

INTERIM FINANCIAL STATEMENTS

**FOR THE QUARTER ENDED
30th June 2026**

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COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF FINANCIAL POSITION

	COMPANY		GROUP	
	As at 30-Jun-26 (Unaudited) LKR	As at 31-Mar-26 (Audited) LKR	As at 30-Jun-26 (Unaudited) LKR	As at 31-Mar-26 (Audited) LKR
Assets				
Cash and Bank Balances	3,748,858,204	3,025,646,835	3,755,524,086	3,030,811,194
Placements with Banks	2,802,390,061	2,686,823,769	2,802,390,061	2,686,823,769
Financial assets measured at fair value through profit or loss	3,152,617,950	4,666,060,615	3,152,922,121	4,668,312,068
Financial assets at amortised cost	-	-	-	-
Loans and Receivables	30,540,088,113	33,396,085,584	30,540,088,113	33,350,952,434
Lease Rentals Receivable & Stock out on Hire	67,240,188,078	65,619,972,955	67,240,188,078	65,619,972,955
Debt & Other instruments	5,780,354,218	7,250,613,519	5,842,349,711	7,335,649,845
Financial assets measured at fair value through other comprehensive income	210,753,456	210,753,456	210,753,456	210,753,456
Other Financial Assets	154,191,524	142,521,438	221,776,177	188,276,434
Inventories	51,156,942	50,554,443	51,156,942	50,554,443
Other Assets	874,383,541	454,715,900	885,670,371	455,810,902
Investment in Subsidiary	15,000,000	15,000,000	15,000,000	-
Investment in Associate	1,765,277,839	1,371,703,979	1,765,277,839	1,371,703,979
Investment Properties	4,619,500,000	4,609,500,000	4,619,500,000	4,609,500,000
Property, Plant and Equipment	7,077,414,587	7,084,964,781	7,077,414,587	7,084,964,781
Right of use assets	673,570,743	655,344,598	673,754,347	655,344,598
Intangible Assets & Goodwill	747,291,735	747,695,256	747,291,735	747,695,256
Total Assets	129,453,036,991	131,987,957,128	129,601,057,624	132,067,126,114
Liabilities				
Due to Banks	25,596,202,820	29,502,639,363	25,596,202,820	29,502,639,363
Due to Customers	57,215,000,007	55,353,116,818	57,068,087,507	55,202,695,390
Unsecured Subordinate Term Loan	1,560,904,109	1,506,410,960	1,560,904,109	1,506,410,960
Other Financial Liabilities	1,509,914,295	2,643,838,108	1,579,807,039	2,643,574,826
Other Liabilities	1,274,842,617	2,387,273,208	1,275,248,430	2,415,971,105
Deferred tax liabilities	128,045,486	126,781,148	128,045,486	126,781,148
Post Employment Benefit Obligations	976,857,844	955,041,044	976,857,844	955,041,044
Current Tax Liabilities	4,023,673,194	3,398,271,154	4,023,673,194	3,439,597,003
Total Liabilities	92,285,440,372	95,873,371,803	92,208,826,428	95,792,710,839
Shareholders' Funds				
Stated Capital	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315
Retained Earnings	28,938,706,808	27,885,695,514	29,152,044,761	28,034,228,840
Reserves	6,078,249,496	6,078,249,496	6,089,546,120	6,089,546,120
Total Shareholders' Funds	37,167,596,619	36,114,585,325	37,392,231,196	36,274,415,275
Total Liabilities & Shareholders' Funds	129,453,036,991	131,987,957,128	129,601,057,624	132,067,126,114
Commitments and Contingent Liabilities	341,310,731	302,950,263	341,310,731	302,950,263
Net Assets Per Share (LKR)	116.85	113.54	117.56	114.04

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

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

These figures are provisional and subject to audit.

