COMMERCIAL CREDIT AND FINANCE PLC

SUSTAINABILITY REPORT 2025/26

OUR SHARED SUSTAINABLE FUTURE

COMMERCIAL CREDIT

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

BASIS OF PREPARATION

REPORTING ENTITY, ORGANIZATION BOUNDARY AND VALUE CHAIN

Commercial Credit & Finance PLC is incorporated as a Private Limited 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 Companies Act No. 42 of 2011. A Registered Finance Leasing establishment under the Finance Leasing Act No. 56 of 2000 (as amended). The Company's registered Office located at No. 106, Yatinuwara Veediya, Kandy.

Organization Boundary

Reporting Boundary for Non Financial Information

Commercial Credit and Finance PLC
100%

Commercial Credit Insurance Brokers (PVT) Limited

This report covers the operations of Commercial Credit & Finance PLC and its subsidiary in Sri Lanka. To ensure consistency and transparency across all reporting dimensions, both the financial statements and the non-financial disclosures including Governance, Strategy, Risk Management, and Metrics & Targets are prepared at the Group level. The Group's reporting boundary is presented alongside. We expect that changes and improvements will be made each year as the regulations further mature and market practices evolve.

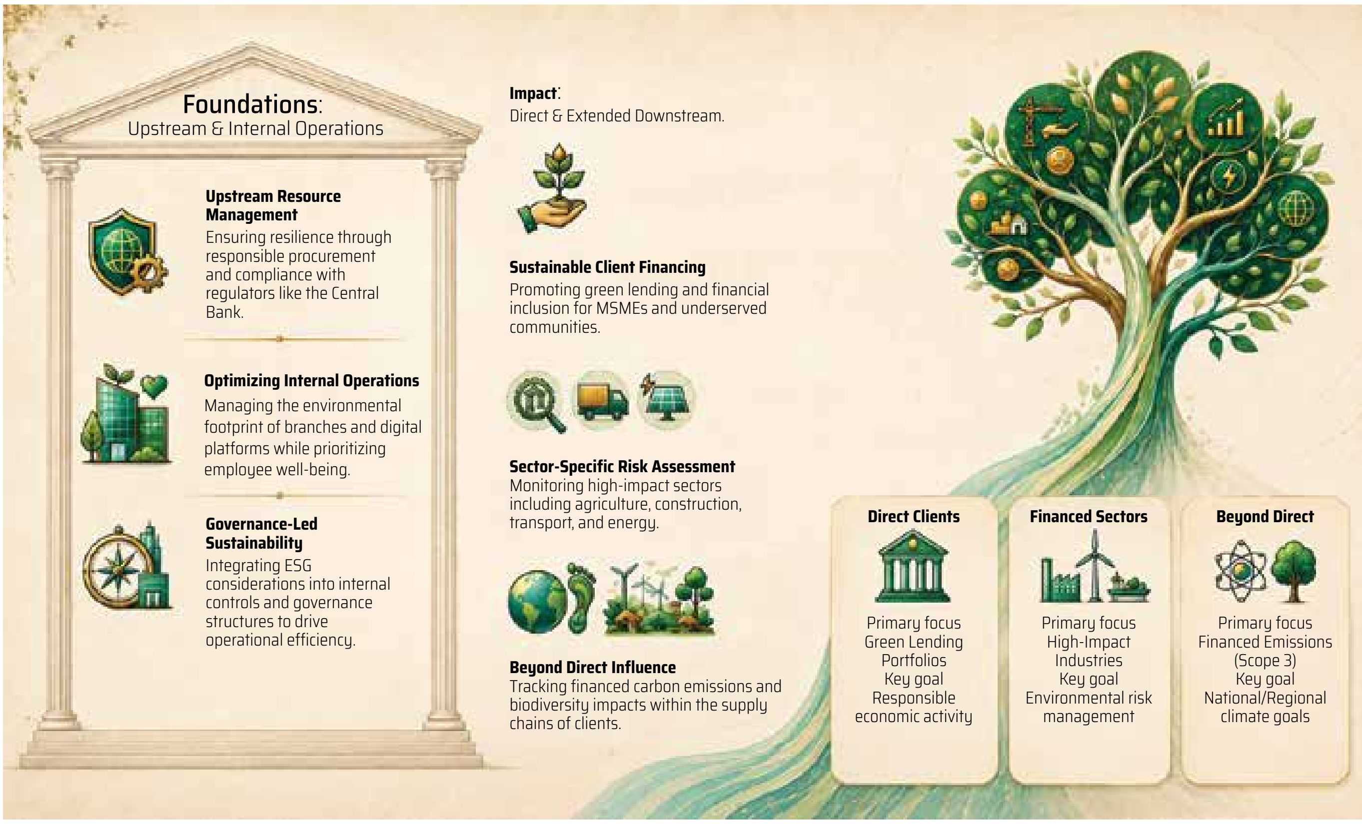
The Company operates as the parent entity of the Group, which includes its subsidiary, Commercial Credit Insurance Brokers (Pvt) Limited. Together, these entities are collectively referred to as "the Group."

The financial statements consolidate the results of the Company and its subsidiary, providing a comprehensive view of the Group's financial performance for the year ended 31 March 2026 and its financial position as at that date.

The SLFRS Sustainability-related Financial Disclosure Report was prepared on behalf of the Board of Directors and authorized for issue by the Board on 25th June 2026.

VALUE CHAIN

Mapping the Financial Value Chain:A Strategic Sustainability Framework



The Company's value chain reflects the full spectrum of activities, relationships, and stakeholders connected to the creation, delivery, and use of the financial products and services to which it contributes. It represents the broader system through which value is generated, sustained, and shared, extending from providers of capital, goods, and services to customers, communities, and other stakeholders influenced by the Company's activities.

Accordingly, the value chain includes all relevant parties that support, enable, regulate, deliver, or are impacted by the Company's business model. These may include investors, business partners, service providers, regulators, customers, and wider communities. Viewing the business through a value chain perspective enables the Company to better understand dependencies, assess areas of influence, and identify how climate-related and sustainability-related matters may arise across interconnected business relationships.

In line with the SLFRS Sustainability Disclosure Standards, the Group identifies, assesses, and reports Climate-Related Risks and Opportunities (CRROs) across its entire value chain, rather than focusing solely on its own direct operations. This encompasses impacts arising from activities the Group contributes to, as well as those directly linked to its products, services, and broader business relationships. This holistic approach ensures a comprehensive understanding of how climate-related matters affect the Group's entire operating model and wider ecosystem.

To facilitate this process within this Sustainability Statement, the Group's value chain is categorized into four main components. These four components serve as the foundation for systematically identifying, evaluating, and disclosing the climate-related matters that are most relevant to the Group and its stakeholders.

(a) Upstream Value Chain

The upstream value chain comprises the indirect impacts associated with the providers of goods, services, and capital inputs that support the Company's operations. These relationships are essential to the continuity of the business and influence the Company's ability to operate in a responsible, resilient, and sustainable manner.

The Company's key upstream stakeholders include:

1. Investors and providers of capital
2. Business partners
3. IT and digital service providers
4. Facility management and logistics partners
5. Professional service providers, including consultants, external auditors, and training institutions

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

6. Regulators, including the Central Bank of Sri Lanka (CBSL), the Securities and Exchange Commission of Sri Lanka (SEC), and other relevant government authorities

The Company engages with these stakeholders with increasing emphasis on responsible business conduct, sustainable procurement practices, regulatory compliance, and adherence to applicable environmental and social standards. Through these engagements, the Company seeks to strengthen transparency, accountability, and long-term resilience across its upstream value chain.

(b) Own Operations

Own operations refer to the direct impacts arising from the Company's internal activities, business processes, and use of resources. These include the Company's branch network, head office operations, digital platforms, technology infrastructure, and the subsidiary consolidated during the reporting period.

The Company's own operations remain central to its sustainability performance, as they shape its direct environmental footprint, social responsibility commitments, and governance practices. Key areas within own operations include the following:

1. The Company operates as a financial services provider offering a broad range of products and services to retail, SME, and corporate customers. For individual customers, these include fixed and savings deposits, personal loans, leasing facilities, housing loans, and other credit solutions designed to meet diverse financial needs.

