

INTERIM FINANCIAL STATEMENTS

**FOR THE QUARTER ENDED
31st December 2025**

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COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF FINANCIAL POSITION

	COMPANY		GROUP	
	As at 31-Dec-25 (Unaudited) LKR	As at 31-Mar-25 (Audited) LKR	As at 31-Dec-25 (Unaudited) LKR	As at 31-Mar-25 (Audited) LKR
Assets				
Cash and Bank Balances	1,820,229,529	4,725,518,897	1,845,074,586	4,731,852,338
Placements with Banks	2,636,490,610	4,706,923,262	2,809,959,873	4,706,923,262
Financial assets measured at fair value through profit or loss	5,878,732,353	6,740,464,733	5,879,024,538	6,740,743,298
Financial assets at amortised cost				
Loans and Receivables	33,678,780,042	22,163,502,371	33,678,780,042	22,163,502,371
Lease Rentals Receivable & Stock out on Hire	62,178,305,491	47,721,039,232	62,178,305,491	47,721,039,232
Debt & Other instruments	794,999,999	9,038,336,314	864,186,318	9,381,179,018
Financial assets measured at fair value through other comprehensive income				
	182,554,019	137,554,019	182,554,019	137,554,019
Other Financial Assets	327,578,955	401,344,629	387,557,574	232,399,623
Inventories	50,608,752	52,425,671	50,608,752	52,425,671
Other Assets	578,944,254	535,123,173	580,722,087	536,072,420
Investment in Subsidiaries	15,000,000	15,000,000	-	-
Investment in Associates	848,060,748	848,060,748	848,060,748	848,060,748
Investment Property	4,170,012,500	4,222,900,000	4,170,012,500	4,222,900,000
Property, Plant and Equipment	6,975,061,920	6,691,074,535	6,975,061,920	6,691,074,538
Right of use assets	577,391,732	590,213,436	577,627,795	590,213,436
Intangible Assets & Goodwill	752,372,589	761,709,717	752,372,589	761,709,717
Deferred tax asset	710,116,140	752,304,668	710,116,140	752,304,668
Total Assets	122,175,239,633	110,103,495,405	122,490,024,971	110,269,954,359
Liabilities				
Due to Banks	23,926,919,337	15,115,938,248	23,926,919,337	15,115,938,248
Due to Customers	53,149,716,234	55,708,839,672	53,149,716,234	55,681,779,326
Debt instruments issued	1,382,721,943	1,295,844,686	1,382,721,943	1,295,844,686
Unsecured Subordinate Term Loan	1,587,936,986	1,500,000,000	1,587,936,986	1,500,000,000
Other Financial Liabilities	3,963,819,235	1,907,970,958	3,970,496,137	1,907,970,958
Other Liabilities	1,274,560,023	2,492,011,348	1,275,267,979	2,531,328,408
Post Employment Benefit Obligations	751,537,457	709,298,357	751,537,457	709,298,357
Current Tax Liabilities	3,643,808,074	2,984,009,837	3,681,206,128	3,025,636,072
Total Liabilities	89,681,019,290	81,713,913,106	89,725,802,201	81,767,796,055
Shareholders' Funds				
Stated Capital	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315
Retained Earnings	24,778,804,607	20,674,166,570	25,039,876,571	20,777,812,107
Reserves	5,564,775,420	5,564,775,414	5,573,705,884	5,573,705,882
Total Shareholders' Funds	32,494,220,342	28,389,582,299	32,764,222,770	28,502,158,304
Total Liabilities & Shareholders' Funds	122,175,239,633	110,103,495,405	122,490,024,971	110,269,954,359
Commitments & Contingencies	479,585,966	509,101,650	479,585,966	509,101,650
Net Assets Per Share (LKR)	102.16	89.25	103.01	89.61

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

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

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

Sgd.
G. B. Egodage
Chairman

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

These figures are provisional and subject to audit.

