COMMERCIAL CREDIT AND FINANCE PLC

KEY FINANCIAL DATA FOR THE PERIOD ENDED 30 [™] SEPTEMBER 2022 (UNAUDI "From 1" April 2022 to "From 1" April 202				
In Rupees Million	"From 1" April 2022 to 30 th September 2022"		30 th September 2021"	
interest Income	10,8	894	8,4	448
nterest Expenses	(5,455)		(3,271)	
Net Interest Income	5,439		5,177	
Gains/ (Losses) from trading activities	(80)		29	
Other Income	1,856		908	
Operating Expenses (excluding impairment) Impairment	(3,361)		(2,760)	
Profit/(Loss) Before Tax	(1,457)		(1,005) 2,349	
Taxes	2,397 (1,248)		(1,027)	
Profit/(Loss) After Tax		149		322
KEY FINANCIAL DATA AS AT 30				
In Rupees Million	As at 30 th Sep	otember 2022	As at 30 th Sep	otember 202
Assets				
Cash and Bank Balance	3,549		7,089	
Government Securities	5,503		5,334	
Loans (excluding due from related parties)	77,	814	68,457	
Investments in Equity		328		379
Investment Properties and Real Estate	1,	490	1,	553
Property, Plant and Equipment	5,	726	3,426	
Other Assets		426		613
Total Assets	97,836		89,851	
Liabilities			,	
Due to Banks	20	843	20	570
Deposits from Customers		394 394		119
Other Borrowings		354		354
Other Liabilities		352		567
Total Liabilities	78,	943	73,	610
Equity				
Stated Capital	2,	151	2,	151
Statutory Reserve Fund	4,073		3,	790
Retained Earnings	12,262		9,	893
Other Reserves		407		407
Total Equity	18,	893	16,	241
Net Assets Value Per Share		9.40		1.06
SELECTED KEY PERF	ORMANCE	INDICATOR	s	
Item	As at 30 th Sep	otember 2022	As at 30th Ser	otember 202
		1	-	1
Regulatory Capital Adequacy (%)	Actual	Required	Actual	Required
Tier 1 Capital Adequacy Ratio	15.16	8.5	Actual 13.04	Required 7
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio	15.16 16.31	8.5 12.5	Actual 13.04 14.14	Required 7 11
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio	15.16	8.5	Actual 13.04	Required 7
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%)	15.16 16.31	8.5 12.5 10	Actual 13.04 14.14	Required 7 11 10
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio,	15.16 16.31	8.5 12.5 10 9.92	Actual 13.04 14.14	Required 7 11 10 6.34
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio,	15.16 16.31	8.5 12.5 10 9.92 0.44	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16)
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilites Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio,	15.16 16.31	8.5 12.5 10 9.92 0.44 2.22	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16) (17.67)
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio,	15.16 16.31	8.5 12.5 10 9.92 0.44	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16)
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Profitability (%)	15.16 16.31	8.5 12.5 10 9.92 0.44 2.22 95.95	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16) (17.67) 145.26
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Profitability (%) Net Interest Margin	15.16 16.31	8.5 12.5 10 9.92 0.44 2.22 95.95	Actual 13.04 14.14	Required 7 11 6.34 (3.16) (17.67) 145.26 13.5
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Profitability (%) Net Interest Margin Return on Assets	15.16 16.31	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilites Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Profitability (%) Net Interest Margin Return on Assets Return on Equity	15.16 16.31	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89 12.59	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33 17.25
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Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Proftability (%) Net Interest Margin Return on Equity Cost to Income Ratio Liquidity (%) Available Liquid Assets to Required Liquid Assets (Minimum 100%)	15.16 16.31	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89 12.59 54.67	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33 17.25 52.85 220.61
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio Liquidity (%) Available Liquid Assets to Required Liquid Assets (Minimum 100%) Liquid Assets to External Funds	15.16 16.31	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89 12.59 54.67 129.10	Actual 13.04 14.14	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33 17.25 52.85 220.61
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Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio Liquidity (%) Available Liquid Assets to Required Liquid Assets (Minimum 100%) Liquid Assets to External Funds Memorandum Information Number of Branches External Credit Rating	15.16 16.31 36.76	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89 12.59 54.67 129.10 9.40 133	Actual 13.04 14.14 33.75	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33 17.25 52.85 220.61 15.92 129