Date : 29th July 2026

STATMENET OF PROFIT OR LOSS

Company	For the Three months ended			
	30-Jun-26 (Unaudited) LKR	30-Jun-25 (Unaudited) LKR	Variance	
			LKR	%
Gross Income	9,243,758,164	7,995,487,850	1,248,270,314	16%
Interest Income	8,221,418,569	7,242,716,942	978,701,627	14%
Interest Expense	(2,437,984,125)	(1,938,527,318)	(499,456,807)	26%
Net Interest Income	5,783,434,444	5,304,189,624	479,244,820	9%
Fee & Commission Income	607,584,737	549,111,706	58,473,031	11%
Net Income from Real Estate	-	891,093	(891,093)	-100%
Net gain /(loss) from Trading	(13,649,014)	(8,532,746)	(5,116,267)	60%
Other Operating Income	428,403,872	211,300,855	217,103,016	103%
Total Operating Income	6,805,774,039	6,056,960,533	748,813,507	12%
Impairment (charge) /Revesal of financial assets	(444,000,000)	565,000,000	(1,009,000,000)	-179%
Net Operating Income	6,361,774,039	6,621,960,533	(260,186,493)	-4%
Operating Expenses				
Personnel Costs	(1,278,466,667)	(1,243,058,928)	(35,407,739)	3%
Depreciation	(166,622,105)	(163,999,157)	(2,622,948)	2%
Other Operating Expenses	(1,375,543,636)	(973,956,621)	(401,587,015)	41%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	3,541,141,632	4,240,945,827	(699,804,195)	-17%
Social Security Contribution Levy	(102,138,780)	(110,111,866)	7,973,086	-7%
Value Added Tax on Financial Services	(735,399,218)	(792,805,436)	57,406,218	7%
	2,703,603,633	3,338,028,524	(634,424,891)	-19%
Share of Profit /(loss) of associate	393,573,860	-	393,573,860	-
Profit Before Income Tax	3,097,177,493	3,338,028,524	(240,851,031)	-7%
Income Tax	(1,089,943,109)	(1,255,393,684)	165,450,575	13%
Profit for the Period	2,007,234,384	2,082,634,840	(75,400,456)	-4%
Total Comprehensive Income for the period	2,007,234,384	2,082,634,840	(75,400,456)	-4%
Earning per Share (LKR) -Annualized	25.24	26.19		
Earning per Share (LKR) - For the Period	6.31	6.55		

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATMENET OF PROFIT OR LOSS

Group	For the Three months ended			
	30-Jun-26 (Unaudited) LKR	30-Jun-25 (Unaudited) LKR	Variance	
			LKR	%
Gross Income	9,347,085,481	8,064,207,407	1,282,878,075	16%
Interest Income	8,226,281,590	7,242,716,942	983,564,648	14%
Interest Expense	(2,437,984,125)	(1,938,527,318)	(499,456,807)	26%
Net Interest Income	5,788,297,465	5,304,189,624	484,107,841	9%
Fee & Commission Income	705,897,088	613,490,497	92,406,591	15%
Net Income from Real Estate	-	891,093	(891,093)	-100%
Net gain /(loss) from Trading	(13,649,014)	(8,532,746)	(5,116,268)	60%
Other Operating Income	428,555,816	215,641,620	212,914,196	99%
Total Operating Income	6,909,101,356	6,125,680,089	783,421,267	13%
Impairment (charge) /Revesal of financial assets	(444,000,000)	565,000,000	(1,009,000,000)	-179%
Net Operating Income	6,465,101,356	6,690,680,089	(225,578,733)	-3%
Operating Expenses				
Personnel Costs	(1,279,396,194)	(1,244,161,428)	(35,234,766)	3%
Depreciation	(166,622,105)	(163,999,157)	(2,622,947)	2%
Other Operating Expenses	(1,385,410,034)	(974,695,830)	(410,714,204)	42%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	3,633,673,023	4,307,823,673	(674,150,650)	-16%
Social Security Contribution Levy	(102,138,780)	(110,111,866)	7,973,086	-7%
Value Added Tax on Financial Services	(735,399,218)	(792,805,436)	57,406,218	-7%
	2,796,135,025	3,404,906,371	(608,771,346)	-18%
Share of Profit /(loss) of associate	393,573,860	-	393,573,860	-
Profit Before Income Tax	3,189,708,885	3,404,906,371	(215,197,486)	-6%
Income Tax	(1,117,669,874)	(1,275,407,748)	157,737,874	-12%
Profit for the Period	2,072,039,011	2,129,498,623	(57,459,612)	-3%
Total Comprehensive Income for the period	2,072,039,011	2,129,498,623	(57,459,612)	-3%