Date : 30th January 2026

STATMENET OF PROFIT OR LOSS

Company	For the Three months ended				For the Nine months ended			
	31-Dec-25 (Unaudited) LKR	31-Dec-24 (Unaudited) LKR	Variance		31-Dec-25 (Unaudited) LKR	31-Dec-24 (Unaudited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	8,315,262,702	6,514,057,238	1,801,205,464	28%	24,205,950,602	20,788,731,302	3,417,219,300	16%
Interest Income	7,451,323,866	5,705,423,144	1,745,900,722	31%	21,723,046,822	18,436,631,732	3,286,415,090	18%
Interest Expense	(2,016,774,287)	(2,277,634,555)	260,860,268	11%	(5,742,405,086)	(7,264,875,101)	1,522,470,015	21%
Net Interest Income	5,434,549,578	3,427,788,590	2,006,760,989	59%	15,980,641,735	11,171,756,631	4,808,885,104	43%
Fee & Commission Income	603,184,526	613,647,466	(10,462,940)	-2%	1,736,187,491	1,697,913,432	38,274,059	2%
Net Income from Real Estate	-	-	-	0%	1,397,228	-	1,397,228	0%
Net gain / (loss) from Trading	(2,671,653)	5,650,047	(8,321,700)	147%	22,831,437	14,446,220	8,385,217	58%
Other Operating Income	270,613,463	189,336,581	81,276,882	43%	729,675,124	639,739,918	89,935,206	14%
Change in fair value of investment property	(7,187,500)	-	(7,187,500)	0%	(7,187,500)	-	(7,187,500)	0%
Total Operating Income	6,298,488,414	4,236,422,684	2,062,065,731	49%	18,463,545,515	13,523,856,200	4,939,689,314	37%
Impairment Charges of Loans and Advances, Lease and Financial Assets	(110,000,000)	(1,731,101,452)	1,621,101,452	94%	847,223,216	(3,054,569,343)	3,901,792,559	128%
Net Operating Income	6,188,488,414	2,505,321,232	3,683,167,183	147%	19,310,768,731	10,469,286,857	8,841,481,873	84%
Operating Expenses								
Personnel Costs	(1,174,083,378)	(142,443,047)	(1,031,640,331)	-724%	(3,594,852,736)	(2,092,665,244)	(1,502,187,492)	-72%
Depreciation	(119,932,761)	(175,092,127)	55,159,366	32%	(439,331,529)	(511,553,662)	72,222,133	14%
Other Operating Expenses	(1,213,301,907)	(1,480,951,915)	267,650,008	18%	(3,280,560,517)	(3,328,373,118)	47,812,601	1%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	3,681,170,368	706,834,142	2,974,336,226	421%	11,996,023,949	4,536,694,833	7,459,329,115	164%
Social Security Contribution Levy	(97,382,698)	(24,302,491)	(73,080,207)	-301%	(317,694,867)	(137,281,735)	(180,413,132)	-131%
Value Added Tax on Financial Services	(701,155,428)	(174,977,932)	(526,177,496)	-301%	(2,287,403,045)	(988,428,489)	(1,298,974,556)	-131%
	2,882,632,242	507,553,720	2,375,078,523	-	9,390,926,037	3,410,984,610	5,979,941,427	-
	-	-	-	-	-	-	-	-
Profit Before Income Tax	2,882,632,242	507,553,720	2,375,078,523	468%	9,390,926,037	3,410,984,610	5,979,941,427	175%
Income Tax	(1,005,208,008)	(225,130,222)	(780,077,786)	-347%	(3,377,841,809)	(1,339,677,574)	(2,038,164,235)	-152%
Profit for the Period	1,877,424,233	282,423,498	1,595,000,736	565%	6,013,084,227	2,071,307,036	3,941,777,191	190%
Total Comprehensive Income for the period	1,877,424,233	282,423,498	1,595,000,736	565%	6,013,084,227	2,071,307,036	3,941,777,191	190%
Earning per Share (LKR) - Annualized	23.61	3.55			25.21	8.68		
Earning per Share (LKR) - For the Period	5.90	0.89			18.90	6.51		