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Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio) (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio Liquidity (%) Available Liquid Assets to Required Liquid Assets (Minimum 100%) Liquid Assets to Required Liquid Assets (Minimum 100%) Liquid Assets to External Funds Memorandum information Number of Branches External Credit Rating Regulatory Deposit Restrictions Cap on total Deposits (Rs. mn) Downsizing of Deposits, per month/quarter/year (Rs. mn) Freezing of Borrowings. Regulatory Lending Restrictions Cap on total Borrowings (Rs. mn) Downsizing of Borrowings Regulatory Lending Restrictions Cap on total Lending portfolio (Rs. mn) Downsizing of Borrowings. Regulatory Lending Restrictions Cap on total Lending portfolio (Rs. mn) Downsizing of Borrowings (Rs. mn) Downsizing of Borrowings Regulatory Lending Restrictions Cap on total Lending portfolio (Rs. mn) Downsizing of Borrowings Cap on total Lending portfolio (Rs. mn) Downsizing of Borrowings Cap on total Lending portfolio (Rs. mn) Downsizing of Borrowings Cap on total Lending portfolio (Rs. mn) Downsizing of Borrowings Cap on total Lending Restrictions Cap on total Lending portfolio (Rs. mn) Downsizing of Lending portfolio (Rs. mn) Downsizing of Borrowings Cap on total Lending Restrictions Cap on total Lending Portfolio (Rs. mn) Downsizing of Lending portfolio (Rs. mn)	15.16 16.31 36.76 N N N N N N N N N N N N N N N N N N N	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89 12.59 54.67 129.10 9.40 133 BBB (Stable) /A /A /A /A /A	Actual 13.04 14.14 33.75	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33 17.25 52.85 220.61 15.92 129 3BB (Stable) /A /A /A /A /A /A /A /A
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Provision Coverage Ratio, Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio Liquidity (%) Available Liquid Assets to Required Liquid Assets (Minimum 100%) Liquid Assets to External Funds Memorandum Information Number of Branches External Credit Rating Regulatory Deposits Restrictions Cap on total Deposits (Rs. mn) Downsizing of Deposits, per month/quarter/year (Rs. mn) Freezing of Borrowings Regulatory Lending Portfolio (Rs. mn) Downsizing of Lending Portfolio (Rs. mn) Preezing of Lending Portfolio (Rs. mn) Downsizing of Lending Portfolio (Rs. mn) Preezing of Lending Portfolio (Rs. mn) Downsizing Of Lending Port	15.16 16.31 36.76 N N N N N N N N N N N N N N N N N N N	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89 12.59 54.67 129.10 9.40 133 BBB (Stable) /A /A /A /A /A /A	Actual 13.04 14.14 33.75	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33 17.25 52.85 220.61 15.92 129 3BB (Stable) /A /A /A /A /A /A /A /A /A
Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio (%) Gross Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans Ratio, Net-Non-Performing Loans to Core Capital Ratio, Proftability (%) Net-Non-Performing Loans to Core Capital Ratio, Proftability (%) Net Interest Margin Return on Equity Cost to Income Ratio Liquidt (%) Qualiable Liquid Assets to Required Liquid Assets (Minimum 100%) Liquid Assets to External Funds Memorandum information Number of Branches External Credit Rating Regulatory Deposits (Rs. mn) Downsizing of Deposits, Resurtons Cap on total Borrowings, Per month/quarter/year (Rs. mn) Freezing of Borrowings Regulatory Lending Restrictions Cap on total Lending portfolio (Rs. mn) Downsizing of Lending portfolio Per month/quarter/year (Rs. mn) Restrictions on granting new credit facilities and/or extending the terms of existing credit facilities	15.16 16.31 36.76 N N N N N N N N N N N N N N N N N N N	8.5 12.5 10 9.92 0.44 2.22 95.95 12.22 3.89 12.59 54.67 129.10 9.40 133 BBB (Stable) /A /A /A /A /A /A	Actual 13.04 14.14 33.75	Required 7 11 10 6.34 (3.16) (17.67) 145.26 13.5 4.33 17.25 52.85 220.61 15.92 129 3BB (Stable) /A /A /A /A /A /A /A /A /A /A

Officer of Commercial Credit and Finance PLC certify jointly that:

(Sgd.)

R.S.Egodage Chief Executive Off

Date: 27/10/2022

(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 have been extracted from the unaudited financial statements of the Licensed Finance Company unless indicated as audited.

	(Sgd.) M.A.D.J. Deshapriya	(Sgd.) K.K.C.M De Silva	
ficer	Financial Controller	Compliance Officer	COMMERCIAL
	Date: 27/10/2022	Date: 27/10/2022	CREDIT

City Office - No.165, Kynsey Road, Colombo 08. Tel: 011 2 000 000 | Fax: 011 2 327 882