2. For SME and corporate customers, the Company offers credit facilities, hire purchase, financial leasing, and bill discounting solutions that support working capital requirements, daily operations, and business expansion.

3. The Company also provides digital and online customer service platforms, including mobile-based and web-based solutions, to support seamless transactions, improved accessibility, and digital onboarding in line with changing customer expectations.

4. IT infrastructure, digital platforms, and operational systems that support service delivery, security, and business continuity.

5. Energy consumption, paper usage, water consumption, and waste generation across branch and office operations.

6. Employee well-being, workplace inclusiveness, and the maintenance of a safe, supportive, and productive working environment.

7. Governance structures, internal controls, and compliance with applicable laws, regulations, and internal policies.

Through the effective management of its own operations, the Company aims to improve operational efficiency, reduce direct environmental impacts, strengthen governance, and enhance the overall quality of service delivery.

(c) Downstream Value Chain — Direct Clients

The downstream value chain relating to direct clients refers to the indirect impacts arising through the Company's financing relationships with its customers, including retail, SME, and corporate segments. As a financial institution, Commercial Credit & Finance PLC recognizes that its lending, leasing, investment, and advisory activities can influence the environmental and social performance of the clients and sectors it supports.

In this context, the Company considers several important downstream areas in relation to its direct clients, including:

1. Sustainable finance and green lending portfolios, including the financing of energy-efficient assets and environmentally responsible business activities

2. The assessment and management of exposure to sectors with relatively higher environmental and social impacts, such as construction, agriculture, transport, and energy

3. Financial inclusion initiatives that support MSMEs and underserved communities across the island

By integrating sustainability considerations into client-related financing decisions, the Company aims to support responsible economic activity, improve resilience within its customer base, and contribute to broader social and environmental progress.

(d) Downstream Value Chain

BEYOND DIRECT CLIENTS

The downstream value chain beyond direct clients encompasses the broader societal and environmental impacts that may arise indirectly through the Company's role as a financier. This perspective recognizes that the Company's influence extends beyond its immediate customer relationships and includes the wider economic, social, and ecological effects associated with financed activities.

In this regard, the Company considers areas such as:

1. Sustainability practices within the supply chains of financed industries

2. Carbon emissions associated with financed activities, including financed emissions within the broader Scope 3 context

3. Community and biodiversity impacts that may be linked to financed projects and business operations

A significant share of the Company's sustainability-related impacts arises indirectly through its financing activities and its role in supporting the national and regional economy. Accordingly, the Company relies on sector-specific information, customer disclosures, and stakeholder engagement to identify, assess, and monitor material sustainability-related risks and opportunities across the value chain.

Through continued stakeholder engagement, responsible financing practices, and the integration of ESG considerations into risk management and decision-making processes, the Company seeks to create sustainable long-term value for customers, shareholders, employees, and the wider community.

BASIS OF MATERIALITY

The Company discloses Climate-Related Risks and Opportunities (CRROs) that could reasonably be expected to materially affect its cash flows, access to finance, or cost of capital over the short, medium, or long term.

In determining the matters to be disclosed, the Group focuses on financial materiality, in accordance with the requirements of SLFRS S1. This approach enables the Group to identify and evaluate the financial implications of climate-related matters that could reasonably be expected to influence its ability to preserve or create value over time. A materiality assessment was carried out during the financial year under review, incorporating both quantitative and qualitative considerations, alongside stakeholder input, to identify the Climate-Related Risks and Opportunities (CRROs) that are considered financially material for disclosure.

Financial Materiality

In assessing the financial materiality of CRROs, the Company adopts a balanced approach that takes into account both quantitative and qualitative considerations. This enables the Company to evaluate not only measurable financial effects, but also broader issues that may influence business resilience, reputation, compliance, and long-term value creation.

Quantitative Criteria

Having considered the Company's historical financial performance, the significance of each entity within the Group, and the potential effect of CRROs on the Company's overall prospects, the following quantitative thresholds have been established to determine whether a CRRO is financially material.

A CRRO is considered financially material where it results in an impact on the Company's prospects, either individually or in aggregate, by meeting one or more of the following thresholds:

Impact on Company's Prospects	Indicator	Threshold
Impact on Financial Performance	Operating Profit Before VAT on Financial Services & Income Tax	±5% of the Group's average Operating Profit Before Vat on Financial Services & Income Tax over the past 3 years (FY 2022/23-2024/25)

These thresholds have been determined using the group financial Statements., supported by a review of historical financial data over the last five years, together with management judgement and an assessment of the nature and potential impact of the identified CRROs. The thresholds will be reviewed on an annual basis and revised where necessary to reflect changes in business conditions, reporting maturity, or underlying assumptions.

QUALITATIVE CRITERIA

In addition to quantitative thresholds, the Company also considers certain qualitative factors when determining whether a CRRO should be disclosed. Matters that may not currently meet a numerical threshold may nevertheless be considered material where they are relevant to decision-making or may have significant implications for the Company and its stakeholders.

Accordingly, qualitative matters may be considered material where they relate to:

- The strategic relevance of the issue to the Company's business model and long-term direction
- Reputational risks arising from failure to meet evolving ESG expectations, which may affect market confidence, stakeholder trust, or brand value
- Non-compliance with applicable laws, regulations, policy frameworks, or supervisory expectations
- Stakeholder concerns arising from climate-related implications associated with the Company's operations, products, services, or financing relationships

CRROs that do not meet the applicable quantitative thresholds or qualitative criteria are treated as non-material for the reporting period. However, such matters are retained within internal assessments and continue to be monitored for changes in magnitude, likelihood, or stakeholder relevance.

Any CRRO for which omission or misstatement could reasonably be expected to influence the decisions of investors or other primary users of general purpose financial reporting is considered material for disclosure.

FUNCTIONAL CURRENCY

Sri Lankan Rupees

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

SOURCES OF GUIDANCE

- SLFRS S1 – General Requirements for Disclosure of Sustainability related Financial Information
- SLFRS S2 – Climate-related Financial Disclosure Standard
- Sustainability Accounting Standards for Consumer Finance (Version 2023-12) issued by the Sustainability Accounting Standards Board (SASB) of the IFRS Foundation
- Synthesis Report (SYR) of the IPCC (Intergovernmental Panel on Climate Change) Sixth Assessment Report (AR6)
- Sri Lanka National Disaster Management Plan 2023-2030
- Risk Index for Sri Lanka – Published by National Disaster Centre
- Climate Risk Country Profile Sri Lanka – Published by World Bank Group and ADB
- World Energy Outlook 2024 – Published by International Energy Agency
- Sri Lanka Nationally Determined Contributions 3.0 (2026-2035)
- Sustainable Finance Roadmap 2.0 issued by the Central Bank of Sri Lanka

REPORTING PERIOD

01st April 2025 to 31st March 2026

TIME HORIZON

Time horizon	Definition
Short term (S)	Within 1 Year 01 Apr 2026 - 31 Mar 2027
Medium term (M)	2 to 3 Years 01 Apr 2027 - 31 Mar 2029
Long term (L)	More than 3 Years After 31 Mar 2029

The time horizon was determined based on the company's planning cycle. Since the company operates on a three-year planning cycle, a period beyond three years is considered as long-term.

CONNECTED INFORMATION

These sustainability-related financial disclosures should be read together with the other relevant sections of the Annual Report in order to provide a connected and integrated understanding of the Group's overall performance, position, strategy, and outlook.

Where relevant, this report is linked to information presented in the Governance, Risk Management, Corporate Management Discussion and Analysis, Financial Statements, and other sustainability-related sections of the Annual Report. These cross-references are intended to help users of the report understand how climate-related risks and opportunities may affect the Group's strategy, business model, financial planning, risk management processes, and financial performance over the short, medium, and long term.

In preparing these disclosures, the Group has considered the connectivity between sustainability-related information and the financial statements, including areas where climate-related risks and opportunities may influence assumptions, judgements, estimates, and management responses. This approach supports a more holistic understanding of how sustainability-related matters are governed, managed, and monitored across the Group.

As the Group's sustainability reporting practices continue to mature, further enhancements will be made to strengthen connectivity across disclosures and improve alignment between sustainability-related financial information and the broader Annual Report.