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF PROFIT OR LOSS

Group	For the Three months ended				For the Nine months ended			
	31-Dec-25 (Unaudited) LKR	31-Dec-24 (Unaudited) LKR	Variance		31-Dec-25 (Unaudited) LKR	31-Dec-24 (Unaudited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	8,406,946,744	6,584,113,434	1,822,833,310	28%	24,435,731,155	20,965,083,830	3,470,647,325	17%
Interest Income	7,454,170,365	5,711,082,393	1,743,087,972	31%	21,729,087,378	18,452,467,665	3,276,619,713	18%
Interest Expense	(2,016,774,287)	(2,277,634,555)	260,860,268	11%	(5,742,405,086)	(7,264,875,101)	1,522,470,015	21%
Net Interest Income	5,437,396,078	3,433,447,839	2,003,948,240	58%	15,986,682,292	11,187,592,564	4,799,089,728	43%
Fee & Commission Income	689,903,589	678,044,414	11,859,175	2%	1,952,741,168	1,873,427,757	79,313,411	4%
Net Income from Real Estate	-	-	-	0%	1,397,228	-	1,397,228	0%
Net gain/(loss) from Trading	(2,671,653)	5,650,046	(8,321,699)	147%	22,831,437	14,446,220	8,385,217	58%
Other Operating Income	272,731,943	189,336,581	83,395,362	44%	736,861,444	624,742,189	112,119,255	18%
Change in fair value of investment property	(7,187,500)	-	(7,187,500)	0%	(7,187,500)	-	(7,187,500)	0%
Total Operating Income	6,390,172,457	4,306,478,879	2,083,693,578	48%	18,693,326,069	13,700,208,729	4,993,117,339	36%
Impairment Charges of Loans and Advances, Lease and Financial Assets	(110,000,000)	(1,731,101,453)	1,621,101,453	94%	847,223,216	(3,054,569,343)	3,901,792,559	128%
Net Operating Income	6,280,172,457	2,575,377,427	3,704,795,031	144%	19,540,549,285	10,645,639,385	8,894,909,898	84%
Operating Expenses								
Personnel Costs	(1,174,849,878)	(742,732,265)	(432,117,613)	-58%	(3,597,419,236)	(3,084,599,955)	(512,819,281)	-17%
Depreciation	(119,958,990)	(175,092,127)	55,133,137	31%	(439,620,050)	(511,553,662)	71,933,612	14%
Other Operating Expenses	(1,214,114,613)	(881,699,811)	(332,414,802)	-38%	(3,282,661,569)	(2,339,769,619)	(942,891,950)	-40%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	3,771,248,976	775,853,223	2,995,395,753	386%	12,220,848,430	4,709,716,149	7,511,132,279	159%
Social Security Contribution Levy	(97,382,698)	(24,302,491)	(73,080,207)	-301%	(317,694,867)	(137,281,735)	(180,413,132)	-131%
Value Added Tax on Financial Services	(701,155,428)	(174,977,932)	(526,177,496)	-301%	(2,287,403,045)	(988,428,489)	(1,298,974,556)	-131%
	2,972,710,849	576,572,801	2,396,138,049	-	9,615,750,517	3,584,005,926	6,031,744,590	-
	-	-	-	-	-	-	-	-
Profit Before Income Tax	2,972,710,849	576,572,801	2,396,138,049	416%	9,615,750,517	3,584,005,926	6,031,744,590	168%
Income Tax	(1,032,231,591)	(245,835,947)	(786,395,644)	-320%	(3,445,239,863)	(1,396,087,375)	(2,049,152,488)	-147%
Profit for the Period	1,940,479,258	330,736,854	1,609,742,405	487%	6,170,510,654	2,187,918,551	3,982,592,102	182%
Earning per Share (LKR) -Annualized	24.40	4.16			25.87	9.17		
Earning per Share (LKR) - For the Period	6.10	1.04			19.40	6.88		

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF CHANGES IN EQUITY

Company	Stated Capital LKR	Revaluation Reserve LKR	General Reserve LKR	Retained Earnings LKR	Statutory Reserve Fund LKR	FVOCI Reserve LKR	Regulatory Loss Allowance Reserve LKR	Total LKR
Balance as at 1 April 2024	2,150,640,315	358,508,001	58,751,125	17,266,535,341	4,355,234,657	(10,000,000)	-	24,179,669,438
Net profit for the period	-	-	-	2,071,307,036	-	-	-	2,071,307,036
Transferred to Statutory Reserve	-	-	-	(103,565,352)	103,565,352	-	-	-
Regulatory Loss Allowance	-	-	-	(5,052,591,238)	-	-	5,052,591,238	-
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 31 December 2024	2,150,640,315	358,508,001	58,751,125	12,909,388,327	4,458,800,009	(10,000,000)	5,052,591,238	24,978,679,014
Balance as at 1 April 2025	2,150,640,315	849,818,418	58,751,125	20,674,166,570	4,666,205,876	(10,000,000)	-	28,389,582,305
Net profit for the period	-	-	-	6,013,084,227	-	-	-	6,013,084,227
Dividend Paid	-	-	-	(1,908,446,190)	-	-	-	(1,908,446,190)
Balance as at 31 December 2025	2,150,640,315	849,818,418	58,751,125	24,778,804,607	4,666,205,876	(10,000,000)	-	32,494,220,342

Group	Stated Capital LKR	Revaluation Reserve LKR	General Reserve LKR	Retained Earnings LKR	Statutory Reserve Fund LKR	FVOCI Reserve LKR	Regulatory Loss Allowance Reserve LKR	Total LKR
Balance as at 1 April 2024	2,150,640,315	358,508,001	58,751,125	17,442,518,949	4,364,165,128	(10,000,000)	-	24,364,583,518
Net profit for the period	-	-	-	2,187,918,551	-	-	-	2,187,918,551
Transferred to Statutory Reserve	-	-	-	(109,395,928)	109,395,928	-	-	-
Regulatory Loss Allowance	-	-	-	(5,052,591,238)	-	-	5,052,591,238	-
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 31 December 2024	2,150,640,315	358,508,001	58,751,125	13,196,152,874	4,473,561,056	(10,000,000)	5,052,591,238	25,280,204,609
Balance as at 1 April 2025	2,150,640,315	849,818,418	58,751,125	20,777,812,107	4,675,136,341	(10,000,000)	-	28,502,158,306
Net profit for the period	-	-	-	6,170,510,654	-	-	-	6,170,510,654
Dividend Paid	-	-	-	(1,908,446,190)	-	-	-	(1,908,446,190)
Balance as at 31 December 2025	2,150,640,315	849,818,418	58,751,125	25,039,876,571	4,675,136,341	(10,000,000)	-	32,764,222,770