Earning per Share (LKR) -Annualized	26.06	26.78
Earning per Share (LKR) - For the Period	6.51	6.69

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	Total LKR
Balance as at 1 April 2025 (Audited)	2,150,640,315	849,818,418	58,751,125	20,674,166,570	4,666,205,870	(10,000,000)	28,389,582,298
Net profit for the period	-	-	-	2,082,634,840	-	-	2,082,634,840
Dividend Paid	-	-	-	-	-	-	-
Balance as at 30 June 2025	2,150,640,315	849,818,418	58,751,125	22,756,801,410	4,666,205,870	(10,000,000)	30,472,217,138
Balance as at 1 April 2026 (Audited)	2,150,640,315	849,818,418	58,751,125	27,885,695,514	5,151,480,516	18,199,437	36,114,585,325
Net profit for the period	-	-	-	2,007,234,384	-	-	2,007,234,384
Dividend Paid	-	-	-	(954,223,090)	-	-	(954,223,090)
Balance as at 30 June 2026	2,150,640,315	849,818,418	58,751,125	28,938,706,808	5,151,480,516	18,199,437	37,167,596,619

Group	Stated Capital LKR	Revaluation Reserve LKR	General Reserve LKR	Retained Earnings LKR	Statutory Reserve Fund LKR	FVOCI Reserve LKR	Total LKR
Balance as at 1 April 2025 (Audited)	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
Net profit for the period	-	-	-	2,129,498,623	-	-	2,129,498,623
Dividend Paid	-	-	-	-	-	-	-
Balance as at 30 June 2025	2,150,640,315	849,818,418	58,751,125	22,907,310,730	4,675,136,341	(10,000,000)	30,631,656,931
Balance as at 1 April 2026 (Audited)	2,150,640,315	849,818,418	58,751,125	28,034,228,840	5,162,777,140	18,199,437	36,274,415,275
Net profit for the period	-	-	-	2,072,039,011	-	-	2,072,039,011
Dividend Paid	-	-	-	(954,223,090)	-	-	(954,223,090)
Balance as at 30 June 2026	2,150,640,315	849,818,418	58,751,125	29,152,044,761	5,162,777,140	18,199,437	37,392,231,196