TRANSITIONAL RELIEF

The Company has adopted the transitional reliefs available under SLFRS S1 and SLFRS S2, as issued by CA Sri Lanka, in preparing the sustainability-related financial disclosures for the current year.

SLFRS S1 – Disclosure limited to climate-related risks and opportunities (CRROs):

During the first annual reporting period of applying this Standard, an entity is permitted to disclose information only on climate-related risks and opportunities, in line with SLFRS S2. Accordingly, the requirements of SLFRS S1 have been applied only to the extent that they relate to such disclosures.

SLFRS S2.C3 – Comparative information:

In the first annual reporting period of applying this Standard, the entity is not required to present comparative information for its climate-related risks and opportunities. In the second annual reporting period, comparative information is not required for other sustainability-related risks and opportunities, except for climate-related risks and opportunities.

SLFRS S2.29(a)(i)(3) – Scope 3 greenhouse gas emissions:

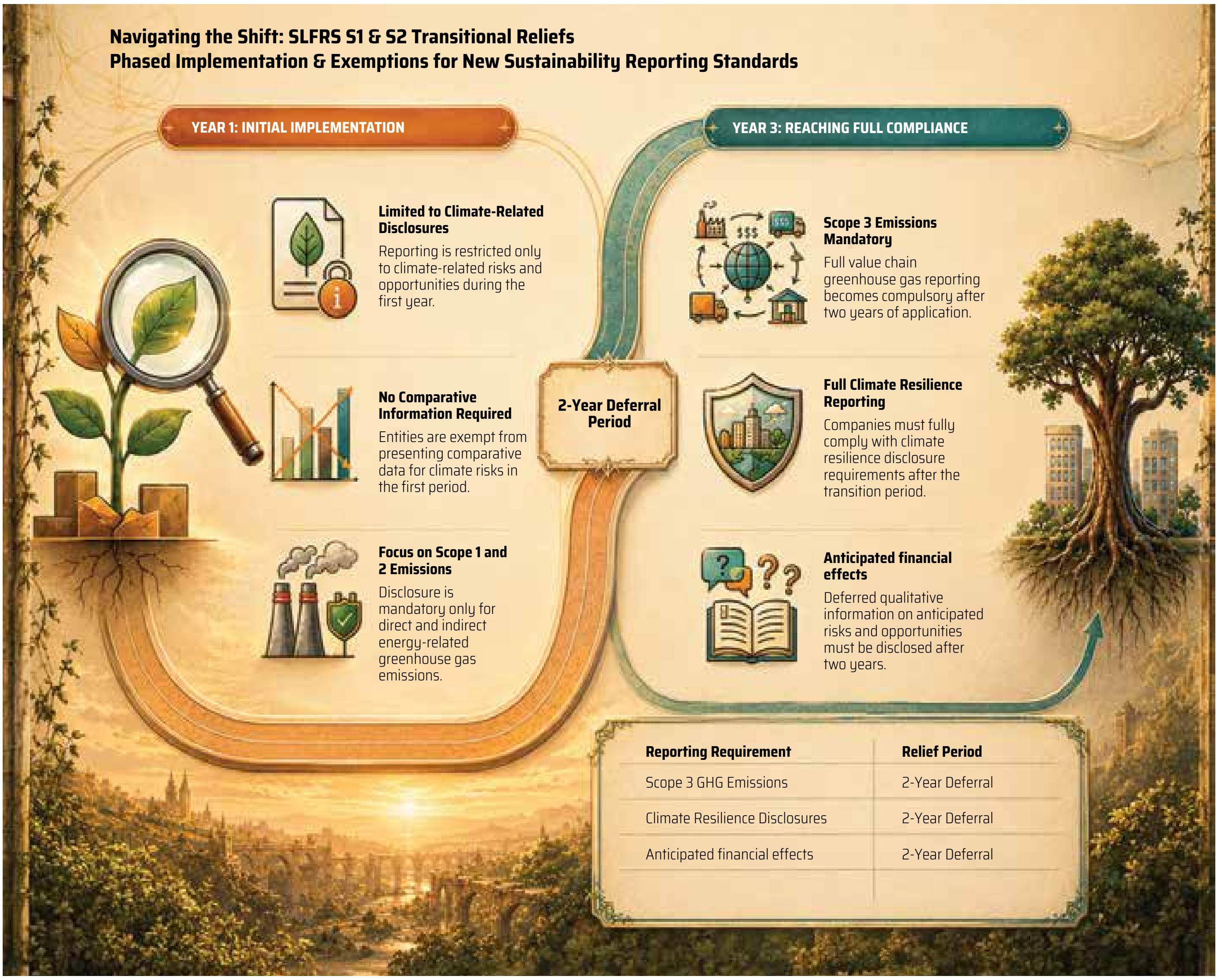
At the initial stage of application, entities are required to disclose only Scope 1 and Scope 2 greenhouse gas emissions. Disclosure of Scope 3 emissions becomes mandatory two years after the date of initial application.

SLFRS S2.15(b) – Qualitative information on anticipated risks and opportunities:

Entities are allowed to defer the disclosure of qualitative information relating to anticipated risks and opportunities for a period of two years from the mandatory effective date of the Standard.

SLFRS S2.22 – Climate resilience disclosures:

A two-year transition period is available from the mandatory application date to fully comply with the disclosure requirements relating to climate resilience.



SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

SIGNIFICANT JUDGEMENTS, UNCERTAINTIES AND PROPORTIONALITY

The preparation of sustainability-related financial disclosures requires the exercise of judgement, particularly in identifying, assessing, and determining the materiality of climate-related risks and opportunities relevant to the Group.

In preparing this report, management has applied significant judgement in, among other matters, defining the reporting boundary, assessing the value chain, identifying material climate-related risks and opportunities, selecting appropriate time horizons, and determining the relevance of qualitative and quantitative information for disclosure purposes. Judgement has also been applied in determining the extent to which available internal and external data can be used in assessing climate-related impacts on the Group's strategy, operations, and financial prospects.

As this is an early phase of reporting under the SLFRS Sustainability Disclosure Standards, a degree of uncertainty remains in relation to data availability, methodological development, assumptions used in risk assessment, and the evolving nature of market practice, regulatory expectations, and stakeholder requirements. These uncertainties may affect the precision, comparability, and completeness of certain disclosures, particularly those relating to value chain impacts, financed emissions, forward-looking assessments, and climate resilience.

In applying the principle of proportionality, the Group has considered its current level of available skills, capabilities, systems, and data when preparing these disclosures. Accordingly, the Group has used reasonable and supportable information available at the reporting date without undue cost or effort, while continuing to strengthen internal processes, data quality, and reporting capabilities over time.

The Group will continue to refine its methodologies, assumptions, and disclosures in future reporting periods as data maturity improves, internal capacity is enhanced, and regulatory and reporting practices continue to evolve.