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF CASH FLOW

For the Nine month period ended

	COMPANY		GROUP	
	31-Dec-25 Unaudited LKR	31-Dec-24 (Audited) LKR	31-Dec-25 Unaudited LKR	31-Dec-24 (Audited) LKR
Cash Flows From / (Used in) Operating Activities				
Profit before Income Tax Expense	9,390,926,037	3,410,984,610	9,615,750,517	3,584,005,926
Adjustments for				
Depreciation and amortisation	263,271,651	349,679,035	263,271,651	349,679,035
Impairment charge of loans and advances, lease,hire purchase	(847,223,216)	3,054,569,343	(847,223,216)	3,054,569,343
Amortisation of Right of use assets	176,059,878	161,874,627	176,348,400	161,874,627
Net fair value adjustment of Investment property	7,187,500	-	7,187,500	-
Disposal (gain)/ loss on Investment property	(557,794)	4,343,961	(557,794)	4,343,961
(Profit)/ Loss on disposal of property, plant & equipments	(14,439,425)	-	(14,439,425)	-
Provision for defined benefit plans	90,000,000	90,000,000	90,000,000	90,000,000
Operating profit before working capital changes	9,065,224,631	7,071,451,576	9,290,337,633	7,244,472,893
(Increase)/Decrease in Inventories	1,816,919	3,705,000	1,816,919	3,705,000
(Increase)/Decrease in Loans and Advances	(11,515,277,671)	2,241,906,642	(11,515,277,671)	2,241,930,642
Decrease/(Increase) in Lease Rentals Receivable & Stock out on hire	(13,610,043,043)	4,348,509,766	(13,610,043,043)	4,348,509,766
(Increase)/Decrease in Right of use assets	(163,238,175)	(178,278,479)	(163,762,758)	(178,278,479)
Decrease/(Increase) in Other Financial Assets	73,765,674	(141,663,465)	73,765,674	(210,207,729)
Increase in Debt & other instruments	185,921,655	(205,337,020)	185,921,655	(205,337,020)
(Increase)/Decrease in Other Assets	(43,821,088)	(56,561,243)	(74,672,536)	(9,611,483)
(Decrease)/Increase in Amounts Due to Customers	(2,559,123,438)	(4,644,685,623)	(2,559,123,438)	(4,644,685,623)
(Decrease)/Increase in Other Financial Liabilities	2,055,848,277	(183,968,414)	2,055,848,277	(183,968,338)
(Decrease)/Increase in Other Liabilities	5,747,488,446	1,402,851,334	5,516,655,479	1,438,451,442
Cash generated from Operations	(10,761,437,814)	9,657,930,074	(10,798,533,809)	9,844,981,071
Retirement Benefit obligation paid	(47,760,900)	(77,068,500)	(47,760,900)	(77,068,500)
Taxes paid	(9,473,928,163)	(4,993,514,977)	(9,545,554,399)	(5,088,097,775)
Net cash flows from/(used in) Operating activities	(20,283,126,876)	4,587,346,597	(20,391,849,108)	4,679,814,796
Cash flows from / (used in) Investing activities				
Acquisition of Investment Property	-	(4,200,000)	-	(4,200,000)
Disposal Proceeds from Investment Property	46,257,808	6,000,000	46,257,808	6,000,000
Acquisition of Property, plant and equipments	(540,596,132)	(392,911,595)	(540,596,132)	(392,913,869)
Acquisition of Intangible assets	(4,921,001)	-	(4,921,001)	-
Net investment in placements with banks	363,154,189	(648,312,059)	636,810,573	(648,312,059)
Proceed from sale of property, plant & equipments	22,034,650	5,525,000	22,034,650	5,743,000
Net investment in financial assets measured at fair value through profit or loss	861,732,380	(390,697,491)	861,732,380	(575,637,823)
Net investment in financial assets measured at fair value through other comprehensive income	(45,000,000)	(54,000,000)	(45,000,000)	(54,000,000)
Net cash flows from/(used in) Investing activities	702,661,895	(1,478,596,145)	976,318,279	(1,663,320,752)
Cash flows from / (used in) Financing activities				
Net cash flow from/(used in) Debt Instruments issued and Other borrowings	(1,413,122,743)	86,912,325	(1,413,122,743)	86,912,325
Proceeds from Loans obtained	19,750,000,000	16,374,541,238	19,750,000,000	16,374,541,238
Lease Payments	(166,866,651)	(139,191,148)	(166,866,651)	(139,191,148)
Repayment of Bank Loans	(10,086,666,062)	(12,073,429,190)	(10,086,666,062)	(12,073,429,190)
Dividend paid	(1,908,446,190)	(1,272,297,460)	(1,908,446,190)	(1,272,297,460)
Net cash flows from/(used in) Financing activities	6,174,898,353	2,976,535,765	6,174,898,353	2,976,535,765
Net increase in Cash and Cash equivalents	(13,405,566,628)	6,085,286,217	(13,240,632,476)	5,993,029,809
Cash and Cash equivalents at the beginning of the period	16,774,839,348	6,308,854,230	16,808,511,700	6,509,854,315
Cash and Cash equivalents at the end of the period	3,369,272,720	12,394,140,448	3,567,879,222	12,502,884,124
Cash in hand	1,820,229,529	4,037,616,196	1,845,074,586	4,047,834,997
Reverse repurchase agreements	769,999,999	5,245,640,959	769,999,999	5,317,640,959
Placements with Bank	1,643,072,089	3,253,812,274	1,816,833,537	3,280,337,149
Bank Overdrafts	(864,028,897)	(142,928,981)	(864,028,897)	(142,928,981)
Total Cash and Cash Equivalents For the Purpose of Cash Flow Statement	3,369,272,720	12,394,140,448	3,567,879,222	12,502,884,124