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF CASH FLOW

For the Three month period ended	COMPANY		GROUP	
	30-Jun-26 (Unaudited) LKR	30-Jun-25 (Unaudited) LKR	30-Jun-26 (Unaudited) LKR	30-Jun-25 (Unaudited) LKR
Cash Flows From Operating Activities				
Profit before Income Tax Expense	3,097,177,493	3,338,028,524	3,189,708,885	3,404,906,371
Adjustments for				
Depreciation and amortisation	96,223,019	102,405,933	96,223,019	102,405,933
Impairment (charge) /Reversal of financial assets	444,000,000	(565,000,000)	444,000,000	(565,000,000)
Share of profit / loss of associate	(393,573,860)	-	(393,573,860)	-
Amortisation of Right of use assets	70,399,086	61,593,224	70,399,086	61,593,224
Provision for defined benefit plans	30,000,000	30,000,000	30,000,000	30,000,000
Operating profit before working capital changes	3,344,225,738	2,967,027,681	3,436,757,131	3,033,905,527
(Increase)/Decrease in Inventories	(602,499)	1,816,919	(602,499)	1,816,919
(Increase)/Decrease in Loans and Advances	2,855,997,471	(2,553,135,950)	2,855,997,471	(2,553,135,950)
Decrease/(Increase) in Lease Rentals Receivable & Stock out on hire	(2,064,215,123)	(771,256,154)	(2,064,215,123)	(771,256,154)
(Increase)/Decrease in Right of use assets	(88,625,230)	(93,088,471)	(88,625,230)	(93,088,471)
Decrease/(Increase) in Other Financial Assets	(11,670,089)	94,796,281	(11,670,089)	94,796,281
Increase in Debt & other instruments	2,024,315	(4,851,054)	2,024,315	(4,851,054)
(Increase)/Decrease in Other Assets	(419,667,648)	(163,052,395)	(453,484,604)	(147,361,569)
(Decrease)/Increase in Amounts Due to Customers	1,861,883,189	(3,602,183,451)	1,861,883,189	(3,602,183,451)
(Decrease)/Increase in Other Financial Liabilities	(1,133,923,813)	472,983,980	(1,133,923,813)	472,983,980
(Decrease)/Increase in Other Liabilities	1,376,018,025	226,683,852	1,310,277,754	(8,310,724)
Cash generated from Operations	5,721,444,337	(3,424,258,761)	5,714,418,502	(3,576,684,666)
Retirement Benefit obligation paid	(8,183,200)	(11,810,438)	(8,183,200)	(11,810,438)
Taxes paid	(2,885,795,281)	(554,281,358)	(2,902,224,820)	(606,984,793)
Net cash flows from/(used in) Operating activities	2,827,465,856	(3,990,350,556)	2,804,010,482	(4,195,479,897)
Cash flows from / (used in) Investing activities				
Acquisition of Investment Property	10,000,000	-	10,000,000	-
Acquisition of Property, plant and equipments	7,550,193	(51,138,953)	7,550,193	(51,138,953)
Investments in Units	-	-	-	(117,065,886)
Net investment in placements with banks	567,376,096	845,599,207	592,332,993	845,599,207
Net investment in financial assets measured at fair value through profit or loss	1,513,442,665	106,243,866	1,513,442,665	106,243,866
Net investment in financial assets measured at fair value through other comprehensive income	-	(27,000,000)	-	(27,000,000)
Net cash flows from/(used in) Investing activities	2,098,368,954	873,704,120	2,123,325,851	756,638,233
Cash flows from / (used in) Financing activities				
Net cash flow from/(used in) Debt Instruments issued and Other borrowings	-	28,935,707	-	28,935,707
Proceeds from Loans obtained	1,000,000,000	1,300,000,000	1,000,000,000	1,300,000,000
Lease Payments	(67,194,403)	(48,326,430)	(67,194,403)	(48,326,430)
Repayment of Bank Loans	(5,037,807,065)	(4,186,501,878)	(5,037,807,065)	(4,186,501,878)
Dividend paid	(954,223,090)	-	(954,223,090)	-
Net cash flows from/(used in) Financing activities	(5,059,224,559)	(2,905,892,602)	(5,059,224,559)	(2,905,892,601)
Net increase in Cash and Cash equivalents	(133,389,748)	(6,022,539,039)	(131,888,226)	(6,344,734,266)
Cash and Cash equivalents at the beginning of the period	11,080,292,388	16,774,839,348	11,085,456,747	17,152,392,901
Cash and Cash equivalents at the end of the period	10,946,902,640	10,752,300,310	10,953,568,521	10,807,658,636
Cash in hand	3,748,858,204	3,194,427,125	3,755,524,086	3,202,268,461
Reverse repurchase agreements	5,755,354,218	3,434,813,478	5,755,354,218	3,454,813,478
Placements with Bank	1,704,399,501	4,276,145,852	1,704,399,501	4,303,662,841
Bank Overdrafts	(261,709,283)	(153,086,144)	(261,709,283)	(153,086,144)
Total Cash and Cash Equivalents For the Purpose of Cash Flow Statement	10,946,902,640	10,752,300,310	10,953,568,521	10,807,658,636

These figures are provisional and subject to audit.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