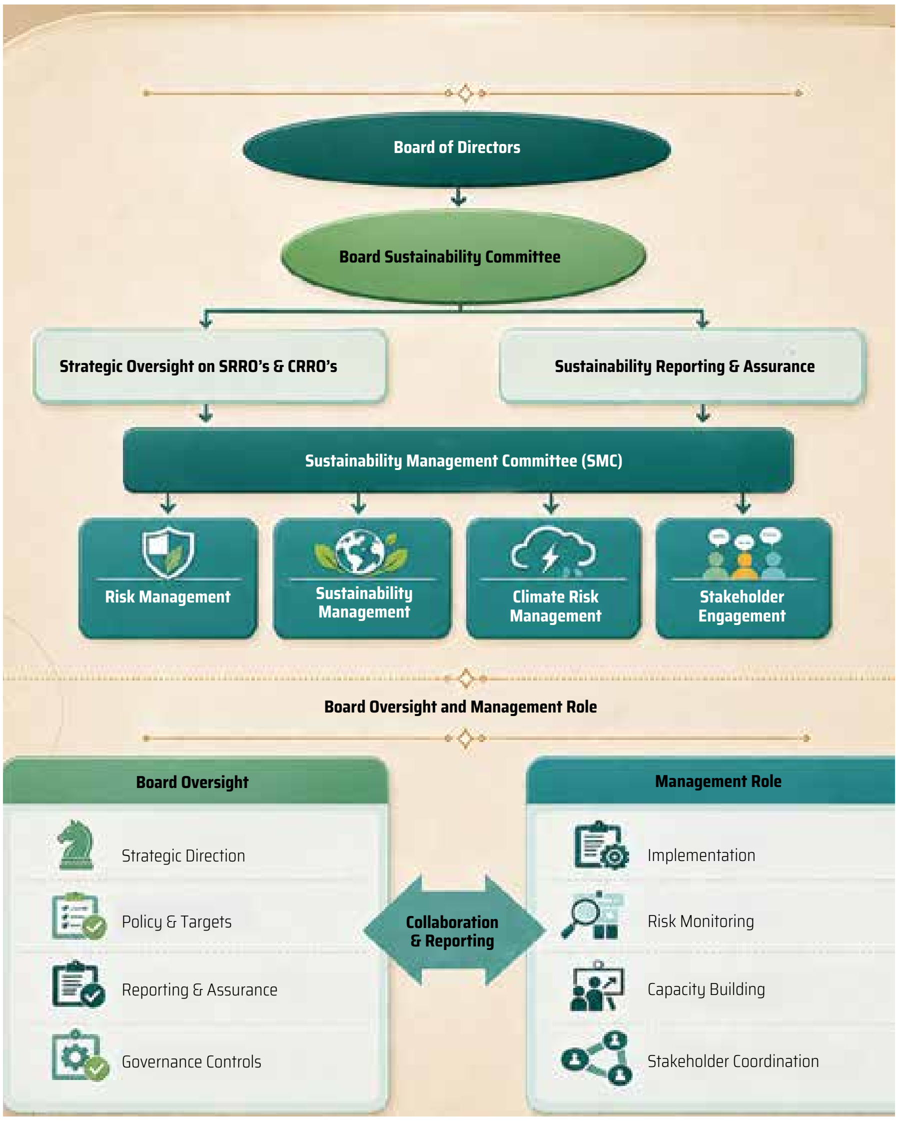
STATEMENT OF COMPLIANCE

This report represents a complete set of sustainability-related financial disclosures for Commercial Credit & Finance PLC and its subsidiaries (collectively, the Group') for the year ended 31 March 2026. The Group's sustainability-related disclosures have been prepared in accordance with SLFRS Sustainability Disclosure Standards as issued by the Institute of Chartered Accountants of Sri Lanka.

GOVERNANCE

This section sets out the governance processes, controls and oversight structures established by Commercial Credit & Finance PLC to identify, assess, monitor and oversee sustainability-related risks and opportunities, including climate-related risks and opportunities (CRROs), as part of its broader Sustainability-Related Risks and Opportunities (SRROs) framework. The Company's governance approach is designed to support integration of sustainability-related matters into strategy, risk management, performance monitoring and external reporting, in line with SLFRS S1 and S2.

SUSTAINABILITY GOVERNANCE STRUCTURE AT A GLANCE



BOARD OVERSIGHT ROLE

The Board of Directors has overall responsibility for the oversight of sustainability-related risks and opportunities, including climate-related matters, and for ensuring that such matters are appropriately embedded within the Company's strategy, governance arrangements, risk management framework and disclosure processes. Board oversight is exercised primarily through the Board Sustainability Committee, which has been established as a Board-level committee to provide strategic oversight and direction in identifying, evaluating and managing SRROs across the Company's business model, operations and strategic planning horizon. The Committee also assists the Board in fulfilling its oversight responsibilities under the SLFRS Sustainability Disclosure Standards.

The Board Sustainability Committee was reviewed and recommended by the Board Nomination and Governance Committee on 29 September 2025 and approved by the Board of Directors on 30 September 2025. The Board-appointed members are

Mr. Rajiv Casie Chitty – Chairperson

Mr. G. B. Egodage – Member

Mr. R. S. Egodage – Member

Ms. G. R. Egodage – Member

RESPONSIBILITY

The Board, through the Board Sustainability Committee, is responsible for overseeing the Company's sustainability and ESG direction, ensuring that appropriate strategies and governance mechanisms are in place to identify, manage and respond to SRROs, including CRROs. This includes oversight of sustainability-related strategies, related policies and strategic programmes, sustainability targets, performance monitoring, reporting integrity, assurance processes, internal controls, stakeholder engagement and management-level implementation.

The Committee's mandate extends beyond reporting and compliance and reflects the Company's broader value-driven approach to integrating sustainability into products, services and operations in a manner that enhances livelihoods, promotes financial inclusion, strengthens environmental stewardship and supports ethical and responsible business practices. In this context, the Committee supports the Board in considering how sustainability-related matters may affect the Company's long-term resilience and sustainable value creation.

SKILLS AND COMPETENCIES

The Terms of Reference require that Committee members collectively possess the knowledge, skills, experience and commitment relevant to sustainability, ESG governance, risk management, environmental-related studies or related fields. This supports the Board's ability to exercise informed oversight over sustainability-related and climate-related matters. The TOR also permits the Committee to invite corporate-level management, senior executives and external experts, where necessary, to provide technical or strategic input on sustainability-related matters.

During the reporting period, five training sessions were conducted for the Board Sustainability Committee to strengthen its understanding of sustainability-related risks, opportunities, and emerging developments.

This governance design enables the Board to supplement its own collective experience with management input and specialist expertise where required, thereby strengthening the quality of oversight and decision-making in relation to SRROs and CRROs. During the reporting period, five training sessions were conducted for the Board Sustainability Committee to strengthen its understanding of sustainability-related risks, opportunities, and emerging developments.

INFORM

The Board is informed through the reporting processes of the Board Sustainability Committee, which is specifically responsible for ensuring that the Board receives sufficiently detailed insights on SRROs to support strategic, transactional and risk-related decision-making. The Committee reports quarterly to the Board on its deliberations, decisions and recommendations. The quarterly meeting requirement further supports a structured flow of information to the Board on sustainability-related matters.

The Committee also receives support from the Chief Risk Officer, who is responsible for coordinating and preparing the required reports, while the Company Secretary acts as Secretary to the Committee or an alternative suitable person may be appointed by the Chairperson. This helps ensure that sustainability-related information is formally tabled, recorded and escalated through appropriate governance channels.

ADDRESS

The Board addresses sustainability-related risks and opportunities through the Committee's oversight of the Company's sustainability and ESG strategy, related policies, strategic programmes and internal governance mechanisms. The Committee is responsible for overseeing the development, implementation and continuous improvement of the Company's sustainability and ESG strategy and for ensuring that sustainability considerations are embedded into the Company's strategy, risk management framework and decision-making processes.

In relation to CRROs, this means the Board's governance role extends to ensuring that climate-related and other sustainability-related risks and opportunities are identified and addressed through the Company's strategic planning, operational practices, risk oversight, internal capacity-building and management structures. The Board Sustainability Committee also oversees stakeholder engagement on sustainability and ESG matters and promotes transparency, accountability and continuous improvement in sustainability performance and communication.

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

MONITOR

The Board monitors sustainability-related matters through the Board Sustainability Committee's oversight of targets, performance, controls, reporting and management implementation. The Committee is specifically tasked with overseeing the establishment of quantifiable sustainability and ESG targets, monitoring progress toward achieving them, monitoring environmental, social and governance performance, reviewing the effectiveness of internal governance structures, controls, systems and processes established to manage SRROs, and overseeing the operations, performance and reporting of the Sustainability Management Committee.

The Committee also oversees the preparation, accuracy and integrity of sustainability disclosures, including compliance with SLFRS S1 and S2, the CBSL Sustainable Finance Framework, and internationally accepted sustainability reporting standards, and reviews the scope, methodology, approach and key outcomes of external assurance or verification processes related to non-financial and sustainability disclosures. These responsibilities support the Board's ability to monitor the adequacy of sustainability-related governance and disclosure processes on an ongoing basis.