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

COMPANY	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
	LKR	LKR	LKR	LKR
As at 31 December 2025				
Assets				
Cash and Bank Balances	-	-	1,820,229,529	1,820,229,529
Reverse repurchase agreements	-	-	-	0
Placements with banks	-	-	2,636,490,610	2,636,490,610
Financial assets measured at fair value through profit or loss	5,878,732,353	-	-	5,878,732,353
Financial assets at amortised cost				
Loans and Receivables	-	-	33,678,780,042	33,678,780,042
Lease rentals receivable & Stock out on hire	-	-	62,178,305,491	62,178,305,491
Debt & other instruments			794,999,999	794,999,999
Financial assets at fair value through other comprehensive income	-	182,554,019	-	182,554,019
Other financial assets	-	-	327,578,955	327,578,955
Total Financial Assets	5,878,732,353	182,554,019	101,436,384,626	107,497,670,999
As at 31 December 2025				
Liabilities				
Due to Banks			23,926,919,337	23,926,919,337
Due to Customers			53,149,716,234	53,149,716,234
Unsecured Subordinate Term Loan			1,587,936,986	1,587,936,986
Debt Instruments Issued and Other borrowed funds			1,382,721,943	1,382,721,943
Other Financial Liabilities			3,963,819,235	3,963,819,235
Total Financial Liabilities			84,011,113,735	84,011,113,735

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

COMMERCIAL CREDIT & FINANCE PLC

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 31 December 2025				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	1,845,074,586	1,845,074,586
Reverse repurchase agreements	-	-	-	0
Placements with banks	-	-	2,809,959,873	2,809,959,873
Financial assets measured at fair value through profit or loss	5,879,024,538	-	-	5,879,024,538
Financial assets at amortised cost				
Loans and Receivables	-	-	33,678,780,042	33,678,780,042
Lease rentals receivable & Stock out on hire	-	-	62,178,305,491	62,178,305,491
Debt & other instruments			864,186,318	864,186,318
Financial assets at fair value through other comprehensive income	-	182,554,019	-	182,554,019
Other financial assets	-	-	387,557,574	387,557,574
Total Financial Assets	5,879,024,538	182,554,019	101,763,863,885	107,825,442,442
As at 31 December 2025				
Liabilities				
Due to Banks			23,926,919,337	23,926,919,337
Due to Customers			53,149,716,234	53,149,716,234
Unsecured Subordinate Term Loan			1,587,936,986	1,587,936,986
Debt Instruments Issued and Other borrowed funds			1,382,721,943	1,382,721,943
Other Financial Liabilities			3,970,496,137	3,970,496,137
Total Financial Liabilities			84,017,790,637	84,017,790,637

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

COMMERCIAL CREDIT & FINANCE PLC

FAIR VALUE HIERARCHY

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

COMPANY

As at 31 December 2025	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	5,878,732,352	-	5,878,732,352
Quoted equity investments	-	-	-	-
Investments in Unit Trusts	-	-	-	-
Financial assets - fire value through other comprehensive income				
Government of Sri Lanka Treasury Bonds	-	-	-	-
Government of Sri Lanka Treasury Bills	-	-	-	-
Quoted equities	-	-	-	-
Unquoted equity investments	-	-	182,554,019	182,554,019
Unit Trusts	-	-	-	-
Total Financial Assets	<u>-</u>	<u>5,878,732,352</u>	<u>182,554,019</u>	<u>6,061,286,371</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,775,513,811	2,775,513,811
Investment property	-	-	4,170,012,500	4,170,012,500
	<u>-</u>	<u>-</u>	<u>10,045,880,125</u>	<u>10,045,880,125</u>