COMPANY As at 30 June 2026	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
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,748,858,204	3,748,858,204
Placements with banks	-	-	2,802,390,061	2,802,390,061
Financial assets measured at fair value through profit or loss	3,152,617,950	-	-	3,152,617,950
Financial assets at amortised cost				
Loans and Receivables	-	-	30,540,088,113	30,540,088,113
Lease rentals receivable & Stock out on hire	-	-	67,240,188,078	67,240,188,078
Debt & other instruments			5,780,354,218	5,780,354,218
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	154,191,524	154,191,524
Total Financial Assets	3,152,617,950	210,753,456	110,266,070,198	113,629,441,604
As at 30 June 2026			At Amortised Cost	Total
Liabilities			Other Financial Liabilities	LKR
Due to Banks	-	-	25,596,202,820	25,596,202,820
Due to Customers	-	-	57,215,000,007	57,215,000,007
Unsecured Subordinate Term Loan	-	-	1,560,904,109	1,560,904,109
Other Financial Liabilities	-	-	1,509,914,295	1,509,914,295
Total Financial Liabilities	-	-	85,882,021,231	85,882,021,231

As at 31 March 2026	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
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	3,025,646,835	3,025,646,835
Placement with Banks	-	-	2,686,823,769	2,686,823,769
Financial assets measured at fair value through profit or loss	4,666,060,615	-	-	4,666,060,615
Financial assets at amortised cost				
Loans and receivables	-	-	33,396,085,584	33,396,085,584
Lease rentals receivable & Stock out on hire	-	-	65,619,972,955	65,619,972,955
Debt & other instruments	-	-	7,250,613,519	7,250,613,519
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	142,521,438	142,521,438
Total Financial Assets	4,666,060,615	210,753,456	112,121,664,100	116,998,478,171
As at 31 March 2026			At Amortised Cost	Total
Liabilities			Other Financial Liabilities	LKR
Due to Banks	-	-	29,502,639,363	29,502,639,363
Due to customers	-	-	55,353,116,818	55,353,116,818
Unsecured Subordinate Term Loan	-	-	1,506,410,960	1,506,410,960
Debt Instruments Issued and Other borrowed funds	-	-	-	-
Other financial liabilities	-	-	2,643,838,108	2,643,838,108
Total Financial Liabilities	-	-	89,006,005,249	89,006,005,249

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 June 2026	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,755,524,086	3,755,524,086
Placements with banks	-	-	2,802,390,061	2,802,390,061
Financial assets measured at fair value through profit or loss	3,152,922,121	-	-	3,152,922,121
Financial assets at amortised cost				
Loans and Receivables	-	-	30,540,088,113	30,540,088,113
Lease rentals receivable & Stock out on hire	-	-	67,240,188,078	67,240,188,078
Debt & other instruments	-	-	5,842,349,711	5,842,349,711
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	221,776,177	221,776,177
Total Financial Assets	3,152,922,121	210,753,456	110,402,316,226	113,765,991,803
As at 30 June 2026			At Amortised Cost	Total
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	25,596,202,820	25,596,202,820
Due to Customers	-	-	57,068,087,507	57,068,087,507
Unsecured Subordinate Term Loan	-	-	1,560,904,109	1,560,904,109
Debt Instruments Issued and Other borrowed funds	-	-	-	-
Other Financial Liabilities	-	-	1,579,807,039	1,579,807,039
Total Financial Liabilities	-	-	85,805,001,475	85,805,001,475

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 31 March 2026	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	3,030,811,194	3,030,811,194
Placement with Banks	-	-	2,686,823,769	2,686,823,769
Financial assets measured at fair value through profit or loss	4,668,312,068	-	-	4,668,312,068
Financial assets at amortised cost				
Loans and receivables	-	-	33,350,952,434	33,350,952,434
Lease rentals receivable & Stock out on hire	-	-	65,619,972,955	65,619,972,955
Debt & other instruments	-	-	7,335,649,845	7,335,649,845
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	188,276,434	188,276,434
Total Financial Assets	4,668,312,068	210,753,456	112,212,486,631	117,091,552,155
As at 31 March 2026			At Amortised Cost	Total
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	29,502,639,363	29,502,639,363
Due to customers	-	-	55,202,695,390	55,202,695,390
Unsecured Subordinate Term Loan	-	-	1,506,410,960	1,506,410,960
Debt Instruments Issued and Other borrowed funds	-	-	-	-
Other financial liabilities	-	-	2,643,574,826	2,643,574,826
Total Financial Liabilities	-	-	88,855,320,539	88,855,320,539