Meeting cadence	Secretary	Coordinator	Board-appointed members
At least quarterly; additional meetings may be convened as required	Company Secretary or suitable alternate appointed by the Chairperson	Chief Risk Officer coordinates and prepares reports	Mr. Rajiv Casie Chitty (Chairperson), Mr. G. B. Egodage, Mr. R. S. Egodage and Ms. G. R. Egodage

REPORTING AND ESCALATION CYCLE

MANAGEMENT ROLE

Management supports the Board and the Board Sustainability Committee in the implementation of the Company's sustainability agenda and in the day-to-day identification, assessment, coordination, monitoring and reporting of sustainability-related risks and opportunities, including CRROs. This role is principally exercised through the Sustainability Management Committee (SMC), which functions as the main management-level forum for overseeing, coordinating and driving the development, implementation and monitoring of ESG practices and sustainability risk management frameworks across the Company.

The SMC supports the Board Sustainability Committee in fulfilling its oversight responsibilities and helps embed sustainability and ESG considerations into the Company's business model, credit processes, operational practices and risk management frameworks. It also coordinates company-wide implementation of sustainability-related policies, targets, frameworks and reporting requirements.

DELEGATION

The Board has delegated focused sustainability oversight to the Board Sustainability Committee, while management-level coordination and implementation are carried out through the Sustainability Management Committee. This structure supports a clear governance flow from Board oversight to management execution.

At Board level, the Committee meets at least quarterly, with additional meetings convened at the discretion of the Chairperson. At management level, the SMC is responsible for supporting implementation, coordination across departments, monitoring progress, and escalating relevant matters to the Board Sustainability Committee. This delegation framework supports accountability, regular reporting and connectivity between governance and operational execution.

POLICIES AND PROCEDURES

The governance framework is supported by policies, procedures and internal mechanisms intended to embed sustainability and ESG considerations within the Company's culture, governance systems, business model and operational practices. The Board Sustainability Committee is responsible for overseeing the development and continuous improvement of the Company's sustainability and ESG strategy, related policies and strategic programmes, and for ensuring that effective mechanisms are in place to identify, assess, monitor and escalate SRROs in a timely manner.

The Committee also supports the enhancement of appropriate skills, competencies and organizational capacity for sustainability oversight and guides the development of internal capacity-building and training programmes on sustainability, ESG and climate-related risk across the organization. Through these arrangements, management processes and governance controls are progressively strengthened to support more effective sustainability-related financial disclosures and decision-useful reporting.

STRATEGY

CRRO 1	Extreme Weather Events	
CRROs impact on Prospects	Description	Extreme weather conditions disrupt borrowers' operations and income-generating capacity, particularly in climate-sensitive sectors such as agriculture, SMEs, and property-related activities, and damage collateral and insured assets, resulting in weakened collateral coverage and reduced recoverability.
	Physical Risk or Transition Risk	Physical Risk
	Time Horizon	M, L
	Define time horizon	Refer Page 56
Business Model and Value Chain	Current Effects on Business Model and Value Chain	No material impact to current business model and value chain.
	Anticipated Effects on Business Model and Value Chain	Extreme weather events such as severe floods, prolonged droughts, and landslides pose a significant physical climate risk that directly amplifies the Group's credit risk profile. These severe weather patterns can severely disrupt the income-generating capacity of our borrowers by causing agricultural losses, business interruptions, and supply chain breakdowns. This financial strain diminishes their ability to meet debt obligations, leading to an increased risk of default. Furthermore, these extreme events threaten the physical integrity of the assets pledged as security, such as properties and vehicles. The potential damage or complete destruction of these assets degrades collateral values, significantly reducing the Group's recovery prospects in the event of a default and ultimately necessitating higher impairment provisions.
	Where is it Concentrated?	**Credit Risk –** Extreme weather events elevate credit risk by impairing borrowers' repayment capacity, causing damage to collateral, and diminishing the value of pledged assets. **Operational Risk –** Disruptions to branch operations, supply chains, service delivery, or distribution channels, as well as the costs associated with adapting, relocating, or restoring business units and operational processes.

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

CRRO 1	Extreme Weather Events	
Strategy and Decision Making	Plans to respond to in Strategy, Risk Management, Transition Plans and Climate-related Targets	Incorporate extreme weather events into the credit risk assessment of lending facilities.
		Collateral and asset protection involves ensuring that financed or pledged assets remain adequately insured, monitored, and resilient against climate-related damage such as floods, landslides, and storms. This includes regularly reassessing the value and climate exposure of vehicles, equipment, and property collateral, while strengthening insurance requirements and provisioning for high-risk assets.
		Digital transformation helps the Company to maintain operations and customer service during extreme weather events by reducing dependence on physical branches and manual processes. Expanding digital channels such as mobile banking, online loan applications, e-KYC, and digital collections enables uninterrupted service delivery during floods, transport disruptions, or power outages. Cloud-based systems, remote working capabilities, and secure data backups also improve operational resilience and recovery speed following climate-related disruptions. Physical risk adaptation measures focus on protecting branches, infrastructure, employees, and critical systems from the impacts of extreme weather events such as floods, cyclones and landslides. This includes strengthening branch infrastructure through flood barriers, backup power systems, secure data storage, and selecting locations that are less vulnerable to climate-related hazards. The branches can also improve resilience by using disaster recovery sites, climate risk mapping, and regular maintenance of critical facilities to minimize operational disruptions during emergencies.
	How the Company is Resourcing and Plan to Resource Activities	The Management of the Company, Product Heads, Credit Committee, Operational Heads, Location Heads, Information Technology Department, Marketing Department, Recovery Department, Credit Department, and Finance Department shall be responsible for the implementation and execution of the above plans and initiatives.
		The capital and operational expenditure required for the implementation of the above plans will be provided through the Company's annual budget allocation process.
	Progress (qualitative and quantitative)	A comprehensive IT disaster recovery drill was conducted to ensure the readiness and resilience of the ERP system. Conducted training for lending staff on the evaluation of lending facilities, incorporating the potential impact of extreme weather events into the loan appraisal process.
Financial Effects	Current year financial effects to PL, BS and CF	We have not identified material financial effects to the current financial year.
	Significant risk of material adjustments to carrying value of assets and liabilities in the next financial year	We have not identified Significant risk of material adjustments to carrying value of assets and liabilities in the next financial year.
	Anticipated financial effect over short, medium and long term to PL, BS and CF	Refer Page 57-Transitional Relief
Climate resilience	Resilience Assessment	Refer Page 57-Transitional Relief
	How and When Climate Scenario Analysis was performed. Disclosure of (i) Inputs; (ii) Key Assumptions, and (iii) Reporting period in which scenario analysis was carried out	Refer Page 57-Transitional Relief

CRRO 1	Extreme Weather Events	
Judgements and Uncertainties	Judgements Uncertainties	The Company has identified that geographic areas with a high concentration of lending portfolios and greater exposure to natural disasters present elevated credit risk. The Company also recognizes the inherent uncertainty surrounding the frequency, severity, and potential impact of such events on borrowers, which may adversely affect their repayment capacity and the overall quality of the loan portfolio.

CRRO 2	Market shifts towards Low-carbon Technologies	
CRROs impact on Prospects	Description	The transition to low-carbon technologies may lead to a decline in the market value of certain collateral—particularly fossil fuel-powered four-wheelers, motorcycles, and three-wheelers—thereby increasing the company's credit risk exposure. Simultaneously, green financing solutions, including solar, electric vehicles (EV's), and energy-efficiency projects, are reshaping traditional leasing and lending models. Delayed adoption of these technologies could result in a loss of market share for CCFP.
	Physical Risk or Transition Risk	Transition Risk.
	Time Horizon	L
	Define time horizon	Refer Page 57.
Business Model and Value Chain	Current Effects on Business Model and Value Chain	No material impact to current business model and value chain.
	Anticipated Effects on Business Model and Value Chain	The transition towards low-carbon technologies may impact the Company's business model and value chain through changing customer preferences, evolving regulatory requirements, and reduced demand for carbon-intensive assets and industries. Sectors reliant on fossil fuels, inefficient technologies, or high emissions may face declining profitability and increased credit risk, potentially affecting the quality of the Company's lending and leasing portfolio. In response, the Company will seek to diversify its portfolio by supporting environmentally sustainable products, energy-efficient technologies, and green financing opportunities while strengthening its assessment of transition-related risks.
	Where is it Concentrated?	**Strategic Risk –** Risk of losing the company's competitiveness and the potential failure of its traditional business model.
		Credit Risk – Increase in credit risk arising from the decline in market value of fossil fuel-powered vehicles.

