in respect of identified stressed customers to a higher stage where necessary to capture significant increases in credit risk due to stressed economic conditions.

5 Events After the balance sheet Date

There are no circumstances other than any adjustments that may be required if any in the recognition of income in relation to the contracts associated with volatile economic and market conditions.

6 Stated Capital is represented by number of shares in issue as follows;

	30-Sep-2025	30-Sep-2024
Issued and fully paid Ordinary Shares (Quoted)	318,074,365	318,074,365

7 Market value of Shares

	30-Sep-2025	30-Sep-2024
	LKR	LKR
Highest traded price	149.75	39.70
Lowest traded price	89.40	29.00
Last traded price	145.25	35.10

8 Information on Listed Debentures

	30-Sep-2025	30-Sep-2024
	COCR-BD-04/03/26-C2471-9	COCR-BD-04/03/26-C2471-9
Highest Traded Price	Not Traded	Not Traded
Lowest Traded Price	Not Traded	Not Traded
Last Traded Price	Not Traded	Not Traded
Interest Yield as at date of last trade	Not Traded	Not Traded
Coupon Rate	9.00% p.a	9.00% p.a
Current Yield & Yield to Maturity	9.00%	9.00%
Debt Equity Ratio	2.32	3.14
Quick Asset Ratio	1.10	1.01
Interest Cover Ratio	2.75	1.58
Interest Rates of Comparable Government Securities	9.76%	12.98%

9 Major twenty shareholders as at 30 September 2025

No	Name of the Shareholder	Total Holding	Percentage
1	GROUP LEASE HOLDINGS PTE LTD (IN LIQUIDATION)	95,390,500	29.99%
2	B G INVESTMENTS (PVT) LIMITED	83,832,175	26.36%
3	LOLC FINANCE PLC/B.G.INVESTMENTS (PVT) LTD	45,000,000	14.15%
4	PEOPLE S LEASING AND FINANCE PLC/B G INVESTMENTS (PVT) LIMITED	31,000,000	9.75%
5	SEYLAN BANK PLC/S.R. FERNANDO	8,935,000	2.81%
6	PEOPLE'S LEASING & FINANCE PLC /MS.S.N.EGODAGE	5,093,438	1.60%
7	DR. E. FERNANDO	4,500,000	1.41%
8	BNYM RE ACADIAN FRONTIER MARKETS EQUITY FUND	2,170,114	0.68%
9	MRS. H.H.J. HEWAGE	1,946,124	0.61%
10	J.B. COCOSHELL (PVT) LTD	1,554,160	0.49%
11	ASIA SECURITIES (PVT) LTD (TRADING ACCOUNT)	1,500,000	0.47%
12	MR. T.K. HEMACHANDRA	1,355,689	0.43%
13	MISS. S.N. EGODAGE	1,276,000	0.40%
14	MR. S.M. HEMACHANDRA	1,050,000	0.33%
15	DFCC BANK PLC A/C NO .02	584,164	0.18%
16	MR. E.J.B.U. FERNANDO	550,000	0.17%
17	MR. D.T. SEMAGE	488,649	0.15%
18	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/T.RUCHIRA	467,005	0.15%
19	MR. P.S. DANGAMPOLA	462,000	0.15%
20	MR. A.S. RATNAYAKE	460,000	0.14%

Public Shareholding

Percentage	18.99%
Number	5,393

10 Directors' shareholding as at 30 September 2025

Name of the Shareholder	No. of Shares	% of Shareholding
Mr. R.S. Egodage	Nil	-
Mr. P.S.R.C. Chitty	429,808	0.135
Ms. G.R. Egodage	Nil	-
Mr. G.B. Egodage	Nil	-
Mr. Lasantha Wickremasinghe	Nil	-
Ms. G.A.M. Edwards	Nil	-
Mr. F.A.P.L. Solbani	Nil	-
Ms. C S Jesudian	Nil	-
Dr.Ms. J.P. Kuruppu	Nil	-

11 The Float adjusted Market Capitalisation as at 30 September 2025 - LKR 8,773,437,258/-

The float adjusted market capitalization of the Company falls under Option 2 of Rule 7.14.1 (i) b, of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

COMMERCIAL CREDIT & FINANCE PLC
CORPORATE INFORMATION

1 Company Name	Commercial Credit and Finance PLC
2 Legal Form	Incorporated as a Private Limited Liability Company under the Companies Act No.17 of 1982 on 4 October 1982 and converted to a Public Company on 16 December 1989 and re-registered under the Companies Act No.07 of 2007 on 8 April 2008.A Registered Finance Company under the Finance Companies Act No. 78 of 1988 and re-registered under the Finance Business Act No. 42 of 2011. A Registered Finance Leasing establishment under the Finance Leasing Act No.56 of 2000 (as amended).The Shares of the Company were listed on Dirisavi Board of the Colombo Stock Exchange on 1 June 2011. The Stock Exchange code for the Company share is "COCR".
3 New Registration No. (Under the Companies Act No. 7 of 2007)	PB 269 PQ
4 Place of Incorporation	Kandy, Sri Lanka
5 Registered Office	No. 106, Yatinuwara Veediya, Kandy
6 City Office	No. 165, Kynsey Road, Colombo 08
7 Telephone	081 2 000 000 011 2 000 000
8 Fax	081 2234977 / 011 2327882
9 E-mail	ccl@cclk.lk
10 Website	www.cclk.lk
11 Board of Directors of the Company	Mr. G.B. Egodage (Non-Independent Non-Executive Director) - Chairman Mr. R.S. Egodage (Executive Director) - Chief Executive Officer Ms. G.R. Egodage (Executive Director) Mr. P.S.R.C. Chitty (Executive Director) - Chief Operating Officer Mr. L.L.S. Wickremasinghe (Independent Non-Executive Director) Ms. G.A.M. Edwards (Independent Non-Executive Director) Mr. F.A.P.L. Solbani (Non-Independent Non-Executive Director) Dr.Ms. J.P. Kuruppu (Independent Non-Executive Director) Ms. C. S. Jesudian (Independent Non-Executive Director)
12 Company Secretary	Ms.Shashika Ruwanmali No. 165, Kynsey Road Colombo 08
13 Company Auditors	KPMG Chartered Accountants No. 32A, Sir Mohamed Macan Markar Mawatha Colombo 03
14 Bankers of the Company	Commercial Bank of Ceylon PLC Hatton National Bank PLC Nations Trust Bank PLC Sampath Bank PLC National Development Bank PLC Seylan Bank PLC People's Bank Bank of Ceylon Cargills Bank Limited DFCC Bank PLC HDFC Bank Pan Asia Banking Corporation PLC



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