As at 31 December 2024	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	7,271,912,497	-	7,271,912,497
Quoted equity investments	1,914,745	-	-	1,914,745
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	-	-	110,554,019	110,554,019
Investments in Unit Trusts	-	-	-	-
Total Financial Assets	<u>1,914,745</u>	<u>7,271,912,497</u>	<u>110,554,019</u>	<u>7,384,381,261</u>
Non financial assets measured at fair value				
Freehold land	-	-	2,994,836,498	2,994,836,498
Building & Building integrals	-	-	2,571,793,927	2,571,793,927
Investment property	-	-	2,856,758,126	2,856,758,126
	<u>-</u>	<u>-</u>	<u>8,423,388,551</u>	<u>8,423,388,551</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 31 December 2025	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR	As at 31 December 2024	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss					Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	5,879,024,538	-	5,879,024,538	Government of Sri Lanka Treasury Bills	-	7,457,103,303	-	7,457,103,303
Quoted equity investments	-	-	-	-	Quoted equity investments	1,914,745	-	-	1,914,745
Investments in Unit Trusts	-	39,186,320	-	39,186,320	Investments in Unit Trusts	-	-	-	-
Financial assets -fire value through other comprehensive income					Financial assets -fire value through other comprehensive income				
Unquoted equity investments	-	-	182,554,019	182,554,019	Unquoted equity investments	-	-	110,554,019	110,554,019
Total Financial Assets	<u>-</u>	<u>5,918,210,858</u>	<u>182,554,019</u>	<u>6,100,764,877</u>	Total Financial Assets	<u>1,914,745</u>	<u>7,457,103,303</u>	<u>110,554,019</u>	<u>7,569,572,067</u>
Non financial assets measured at fair value					Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813	Freehold land	-	-	2,994,836,498	2,994,836,498
Building & Building integrals	-	-	2,775,513,811	2,775,513,811	Building & Building integrals	-	-	2,571,793,927	2,571,793,927
Investment property	-	-	4,170,012,500	4,170,012,500	Investment property	-	-	2,856,758,126	2,856,758,126
	<u>-</u>	<u>-</u>	<u>10,045,880,125</u>	<u>10,045,880,125</u>		<u>-</u>	<u>-</u>	<u>8,423,388,551</u>	<u>8,423,388,551</u>

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Nine month period ended 31 December 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	13,211,450,490	2,136,868,473	1,312,336,299	3,239,180,416	34,946,783	164,053,905	893,013,864	731,196,592	21,723,046,822
Fee Based Income & others	1,510,044,177	244,240,085	149,997,594	370,232,287	3,994,352	18,751,056	102,069,821	83,574,408	2,482,903,780
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	14,721,494,668	2,381,108,558	1,462,333,893	3,609,412,703	38,941,135	182,804,961	995,083,685	814,771,000	24,205,950,602
Segmental Result	7,295,702,016	1,180,033,611	724,705,784	1,788,758,555	19,298,510	90,594,777	493,145,174	403,785,523	11,996,023,949
VAT on Financial services	-	-	-	-	-	-	-	-	(2,287,403,045)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(317,694,867)
Profits from Operations	-	-	-	-	-	-	-	-	9,390,926,037
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	9,390,926,037
Income Tax Expenses	-	-	-	-	-	-	-	-	(3,377,841,809)
Net profit for the period	-	-	-	-	-	-	-	-	6,013,084,227
Segment Asset	58,883,957,309	3,295,160,148	2,188,330,994	26,806,899,604	118,477,796	-	16,724,267,465	14,158,146,319	122,175,239,635
Total Asset									122,175,239,635
Segment Liabilities	43,222,942,120	2,418,766,042	1,606,313,642	19,677,228,280	86,966,963	-	12,276,213,721	10,392,588,522	89,681,019,290
Total Liabilities									89,681,019,290