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

CRRO 2	Market shifts towards Low-carbon Technologies	
Strategy and Decision Making	Plans to respond to in Strategy, Risk Management, Transition Plans and Climate-related Targets How the Company is Resourcing and Plan to Resource Activities	Gradually transitioning the loan portfolio toward assets backed by low-carbon technologies. This involves increasing the proportion of financing provided for environmentally sustainable and energy-efficient assets, while progressively reducing exposure to high-carbon or environmentally harmful activities. For the company this transition can support national efforts to improve energy security, reduce greenhouse gas emissions, and promote sustainable economic development.
		The Management, Credit Committee, Operation Heads, Location Heads, Credit Officers, Finance Team, Marketing Team are responsible for executing the above stated plans. Strategies to attract low-cost funding from environmentally conscious investors and depositors. Strategies to attract low-cost funding from environmentally conscious investors and depositors involve aligning the institution's funding products and investment opportunities with environmental, social, and governance (ESG) principles, while offering competitive benefits that appeal to investors and depositors who prioritize sustainability. Strategic partnerships with key stakeholders such as solar companies and EV dealers.
	Progress (qualitative and quantitative)	Currently company has started granting facilities for electric vehicles such as cars, three wheelers and motor bikes.
Financial Effects	Current year financial effects to PL, BS and CF	We have not identified material financial effects to the current financial year.
	Significant risk of material adjustments to carrying value of assets and liabilities in the next financial year	We have not identified Significant risk of material adjustments to carrying value of assets and liabilities in the next financial year.
	Anticipated financial effect over short, medium and long term to PL, BS and CF	Refer Page 57-Transitional Relief
Climate resilience	Resilience Assessment	Refer Page 57-Transitional Relief
	How and When Climate Scenario Analysis was performed. Disclosure of (i) Inputs; (ii) Key Assumptions, and (iii) Reporting period in which scenario analysis was carried out	Refer Page 57-Transitional Relief
Judgements and Uncertainties	Judgements Uncertainties	Significant uncertainties remain regarding the timing, scale, and extent of the market transition towards low-carbon technologies. Changes in customer demand, technological innovation, government policies, and the availability of sustainable financing may influence the value and performance of assets and businesses financed by the Company.

CRRO 3	Sustainable Financing	
CRROs impact on Prospects	Description	The company is well-positioned to capitalize on sustainable funding and lending opportunities by attracting ESG-focused investors and accessing international green financing from institutions like the ADB (Asian Development Bank), IFC (International Finance Corporation), and GCF (Green Climate Fund) to optimize its cost of funds. By leveraging instruments such as Green Bonds, Green Deposits, and Sustainability-Linked Loans, the company can enhance its funding profile while raising capital that strictly aligns with its environmental, social, and governance objectives. On the lending side, Sri Lanka's national focus on energy security and decarbonization is driving strong market demand for green and renewable energy financing. This opens significant avenues to support electric vehicles, rooftop solar solutions for households and SMEs, and long-term project finance, allowing the company to build a robust portfolio of green loans and leases with predictable cash flows.
	Climate-related Opportunity	Not applicable.
	Time Horizon	L
	Define time horizon	Refer Page 57.
Business Model and Value Chain	Current Effects on Business Model and Value Chain	No material impact to current business model and value chain.
	Anticipated Effects on Business Model and Value Chain	The expansion of sustainable funding and lending opportunities is expected to positively influence the Company's business model, financial performance, and long-term value creation. Key anticipated impacts include. Diversification of Revenue Streams Growth in green financing, renewable energy lending, sustainable SME financing, and ESG-linked products will create new revenue sources and improve portfolio diversification. Enhanced Access to Funding Alignment with sustainability practices may improve access to concessional funding, green credit lines, and partnerships with institutions such as the International Finance Corporation and the Green Climate Fund, potentially reducing funding costs and strengthening liquidity.
		Improved Competitive Positioning Expanding sustainable finance offerings can enhance the Company's market reputation and differentiate the Company from competitors, particularly among environmentally and socially conscious customers and investors.Strengthening Customer Relationships Supporting customers in transitioning toward sustainable business practices may improve customer retention, attract new market segments, and deepen long-term relationships. Enhanced Portfolio Resilience Financing environmentally sustainable and climate-resilient sectors may reduce long-term credit risk exposure associated with carbon-intensive industries and evolving regulatory requirements. Alignment with Regulatory and Stakeholder Expectations. Long-Term Enterprise Value Creation.
	Where is it Concentrated?	Environment Social & Governance Risk – Continuing with traditional, unsustainable business models may expose the Company to environmental, social, and governance (ESG) risks.
		Liquidity Risk – Customers operating in high-emission sectors may face liquidity challenges due to the growing availability of sustainable financing. This could result in elevated credit and liquidity risks for the Company.

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

CRRO 3	Sustainable Financing	
Strategy and Decision Making	Plans to respond to in Strategy, Risk Management, Transition Plans and Climate-related Targets	Introduction of loans schemes for electrical vehicles, three wheelers and motorcycles. Introduction of green deposits and bonds to attract funds from environment conscious customers.
	How the Company is Resourcing and Plan to Resource Activities	The Board of Directors, the Senior Management, Credit Committee, Operation Heads, Location Heads, Credit & Deposit Staffs, FD Administration team, Finance team and the Treasury team are responsible for the executing the above plans. Funds raised from the green deposits and bonds mentioned above will be used to lend to the customers who obtain loans under the above loan schemes.
	Progress (qualitative and quantitative)	Electric motorcycles accounted for 30% of the monthly financing facilities granted for unregistered motorcycles, demonstrating the Company's commitment to supporting the transition to low-carbon transportation and promoting environmentally sustainable mobility solutions.
Financial Effects	Current year financial effects to PL, BS and CF	We have not identified material financial effects to the current financial year.
	Significant risk of material adjustments to carrying value of assets and liabilities in the next financial year	No material opportunity-related upside potential or downside risk has been identified.
	Anticipated financial effect over short, medium and long term to PL, BS and CF	Refer Page 57-Transitional Relief
Climate resilience	Resilience Assessment	Refer Page 57-Transitional Relief
	How and When Climate Scenario Analysis was performed. Disclosure of (i) Inputs; (ii) Key Assumptions, and (iii) Reporting period in which scenario analysis was carried out	Refer Page 57-Transitional Relief
Judgements and Uncertainties	Judgements Uncertainties	Management has identified sustainable financing as a material climate-related opportunity because it may improve access to capital and reduce financing costs. Significant judgment was applied in determining the relevance of sustainability-linked financing to the Group's strategy and in selecting performance targets associated with financing arrangements. Key sources of estimation uncertainty include the achievement of future emissions-reduction targets, future market demand for sustainable finance products, and the extent of borrowing-cost benefits that may be realized under varying market conditions.

4. RISK MANAGEMENT

This section outlines the processes for the identification, assessment, prioritization, and monitoring of CRROs, as well as their integration into the overall risk management framework.

POLICIES RELATING TO CLIMATE-RELATED RISKS

Climate-related risk as defined in the company's sustainability policy, refers to the potential environmental or climate factors which cause adverse financial or non-financial impacts on the Company, either directly or through their influence on traditional risk types. As a financial institution, the Company is exposed to both direct and indirect impacts arising from climate change, including physical risks stemming from extreme weather events and transition risks associated with the shift towards a low-carbon economy. At the same time, climate change presents opportunities to support sustainable economic activities through green financing, innovation, and the development of climate-resilient financial products.

In line with evolving regulatory expectations and global sustainability reporting frameworks, the Company has established a structured approach to identify, assess, and manage CRROs across its operations and lending portfolio. This includes integrating climate considerations into credit risk assessments, portfolio monitoring, and strategic decision-making processes.

The Company recognizes that effective management of CRROs enhances long-term resilience, safeguards asset quality, and supports sustainable value creation for stakeholders. Accordingly, CRROs are embedded within the overall risk management framework, with appropriate governance, oversight, and monitoring mechanisms to ensure alignment with the Company's risk appetite and sustainability objectives.

