

INTERIM FINANCIAL STATEMENTS

**FOR THE QUARTER ENDED
31st March 2026**

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COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF FINANCIAL POSITION

	COMPANY		GROUP	
	As at 31-Mar-26 (Unaudited) LKR	As at 31-Mar-25 (Audited) LKR	As at 31-Mar-26 (Unaudited) LKR	As at 31-Mar-25 (Audited) LKR
Assets				
Cash and Bank Balances	3,057,210,608	4,725,518,897	3,062,374,966	4,731,852,338
Placements with Banks	2,695,477,968	4,706,923,262	2,695,477,968	4,706,923,262
Financial assets measured at fair value through profit or loss	4,666,060,617	6,740,464,733	4,666,359,681	6,740,743,298
Financial assets at amortised cost				
Loans and Receivables	32,655,633,740	22,163,502,371	32,610,500,589	22,163,502,371
Lease Rentals Receivable & Stock out on Hire	66,278,680,969	47,721,039,232	66,278,680,969	47,721,039,232
Debt & Other instruments	7,248,589,204	9,038,336,314	7,335,541,593	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	340,096,296	401,344,629	391,307,020	232,399,623
Inventories	50,554,442	52,425,671	50,554,442	52,425,671
Other Assets	441,553,450	535,123,173	442,914,465	536,072,420
Investment in Subsidiaries	15,000,000	-	-	-
Investment in Associates	1,365,490,026	848,060,748	1,365,490,026	848,060,748
Investment Property	4,598,200,000	4,222,900,000	4,598,200,000	4,222,900,000
Property, Plant and Equipment	7,084,964,782	6,691,074,535	7,084,964,782	6,691,074,538
Right of use assets	653,578,199	590,213,436	653,788,034	590,213,436
Intangible Assets & Goodwill	747,695,256	761,709,717	747,695,256	761,709,717
Deferred tax asset	-	752,304,668	-	752,304,668
Total Assets	132,081,339,575	110,103,495,405	132,166,403,812	110,269,954,359
Liabilities				
Due to Banks	29,463,181,019	15,115,938,248	29,463,181,019	15,115,938,248
Due to Customers	55,361,163,510	55,708,839,672	55,216,163,510	55,681,779,326
Debt instruments issued	-	1,295,844,686	-	1,295,844,686
Unsecured Subordinate Term Loan	1,500,534,247	1,500,000,000	1,500,534,247	1,500,000,000
Other Financial Liabilities	2,841,613,281	1,907,970,958	2,845,567,713	1,907,970,958
Other Liabilities	1,651,261,697	2,492,011,348	1,676,290,379	2,531,328,408
Deferred tax liabilities	205,712,922	-	205,712,922	-
Post Employment Benefit Obligations	955,041,044	709,298,357	955,041,044	709,298,357
Current Tax Liabilities	4,152,954,543	2,984,009,837	4,194,320,312	3,025,636,072
Total Liabilities	96,131,462,262	81,713,913,106	96,056,811,146	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	27,756,010,087	20,674,166,570	28,385,246,467	20,777,812,107
Reserves	6,043,226,911	5,564,775,414	5,573,705,884	5,573,705,882
Total Shareholders' Funds	35,949,877,313	28,389,582,299	36,109,592,666	28,502,158,304
Total Liabilities & Shareholders' Funds	132,081,339,575	110,103,495,405	132,166,403,812	110,269,954,359
Commitments & Contingencies	302,950,263	509,101,650	302,950,263	509,101,650
Net Assets Per Share (LKR)	113.02	89.25	113.53	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 : 26th May 2026