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 June 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	3,049,870,738	-	3,049,870,738
Quoted equity investments	102,747,212	-	-	102,747,212
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	-	-	210,753,456	210,753,456
Unit Trusts	-	-	-	-
Total Financial Assets	<u>102,747,212</u>	<u>3,049,870,738</u>	<u>210,753,456</u>	<u>3,363,371,406</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,662,507,217	2,662,507,217
Investment property	-	-	4,619,500,000	4,619,500,000
	<u>-</u>	<u>-</u>	<u>10,382,361,030</u>	<u>10,382,361,030</u>

As at 31 March 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,567,165,615	-	4,567,165,615
Quoted equity investments	98,895,000	-	-	98,895,000
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	-	-	210,753,456	210,753,456
Investments in Unit Trusts	-	-	-	-
Total Financial Assets	<u>98,895,000</u>	<u>4,567,165,615</u>	<u>210,753,456</u>	<u>4,876,814,071</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,668,602,925	2,668,602,925
Investment property	-	-	4,609,500,000	4,609,500,000
	<u>-</u>	<u>-</u>	<u>10,378,456,738</u>	<u>10,378,456,738</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 June 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	3,152,922,121	-	3,152,922,121
Quoted equity investments	102,747,212	-	-	102,747,212
Investments in Unit Trusts	-	1,995,493	-	1,995,493
Financial assets -fire value through other comprehensive income				
Unquoted equity investments	-	-	210,753,456	210,753,456
Total Financial Assets	102,747,212	3,154,917,614	210,753,456	3,468,418,282
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,662,507,217	2,662,507,217
Investment property	-	-	4,619,500,000	4,619,500,000
	-	-	10,382,361,030	10,382,361,030

As at 31March 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,567,464,679	-	4,567,464,679
Quoted equity investments	98,895,000	-	-	98,895,000
Investments in Unit Trusts	-	1,952,389	-	1,952,389
Financial assets -fire value through other comprehensive income				
Unquoted equity investments	-	-	210,753,456	210,753,456
Total Financial Assets	98,895,000	4,569,417,068	210,753,456	4,879,065,524
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,668,602,925	2,668,602,925
Investment property	-	-	4,609,500,000	4,609,500,000
	-	-	10,378,456,738	10,378,456,738

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Three month period ended 30 June 2026 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	5,752,206,320	150,433,664	434,175,799	1,301,815,834	9,284,119	52,440,166	311,524,916	209,537,752	8,221,418,569
Fee Based Income & others	715,291,191	18,706,539	53,990,088	161,881,780	1,154,487	6,520,974	38,738,358	26,056,177	1,022,339,596
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	6,467,497,511	169,140,203	488,165,887	1,463,697,614	10,438,606	58,961,140	350,263,275	235,593,929	9,243,758,164
Segmental Result	2,477,598,860	64,795,011	187,008,846	560,720,052	3,998,869	22,587,106	134,180,475	90,252,412	3,541,141,632
VAT on Financial services	-	-	-	-	-	-	-	-	(735,399,218)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(102,138,780)
Profits from Operations	-	-	-	-	-	-	-	-	2,703,603,633
Share of Associate Profit	-	-	-	-	-	-	-	-	393,573,860
Profit Before Tax	-	-	-	-	-	-	-	-	3,097,177,493
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,089,943,109)
Net profit for the period	-	-	-	-	-	-	-	-	2,007,234,384
Segment Asset	66,263,204,526	977,095,663	2,458,000,412	23,316,352,059	1,211,355,504	292,725,770	22,300,100,194	12,634,202,863	129,453,036,991
Total Asset									129,453,036,991
Segment Liabilities	47,238,204,311	696,559,197	1,752,277,550	16,621,933,851	863,560,089	208,680,516	15,897,460,690	9,006,764,168	92,285,440,372
Total Liabilities									92,285,440,372