The risk management process has several steps.

- Risk identification
- Risk assessment
- Risk prioritization
- Risk monitoring & Reporting
- In assessing climate-related risks and opportunities (CRROs), the Company adopts a structured and data-driven approach that integrates both internal expertise and external information sources. As part of the adoption of SLFRS, a dedicated working group was established and convened multiple times during the year. A series of discussions was conducted to identify CRROs and to assess the Company's current exposures and potential future vulnerabilities across its operations. Sources of key inputs for are given below.

During the initial assessment, the Company identified a broad range of climate-related risks and opportunities (CRROs). In accordance with the principle of materiality, only three CRROs have been deemed material and are therefore disclosed in this report.

1.Extreme Weather Events (Physical Risk)

2.Market shifts towards Low-carbon Technologies (Transition Risk)

3.Sustainable Financing (Opportunity)

IDENTIFICATION, ASSESSMENT, PRIORITISATION AND MONITORING OF IDENTIFIED CRROS

Identification

The Company undertook internal research to identify applicable CRROs, leveraging internal expertise and the references set out below.

- National Disaster Management Plan 2023-2030
- Risk Index for Sri Lanka - Published by National Disaster Center
- Climate Risk Country Profile - Published by World Bank Group and ADB 2020
- Sri Lanka NDC 3.0 (2026-2035)
- Register of Motor Vehicles (RMV) Statistics
- Financial Performance of Finance Companies Sector - Quarterly Financial Information by CBSL
- Climate Risk Country Profile - Published by World Bank Group and ADB 2020
- National Climate Strategy 2030
- CBSL Sustainable Finance Roadmap 2.0
- CBSL Green Finance Taxonomy
- National Adaptation Plan 2016 -2025

The Company conducted a series of structured brainstorming sessions with the participation of Executive Management and representatives from key functions, including Risk Management, Compliance, Finance, Marketing, Administration, Management Information, Internal Audit, Human Resources, and the Secretariat, to determine the time horizons and materiality of the identified CRROs.

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

The Company does not use climate-related scenario analysis to identify climate-related risks and opportunities.

The Company has taken the transition relief and is in the process of conducting climate related scenario analysis to assess the resilience of climate-related strategies and business model.

Assessment

Assessment of the materiality of CRROs

The Company assesses the materiality of the identified risk and opportunities using their likelihood of occurring and the severity of the potential impact.

Assessing Likelihood of the Climate-related Risks and Opportunities

A series of brainstorming sessions were held with the participation of representatives from Risk Management, Compliance, Finance, Management Information, and Operations to evaluate the and identify likelihood of climate-related risks and feasibility and potential of sustainable financing and determined the likelihood of occurrence outlined below.

Description	Probability of occurrence
Very Likely	81% - 100%
Likely	61% - 80%
Possible	41% - 60%
Unlikely	21% - 40%
Very Unlikely	0% - 20%

1. Severity of the impact of CRROs is assessed as given in the table below.

Severity of the impact	Compared to the average Profit Before Vat on financial services over past three years (2022/23 to 2024/25)
Severe	>10%
Significant	7.50% - 10%
Moderate	5% - 7.49%
Minor	2.5% - 4.99%
Negligible	<2.5%

The Company used judgmental outcomes, qualitative analysis, historical data and historical trends to conduct materiality assessment. The Company use the below potential historical data sources.

- Loss event data with regards to natural disasters
- Destruction/damage to assets kept as collateral.
- Report on insurance claims due to natural disasters obtained from the company's insurance department.
- Market price analysis of vehicles
- RMV data on new vehicle registration

PRIORITISATION

The Company uses a risk heat map that considers both the likelihood of occurrence and the severity of impact when prioritizing climate-related risks and opportunities (CRROs) relative to other identified matters.

The Company prioritizes climate-related risks by embedding them into its overall sustainability and risk management framework, treating them as cross- cutting factors that influence credit, operational, and reputational risk compared to traditional risks, climate risks are elevated through regulatory alignment, and board-level oversight , reflecting their long-term systemic impact.

The Company places priority on sustainable finance over other climate-related opportunities, considering its strategic significance, financial impact, and alignment with national climate objectives. Sustainable finance is focused on meeting customer demand for low-carbon solutions, thereby supporting the transition to a lower-emission lending portfolio while strengthening portfolio resilience.

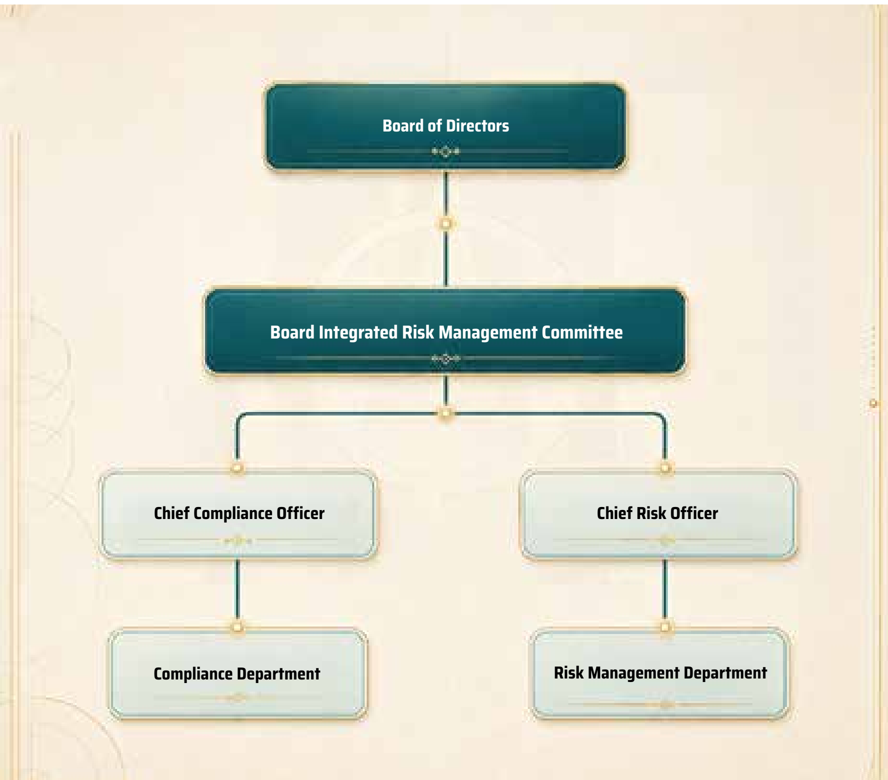
ESG risks are mapped alongside:

- Credit risk
- Market risk
- Liquidity risk
- Operational risk

MONITORING

ESG risk is integrated into the company's overall risk management framework, credit policy, and relevant product procedures, which have been updated to incorporate ESG considerations into the credit appraisal process. The Risk Management Department is responsible for collecting and reporting operational loss event data arising from extreme weather events to BIRMC.

The Company monitors sustainable finance in accordance with its sustainability policy, which provides a structured framework for oversight. Relevant information is continuously monitored by the Sustainability Management Committee and the Credit Committee.



Risk management process

During the financial year, the Company's Board Sustainability Committee and Sustainability Management Committee were actively engaged. The Board Sustainability Committee oversees ESG-related matters, while the Sustainability Management Committee works with management to identify CRROs. The Committee is specifically tasked with overseeing the establishment of quantifiable sustainability and ESG targets, monitoring progress toward achieving them, monitoring environmental, social and governance performance, reviewing the effectiveness of internal governance structures, controls, systems and processes established to manage SRROs, and overseeing the operations, performance and reporting of the Sustainability Management Committee. The credit evaluation process has been streamlined by integrating ESG risk considerations into the assessment. The BIRMC is tasked with overseeing ESG related risk.

The sustainability policy was implemented to strengthen the Company's overall sustainability framework. It has been developed in alignment with the identified CRROs. The Company intends to gradually shift its lending portfolio toward low-carbon–backed vehicles.

Integration to Overall ERM

The extent to which, and how, the processes for identifying, assessing, prioritising and monitoring climate-related risks are integrated into and informed the company's overall risk management process.