For Nine month period ended 31 December 2024	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	3,279,693,736	8,749,659,478	1,340,642,619	3,154,557,437	435,314,256	137,935,287	957,893,544	380,935,374	18,436,631,732
Fee Based Income & others	418,415,161	1,116,259,770	171,035,847	402,450,583	55,536,309	17,597,441	122,205,673	48,598,786	2,352,099,570
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	3,698,108,897	9,865,919,247	1,511,678,467	3,557,008,020	490,850,565	155,532,728	1,080,099,217	429,534,160	20,788,731,301
Segmental Result	807,032,968	2,153,025,320	329,891,410	776,240,727	107,117,610	33,941,683	235,708,494	93,736,620	4,536,694,833
VAT on Financial services	-	-	-	-	-	-	-	-	(988,428,489)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(137,281,735)
Profits from Operations	-	-	-	-	-	-	-	-	3,410,984,609
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	3,410,984,609
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,339,677,574)
Net profit for the period	-	-	-	-	-	-	-	-	2,071,307,034
Segment Asset	21,257,479,230	28,817,950,296	2,933,390,080	14,178,632,524	738,167,608	292,268,271	24,550,421,269	13,324,550,218	106,092,859,496
Total Asset									106,092,859,496
Segment Liabilities	16,252,583,021	22,033,004,225	2,242,747,848	10,840,391,738	564,372,200	223,456,144	18,770,229,318	10,187,395,988	81,114,180,482
Total Liabilities									81,114,180,482

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Nine month period ended 31 December 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	13,211,450,490	2,136,868,473	1,312,336,299	3,239,180,416	34,946,783	164,053,905	896,207,921	731,196,592	21,726,240,879
Fee Based Income & others	1,650,246,251	266,916,883	163,924,321	404,606,999	4,365,213	20,492,023	111,945,601	91,333,986	2,713,831,277
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	14,861,696,741	2,403,785,356	1,476,260,620	3,643,787,415	39,311,996	184,545,928	1,008,153,522	822,530,578	24,440,072,156
Segmental Result	7,431,342,352	1,201,972,576	738,179,379	1,822,014,822	19,657,305	92,279,098	504,110,270	411,292,629	12,220,848,430
VAT on Financial services	-	-	-	-	-	-	-	-	(2,287,403,045)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(317,694,867)
Profits from Operations	-	-	-	-	-	-	-	-	9,615,750,517
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	9,615,750,517
Income Tax Expenses	-	-	-	-	-	-	-	-	(3,445,239,863)
Net profit for the period	-	-	-	-	-	-	-	-	6,170,510,654
Segment Asset	58,883,957,309	3,295,160,148	2,188,330,994	26,806,899,604	118,477,796	-	17,037,038,909	14,160,160,215	122,490,024,974
Total Asset									122,490,024,974
Segment Liabilities	43,133,392,351	2,413,754,816	1,602,985,663	19,636,460,781	86,786,784	-	12,479,889,555	10,372,532,252	89,725,802,201
Total Liabilities									89,725,802,201

For Nine month period ended 31 December 2024	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	3,279,693,736	8,749,659,478	1,340,642,619	3,154,557,437	435,314,256	137,935,287	973,729,477	380,935,374	18,452,467,665
Fee Based Income & others	446,585,879	1,191,414,408	182,551,211	429,546,452	59,275,413	18,782,227	132,589,769	51,870,806	2,512,616,165
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	3,726,279,616	9,941,073,886	1,523,193,830	3,584,103,889	494,589,669	156,717,514	1,106,319,246	432,806,180	20,965,083,830
Segmental Result	837,092,731	2,233,219,605	342,178,960	805,153,564	111,107,448	35,205,917	248,529,873	97,228,052	4,709,716,149
VAT on Financial services	-	-	-	-	-	-	-	-	(988,428,489)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(137,281,735)
Profits from Operations	-	-	-	-	-	-	-	-	3,584,005,925
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	3,584,005,925
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,396,087,375)
Net profit for the period	-	-	-	-	-	-	-	-	2,187,918,550
Segment Asset	21,257,479,230	28,817,950,296	2,933,390,080	14,178,632,524	738,167,608	292,268,271	24,897,900,016	13,325,829,510	106,441,617,535
Total Asset									106,441,617,535
Segment Liabilities	16,208,763,917	21,973,600,344	2,236,701,105	10,811,164,615	562,850,578	222,853,677	18,984,573,807	10,160,904,884	81,161,412,926
Total Liabilities									81,161,412,926

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

NOTES TO THE INTERIM FINANCIAL STATEMENTS

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

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

5 Events After the balance sheet Date

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

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

	31-Dec-2025	31-Dec-2024
Issued and fully paid Ordinary Shares (Quoted)	318,074,365	318,074,365

7 Market value of Shares

	31-Dec-2025	31-Dec-2024
	LKR	LKR
Highest traded price	132.00	57.70
Lowest traded price	113.25	29.00
Last traded price	126.25	56.90

8 Information on Listed Debentures

	31-Dec-2025	31-Dec-2024
	COCR-BD-04/03/26-C2471-9	COCR-BD-04/03/26-C2471-9
Highest Traded Price	Not Traded	Not Traded
Lowest Traded Price	Not Traded	Not Traded
Last Traded Price	Not Traded	Not Traded
Interest Yield as at date of last trade	Not Traded	Not Traded
Coupon Rate	9.00% p.a	9.00% p.a
Current Yield & Yield to Maturity	9.00%	9.00%
Debt Equity Ratio	2.41	3.04
Quick Asset Ratio	1.81	1.10
Interest Cover Ratio	2.64	1.47
Interest Rates of Comparable Government Securities	9.56%	13.98%