For Three month period ended 30 June 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	3,922,076,169	1,149,173,186	453,025,484	981,335,574	57,924,402	56,480,817	400,411,117	222,290,192	7,242,716,942
Fee Based Income & others	407,640,512	119,439,176	47,085,149	101,994,994	6,020,366	5,870,327	41,616,681	23,103,704	752,770,908
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	4,329,716,681	1,268,612,362	500,110,632	1,083,330,568	63,944,768	62,351,144	442,027,798	245,393,896	7,995,487,850
Segmental Result	2,296,557,037	672,894,063	265,267,378	574,617,376	33,917,417	33,072,131	234,459,233	130,161,191	4,240,945,826
VAT on Financial services	-	-	-	-	-	-	-	-	(792,805,436)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(110,111,866)
Profits from Operations	-	-	-	-	-	-	-	-	3,338,028,524
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	3,338,028,524
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,255,393,684)
Net profit for the period	-	-	-	-	-	-	-	-	2,082,634,840
Segment Asset	41,075,167,727	7,977,736,903	2,595,914,876	18,038,637,686	719,418,576	334,705,908	23,874,025,401	12,202,104,614	106,817,711,691
Total Asset									106,817,711,691
Segment Liabilities	29,357,528,298	5,701,903,360	1,855,370,255	12,892,700,033	514,187,826	239,223,324	17,063,408,747	8,721,172,702	76,345,494,545
Total Liabilities									76,345,494,545

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Three month period ended 30 June 2026 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	5,752,206,320	150,433,664	434,175,799	1,301,815,834	9,284,119	52,440,166	316,387,938	209,537,752	8,226,281,590
Fee Based Income & others	783,719,248	20,496,093	59,155,029	177,368,138	1,264,931	7,144,801	43,106,819	28,548,832	1,120,803,891
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	6,535,925,568	170,929,757	493,330,828	1,479,183,972	10,549,049	59,584,967	359,494,757	238,086,584	9,347,085,481
Segmental Result	2,540,836,549	66,448,825	191,782,018	575,031,747	4,100,936	23,163,615	139,753,339	92,555,995	3,633,673,023
VAT on Financial services	-	-	-	-	-	-	-	-	(735,399,218)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(102,138,780)
Profits from Operations	-	-	-	-	-	-	-	-	2,796,135,025
Share of Associate Profit	-	-	-	-	-	-	-	-	393,573,860
Profit Before Tax	-	-	-	-	-	-	-	-	3,189,708,885
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,117,669,874)
Net profit for the period	-	-	-	-	-	-	-	-	2,072,039,011
Segment Asset	66,263,204,526	977,095,663	2,458,000,412	23,316,352,059	1,211,355,504	292,725,770	22,436,650,392	12,645,673,297	129,601,057,623
Total Asset									129,601,057,623
Segment Liabilities	47,145,080,733	695,186,027	1,748,823,177	16,589,166,010	861,857,700	208,269,132	15,963,274,063	8,997,169,587	92,208,826,428
Total Liabilities									92,208,826,428

For Three month period ended 30 June 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	3,922,076,169	1,149,173,186	453,025,484	981,335,574	57,924,402	56,480,817	400,411,117	222,290,192	7,242,716,942
Fee Based Income & others	444,853,527	130,342,636	51,383,496	111,305,995	6,569,958	6,406,222	45,415,818	25,212,814	821,490,465
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	4,366,929,696	1,279,515,822	504,408,979	1,092,641,569	64,494,360	62,887,039	445,826,935	247,503,006	8,064,207,407
Segmental Result	2,332,772,729	683,505,306	269,450,528	583,678,839	34,452,280	33,593,664	238,156,551	132,213,775	4,307,823,673
VAT on Financial services	-	-	-	-	-	-	-	-	(792,805,436)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(110,111,866)
Profits from Operations	-	-	-	-	-	-	-	-	3,404,906,370
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	3,404,906,371
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,275,407,748)
Net profit for the period	-	-	-	-	-	-	-	-	2,129,498,623
Segment Asset	41,075,167,727	7,977,736,903	2,595,914,876	18,038,637,686	719,418,576	334,705,908	24,077,580,895	12,202,852,426	107,022,014,997
Total Asset									107,022,014,997
Segment Liabilities	29,318,703,918	5,694,362,778	1,852,916,588	12,875,649,855	513,507,829	238,906,959	17,186,137,133	8,710,173,008	76,390,358,068
Total Liabilities									76,390,358,068

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 2025/26 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.