STATEMENT OF PROFIT OR LOSS

Company	For the Three months ended				For the Twelve months ended			
	31-Mar-26 (Unaudited) LKR	31-Mar-25 (Unaudited) LKR	Variance		31-Mar-26 (Unaudited) LKR	31-Mar-25 (Audited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	7,415,157,644	10,830,848,697	(3,415,691,053)	-32%	31,621,108,246	31,703,252,196	(82,143,950)	0%
Interest Income	5,843,483,426	8,885,500,808	(3,042,017,382)	-34%	27,566,530,248	27,322,132,540	244,397,708	1%
Interest Expense	(2,334,261,353)	(2,195,827,298)	(138,434,055)	-6%	(8,076,666,439)	(9,460,702,399)	1,384,035,960	-15%
Net Interest Income	3,509,222,074	6,689,673,510	(3,180,451,436)	-48%	19,489,863,810	17,861,430,141	1,628,433,669	9%
Fee & Commission Income	757,882,004	714,287,312	43,594,692	6%	2,494,069,495	2,412,200,744	81,868,751	3%
Net Income from Real Estate	(506,135)	-	(506,135)	0%	891,093	-	891,093	0%
Net gain / (loss) from Trading	(6,902,483)	(39,185,875)	32,283,392	82%	15,928,954	(24,739,655)	40,668,609	-164%
Other Operating Income	393,135,172	538,964,295	(145,829,123)	-27%	1,122,810,296	1,178,704,213	(55,893,917)	-5%
Change in fair value of investment property	428,065,659	731,282,158	(303,216,499)	0%	420,878,159	731,282,158	(310,403,999)	0%
Total Operating Income	5,080,896,291	8,635,021,400	(3,554,125,109)	-41%	23,544,441,807	22,158,877,601	1,385,564,206	6%
Impairment Charges of Loans and Advances, Lease and Financial Assets	3,634,411,736	1,402,681,724	2,231,730,012	-159%	4,481,634,952	(1,651,887,619)	6,133,522,571	371%
Net Operating Income	8,715,308,027	10,037,703,124	(1,322,395,097)	-13%	28,026,076,759	20,506,989,982	7,519,086,777	37%
Operating Expenses								
Personnel Costs	(1,313,516,666)	(1,315,637,618)	2,120,952	0%	(4,908,369,402)	(3,408,302,862)	(1,500,066,540)	-44%
Depreciation	(144,330,225)	(59,206,516)	(85,123,709)	-144%	(583,661,754)	(570,760,178)	(12,901,576)	-2%
Other Operating Expenses	(1,335,519,822)	(1,378,038,287)	42,518,465	3%	(4,616,080,339)	(4,706,411,405)	90,331,066	2%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	5,921,941,314	7,284,820,703	(1,362,879,389)	-19%	17,917,965,264	11,821,515,537	6,096,449,727	52%
Social Security Contribution Levy	(144,957,021)	(170,634,806)	25,677,785	15%	(462,651,888)	(307,916,541)	(154,735,347)	-50%
Value Added Tax on Financial Services	(1,043,690,546)	(1,228,570,604)	184,880,058	15%	(3,331,093,591)	(2,216,999,093)	(1,114,094,498)	-50%
	4,733,293,747	5,885,615,293	(1,152,321,546)	-	14,124,219,785	9,296,599,903	4,827,619,882	-
Share of Profit / (loss) of associates	798,789,903	322,124,257	476,665,646	-	798,789,903	322,124,257	476,665,646	-
Profit Before Income Tax	5,532,083,650	6,207,739,550	(675,655,900)	-11%	14,923,009,688	9,618,724,160	5,304,285,528	55%
Income Tax	(1,976,138,053)	(2,059,622,279)	83,484,226	4%	(5,353,979,862)	(3,399,299,853)	(1,954,680,009)	-58%
Profit for the Period	3,555,945,597	4,148,117,272	(592,171,674)	-14%	9,569,029,826	6,219,424,307	3,349,605,519	54%
Revaluation gain on land and buildings	-	701,872,025	(701,872,025)	-100%	-	701,872,025	(701,872,025)	-100%
Deferred tax charge relating to revaluation gain on land buildings	-	(210,561,608)	210,561,608	-100%	-	(210,561,608)	(210,561,608)	100%
	-	491,310,417	(491,310,417)	-100%	-	491,310,417	(491,310,417)	-100%
Actuarial losses on defined benefit plans	(143,271,719)	(86,591,906)	(56,679,813)	65%	(143,271,719)	(86,591,906)	(56,679,813)	65%
Deferred tax reversal relating to actuarial losses on defined benefit plans	42,981,516	25,977,572	17,003,944	65%	42,981,516	25,977,572	17,003,944	65%
	(100,290,203)	(60,614,334)	(39,675,869)	65%	(100,290,203)	(60,614,334)	(39,675,869)	65%
Other Comprehensive Income for the Year, Net of Taxes	(100,290,203)	430,696,083	(79,351,738)	-18%	(100,290,203)	430,696,083	(530,986,286)	-123%
Total Comprehensive Income for the period	3,455,655,394	4,578,813,355	(1,123,157,961)	-25%	9,468,739,623	6,650,120,390	2,818,619,233	42%
Total Comprehensive Income Attributable to:								
Equity holders of the company	3,455,655,394	4,578,813,355	(1,123,157,961)	-25%	9,468,739,623	6,650,120,390	2,818,619,233	42%
Total comprehensive income for the Year	3,455,655,394	4,578,813,355	(1,123,157,961)	-25%	9,468,739,623	6,650,120,390	2,818,619,233	42%
Earning per Share (LKR) -Annualized	44.72	52.17			30.08	19.55		
Earning per Share (LKR) - For the Period	11.18	13.04			30.08	19.55		