9 Major twenty shareholders as at 31 December 2025

No	Name of the Shareholder	Total Holding	Percentage
1	GROUP LEASE HOLDINGS PTE LTD (IN LIQUIDATION)	95,390,500	29.99%
2	B G INVESTMENTS (PVT) LIMITED	83,832,175	26.36%
3	LOLC FINANCE PLC/B.G.INVESTMENTS (PVT) LTD	45,000,000	14.15%
4	PEOPLE S LEASING AND FINANCE PLC/B G INVESTMENTS (PVT) LIMITED	31,000,000	9.75%
5	SEYLAN BANK PLC/S.R. FERNANDO	9,669,101	3.04%
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	2,253,417	0.71%
9	MRS. H.H.J. HEWAGE	1,946,124	0.61%
10	ASIA SECURITIES (PVT) LTD (TRADING ACCOUNT)	1,500,000	0.47%
11	MR. T.K. HEMACHANDRA	1,355,689	0.43%
12	MISS. S.N. EGODAGE	1,276,000	0.40%
13	J.B. COCOSHELL (PVT) LTD	1,181,959	0.37%
14	MR. G.I.A. PERERA	1,108,730	0.35%
15	MR. S.M. HEMACHANDRA	1,050,000	0.33%
16	MR. D.T. SEMAGE	488,649	0.15%
17	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/T.RUCHIRA	467,005	0.15%
18	MR. A.S. RATNAYAKE	460,000	0.14%
19	MR. P.S. DANGAMPOLA	456,372	0.14%
20	DFCC BANK PLC/P.S.R.CASIE CHITTY	429,808	0.14%

Public Shareholding

Percentage	19.01%
Number	6,423

10 Directors' shareholding as at 31 December 2025

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

11 The Float adjusted Market Capitalisation as at 31 December 2025 - LKR 7,625,793,142

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

COMMERCIAL CREDIT & FINANCE PLC

CORPORATE INFORMATION

1 Company Name	Commercial Credit and Finance PLC
2 Legal Form	Incorporated as a Private Limited Liability Company under the Companies Act No.17 of 1982 on 4 October 1982 and converted to a Public Company on 16 December 1989 and re-registered under the Companies Act No.07 of 2007 on 8 April 2008.A Registered Finance Company under the Finance Companies Act No. 78 of 1988 and re-registered under the Finance Business Act No. 42 of 2011. A Registered Finance Leasing establishment under the Finance Leasing Act No.56 of 2000 (as amended).The Shares of the Company were listed on Dirisavi Board of the Colombo Stock Exchange on 1 June 2011. The Stock Exchange code for the Company share is "COCR".
3 New Registration No. (Under the Companies Act No. 7 of 2007)	PB 269 PQ
4 Place of Incorporation	Kandy, Sri Lanka
5 Registered Office	No. 106, Yatinuwara Veediya, Kandy
6 City Office	No. 165, Kynsey Road, Colombo 08
7 Telephone	081 2 000 000 011 2 000 000
8 Fax	081 2234977 / 011 2327882
9 E-mail	ccl@cclk.lk
10 Website	www.cclk.lk
11 Board of Directors of the Company	Mr. G.B. Egodage (Non-Independent Non-Executive Director) - Chairman Mr. R.S. Egodage (Executive Director) - Chief Executive Officer Ms. G.R. Egodage (Executive Director) Mr. P.S.R.C. Chitty (Executive Director) - Chief Operating Officer Mr. L.L.S. Wickremasinghe (Independent Non-Executive Director) Ms. G.A.M. Edwards (Independent Non-Executive Director) Dr.Ms. J.P. Kuruppu (Independent Non-Executive Director) Ms. C. S. Jesudian (Independent Non-Executive Director) Mr. Karnjote Singh S/O Jarmal Singh (Independent Non-Executive Director) w.e.f.14/01/2026
12 Company Secretary	Ms.Shashika Ruwanmali No. 165, Kynsey Road Colombo 08
13 Company Auditors	KPMG Chartered Accountants No. 32A, Sir Mohamed Macan Markar Mawatha Colombo 03
14 Bankers of the Company	Commercial Bank of Ceylon PLC Hatton National Bank PLC Nations Trust Bank PLC Sampath Bank PLC National Development Bank PLC Seylan Bank PLC People's Bank Bank of Ceylon Cargills Bank Limited DFCC Bank PLC HDFC Bank Pan Asia Banking Corporation PLC



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