5 Events After the Balance Sheet Date

There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Financial Statements.

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

	30-Jun-2026	30-Jun-2025
Issued and fully paid Ordinary Shares (Quoted)	318,074,365	318,074,365

7 Market value of Shares

	30-Jun-2026	30-Jun-2025
	LKR	LKR
Highest traded price	137.00	89.90
Lowest traded price	108.75	87.40
Last traded price	120.00	89.30

8 Information on Listed Debentures

	30-Jun-2026	30-Jun-2025
	COCR-BD-04/03/26-C2471-9	COCR-BD-04/03/26-C2471-9
Highest Traded Price	-	Not Traded
Lowest Traded Price	-	Not Traded
Last Traded Price	-	Not Traded
Interest Yield as at date of last trade	-	Not Traded
Coupon Rate	-	9.00% p.a
Current Yield & Yield to Maturity	-	9.00%
Debt Equity Ratio	-	2.16
Quick Asset Ratio	-	1.15
Interest Cover Ratio	-	2.72
Interest Rates of Comparable Government Securities	-	9.47%

Listed debentures were redeemed on 04th March 2026.

9 Major twenty shareholders as at 30 June 2026

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	10,100,000	3.18%
6	PEOPLE'S LEASING & FINANCE PLC /MS.S.N.EGODAGE	5,093,438	1.60%
7	DR. E. FERNANDO	4,200,000	1.32%
8	BNYM RE ACADIAN FRONTIER MARKETS EQUITY FUND	2,130,702	0.67%
9	MRS. H.H.J. HEWAGE	1,946,124	0.61%
10	MANDALA VENTURES PVT LTD	1,419,109	0.45%
11	MR. T.K. HEMACHANDRA	1,355,689	0.43%
12	MISS. S.N. EGODAGE	1,276,000	0.40%
13	MR. G.I.A. PERERA	1,185,100	0.37%
14	MR. S.M. HEMACHANDRA	1,050,000	0.33%
15	J.B. COCOSHELL (PVT) LTD	922,352	0.29%
16	MR. D.T. SEMAGE	488,649	0.15%
17	N P CAPITAL LTD	460,000	0.14%
18	MR. A.S. RATNAYAKE	460,000	0.14%
19	MR. P.S. DANGAMPOLA	456,400	0.14%
20	DFCC BANK PLC/P.S.R.CASIE CHITTY	429,808	0.14%

Public Shareholding

Percentage	19.01%
Number	7,541

10 Directors' shareholding as at 30 June 2026

Name of the Shareholder	No. of Shares	% of Shareholding
Girisa Bandula Egodage	-	-
Gillian Auril Mary Edwards	-	-
Prasanna Senani Rajiv Casie Chitty	429,808	0.135
Liyanage Lasantha Sadananda Wickremasinghe	-	-
Christine Shiromi Jesudian	-	-
Geya Rasi Egodage	-	-
Roshan Sanjaya Egodage	-	-
Karnjote Singh S/O Jarmal Singh	-	-
Dr. (Ms) J. Kuruppu	-	-
Total	429,808	0.135

11 The Float adjusted Market Capitalisation as at 30 June 2026 - LKR 7,255,849,800

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@ccl.lk
10 Website	www.ccl.lk
11 Credit Rating	Rated BBB+(Stable) by Lanka Rating Agency
12 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 (Senior Director/Independent Non-Executive Director) Ms. G.A.M. Edwards (Independent Non-Executive Director) Dr. Ms. J.P. Kuruppu (Independent Non-Executive Director) Ms. C. S. Jesudian (Independent Non-Executive Director) Mr. Karnjote Singh S/O Jarmal Singh (Non - Independent Non-Executive Director)
13 Company Secretary	Ms.Shashika Ruwanmali No. 165, Kynsey Road Colombo 08
14 Company Auditors	KPMG Chartered Accountants No. 32A, Sir Mohamed Macan Markar Mawatha Colombo 03
15 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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