Currently, the management of the Company has identified branches located in areas highly vulnerable to natural disasters, and appropriate measures have been implemented to minimize the impact on physical and human assets at those locations.

The credit evaluation process has also been strengthened by incorporating climate-related risk considerations into the assessment framework. In addition, the risk governance structure has been enhanced through Board oversight via the Board Sustainability Committee, with responsibilities further cascaded to management through the Sustainability Management Committee.

Sustainable finance has been embedded within the Company's three-year strategic plan, underscoring its significance as a key strategic priority for the organization. The Company conducted a preliminary assessment, drawing on referenced materials, to evaluate risks associated with the transition to a low-carbon economy. The assessment highlights the potential for improved profitability from green lending, underpinned by lower cost of capital and comparatively lower ESG risk exposure. This position is further strengthened by ongoing energy supply constraints linked to geopolitical developments, as well as anticipated long-term limitations in fossil fuel availability.

METRICS AND TARGETS

The metrics and targets include cross industry metrics, industry-based metrics and climate related targets set by the Company.

Cross Industry Metrics

1 Greenhouse Gas Emissions (GHG)

The Company measures and discloses its greenhouse gas (GHG) emissions in accordance with the GHG Protocol Corporate Standard and SLFRS S2 requirements. It applies the financial control approach for GHG accounting, consistent with the consolidation principles used in its financial statements. This approach reflects the economic substance of the Company's relationships by accounting for all GHG emissions from operations over which the Company has financial control

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

Greenhouse gas (GHG) emissions are measured across Scope 1, Scope 2, and Scope 3 categories. In line with the transitional relief provisions under the SLFRS Sustainability-Related Financial Disclosure Standards, Scope 3 emissions have not been included in this disclosure.

Methodology used for the measurement and disclosure of GHG Emissions

The Group measures and discloses its GHG emissions using the GHG Protocol, in accordance with the SLFRS S2 requirement.

GHG reporting framework & compliance standards

Category	Standard/Approach	Description
GHG Measurement Standards	Greenhouse Gas (GHG) Protocol: A Corporate Accounting and Reporting Standard (2004)	Widely adopted international standard for corporate GHG accounting.
Accounting Approach	Financial Control Approach	Emissions are consolidated based on the Company's financial control over operations.
GHG Disclosures	SLFRS S2 – Climate-related Disclosures	Applied to align with SLFRS S2- Climate-related Disclosures. Transitional Relief applied for Scope 3 emissions. Refer Page 57.

SUMMARY OF GHG EMISSIONS

Scope	2025/2026 (mtCO2e)
Scope 1	3,971.19
Scope 2	1,772.09
Scope 3 (Note: Refer Transitional Relief)	-
Total	**5,743.28**

GHG Scope 1 and Scope 2 Emissions

Description	Greenhouse gas emissions (metric tonnes CO2e) 2025/26		
	Scope 1	Scope 2	Total
Consolidated accounting group	3,971.19	1,772.09	5,743.28
Other investee (investment in associate, joint ventures)(Note 01)	-	-	-
Total (Financial control approach)	**3,971.19**	**1,772.09**	**5,743.28**

Note 01: Scope 1 and Scope 2 emissions of the associate have not been included, as they were assessed to be immaterial to the Group's overall emissions profile.

Scope	Emission Sub-category	Activity	Data Source	Emission Factor Source	Source of GWP Values
Scope 1	Stationary combustion	Fuel Combustion for standby generator LNG	Fuel Record LPG Purchase Record	IPCC AR 6	IPCC AR 6
Scope 1	Mobile combustion	Company owned vehicles	Fuel Usage by Vehicles	IPCC AR 6	IPCC AR 6
Scope 1	Fugitive Emissions	Fugitive emissions from air conditioners and refrigerators Fugitive emissions from fire extinguishers	Refilling records	IPCC AR 6	IPCC AR 6
Scope 2	Electricity Consumption	Purchased electricity from grid	Monthly Electricity Bills	Grid Emission Factors in countries where the Company and its subsidiaries operate*	

2 Climate-related Physical Risks

The Company has not assessed the amount and percentage of assets or business activities vulnerable to climate-related risks as at 31 March 2026.

3 Climate-related Transition Risks

The Company has not assessed the amount and percentage of assets or business activities vulnerable to climate-related risks as at 31 March 2026.

4 Climate-related Opportunities

The Company has not yet quantified the amount and percentage of assets or business activities aligned with climate related opportunities, as of 31 March 2026.

5 Capital Expenditure

There is no specific capital expenditure incurred or planned for the future as of 31 March 2026.

6 Internal Carbon Pricing

The Company has not adopted internal carbon pricing within its operation However, the Company recognizes the growing importance of carbon pricing as a strategic tool to manage climate-related risks and align with global sustainability practices While this framework is not currently in place, Company is actively monitoring regulatory developments and market trends and may consider adopting an internal carbon pricing approach in future reporting periods, as required by evolving standards and stakeholder expectations.

7 Remuneration

The Company has not linked remuneration of key management persons to climate risk related performance. However, the Company is actively assessing its introduction for future reporting periods.

Industry Specific Metrics

Sustainability Accounting Standards Board (SASB) Index

Consumer Finance - Sustainability Accounting Standard (Version 2023-12)

SLFRS SUSTAINABILITY-RELATED FINANCIAL DISCLOSURES

SUSTAINABILITY DISCLOSURE TOPICS & METRICS

Topic	Metric	Category	Unit of Measure	Code	Disclosure reference and/or response
Customer Privacy	Number of account holders whose information is used for secondary purposes	Quantitative	Number	FN-CF-220a.1	No such information is used for secondary purposes
	Total amount of monetary losses as a result of legal proceedings associated with customer privacy	Quantitative	Presentation currency	FN-CF-220a.2	No such incidents were reported
Data Security	1) Number of data breaches, (2) percentage that are personal data breaches, (3) number of account holders affected	Quantitative	Number, Percentage (%)	FN-CF-230a.1	For reasons driven by operational security, the Company does not publicly disclose details regarding security incidents unless otherwise required by law
	Card-related fraud losses from (1) cardnot-present fraud and (2) card-present and other fraud	Quantitative	Presentation currency	FN-CF-230a.2	No such incidents were reported
	Description of approach to identifying and addressing data security risks	Discussion and Analysis	n/a	FN-CF-230a.2	Internet of things, Cybersecurity and data privacy Page 82
Selling Practices	Percentage of total remuneration for covered employees that is variable and linked to the amount of products and services sold	Quantitative	Percentage (%)	FN-CF-270a.1	No such variable remuneration linked to the amount of products and services sold
	Approval rate for (1) credit and (2) prepaid products for applicants	Quantitative	Percentage (%)	FN-CF-270a.2	(1) 99.34% (2) No such product were available
	1) Average fees from add-on products, (2) average APR of credit products,				

Topic	Metric	Category	Unit of Measure	Code	Disclosure reference and/or response
	(3) average age of credit products, (4) average number of credit accounts, and (5) average annual fees for pre-paid products	Quantitative	Presentation currency, Percentage (%), Months Number	FN-CF-270a.3	(1) No such product were available (2) 28% (3) 1.7 Months (4) 1.1 (5) No such product were available
	(1) Number of customer complaints filed, (2) percentage with monetary or nonmonetary relief	Quantitative	Percentage (%)	FN-CF-270a.4	No such incidents were reported
	Total amount of monetary losses as a result of legal proceedings associated with selling and servicing of products	Quantitative	Presentation currency	FN-CF-270a.5	No such incidents were reported

Activity	Metric	Category	Unit of Measure	Code	Disclosure reference and/or response
Activity Metric	Number of unique consumers with an active (1) credit card account and (2) pre-paid debit card account	Quantitative	Number	FN-CF-000.A	No such product were available
	Number of (1) credit card accounts and (2) pre-paid debit card accounts	Quantitative	Number	FN-CF-000.B	No such product were available

CLIMATE-RELATED TARGETS

The Company has not yet set formal targets due to ongoing baseline data collection and assessments. Once this analysis is complete, it plans to establish clear, measurable targets to guide strategy and improve transparency in future reporting.