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 Twelve months ended			
	31-Mar-26 (Unaudited) LKR	31-Mar-25 (Unaudited) LKR	Variance		31-Mar-26 (Unaudited) LKR	31-Mar-25 (Audited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	7,485,873,211	10,653,698,341	(3,167,825,130)	-30%	31,921,604,366	31,703,469,368	218,134,998	1%
Interest Income	5,849,003,543	8,885,388,146	(3,036,384,603)	-34%	27,578,090,921	27,337,855,811	240,235,110	1%
Interest Expense	(2,334,261,353)	(2,188,789,577)	(145,471,776)	-7%	(8,076,666,439)	(9,453,664,678)	1,376,998,239	-15%
Net Interest Income	3,514,742,190	6,696,598,569	(3,181,856,379)	-48%	19,501,424,482	17,884,191,133	1,617,233,349	9%
Fee & Commission Income	822,311,386	771,252,788	51,058,598	7%	2,775,052,554	2,644,680,545	130,372,009	5%
Net Income from Real Estate	(506,135)	-	(506,135)	0%	891,093	-	891,093	0%
Net gain / (loss) from Trading	(6,902,483)	(39,185,875)	32,283,392	82%	15,928,954	(24,739,655)	40,668,609	-164%
Other Operating Income	393,901,241	304,961,124	88,940,117	29%	1,130,762,685	929,703,313	201,059,372	22%
Change in fair value of investment property	428,065,659	731,282,158	(303,216,499)	0%	420,878,159	731,282,158	(310,403,999)	0%
Total Operating Income	5,151,611,859	8,464,908,764	(3,313,296,905)	-39%	23,844,937,928	22,165,117,494	1,679,820,434	8%
Impairment Charges of Loans and Advances, Lease and Financial Assets	3,634,411,736	1,402,681,724	2,231,730,012	-159%	4,481,634,952	(1,651,887,619)	6,133,522,571	371%
Net Operating Income	8,786,023,595	9,867,590,488	(1,081,566,893)	-11%	28,326,572,880	20,513,229,875	7,813,343,005	38%
Operating Expenses								
Personnel Costs	(1,314,505,225)	(1,316,525,682)	2,020,456	0%	(4,911,924,461)	(3,410,476,862)	(1,501,447,599)	-44%
Depreciation	(144,041,704)	(59,206,516)	(84,835,188)	-143%	(583,661,754)	(570,760,178)	(12,901,576)	-2%
Other Operating Expenses	(1,336,413,279)	(1,377,130,381)	40,717,103	3%	(4,619,074,848)	(4,707,548,775)	88,473,927	2%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	5,991,063,387	7,114,727,910	(1,123,664,522)	-16%	18,211,911,817	11,824,444,060	6,387,467,757	54%
Social Security Contribution Levy	(144,957,021)	(170,634,806)	25,677,785	15%	(462,651,888)	(307,916,541)	(154,735,347)	-50%
Value Added Tax on Financial Services	(1,043,690,546)	(1,228,570,604)	184,880,058	15%	(3,331,093,591)	(2,216,999,093)	(1,114,094,498)	-50%
	4,802,415,820	5,715,522,500	(913,106,679)	-	14,418,166,338	9,299,528,426	5,118,637,912	-
Share of Profit / (loss) of associates	798,789,903	322,124,257	476,665,646	-	798,789,903	322,124,257	476,665,646	-
Profit Before Income Tax	5,601,205,723	6,037,646,757	(436,441,033)	-7%	15,216,956,241	9,621,652,683	5,595,303,558	58%
Income Tax	(1,995,317,474)	(2,078,479,075)	83,161,601	4%	(5,440,557,337)	(3,474,566,450)	(1,965,990,887)	-57%
Profit for the Period	3,605,888,249	3,959,167,682	(353,279,432)	-9%	9,776,398,904	6,147,086,233	3,629,312,671	59%
Revaluation gain on land and buildings	-	701,872,025	(701,872,025)	-100%	-	701,872,025	(701,872,025)	-100%
Deferred tax charge relating to revaluation gain on land buildings	-	(210,561,608)	210,561,608	-100%	-	(210,561,608)	210,561,608	-100%
	-	491,310,417	(491,310,417)	-100%	-	491,310,417	(491,310,417)	-100%
Actuarial losses on defined benefit plans	(143,271,719)	(86,591,906)	(56,679,813)	65%	(143,271,719)	(86,591,906)	(56,679,813)	65%
Deferred tax reversal relating to actuarial losses on defined benefit plans	42,981,516	25,977,572	17,003,944	65%	42,981,516	25,977,572	17,003,944	65%
	(100,290,203)	(60,614,334)	(39,675,869)	65%	(100,290,203)	(60,614,334)	(39,675,869)	65%
Other Comprehensive Income for the Year, Net of Taxes	3,505,598,046	4,389,863,765	(884,265,719)	-20%	9,676,108,701	6,577,782,316	3,098,326,385	47%
Total Comprehensive Income for the period	3,505,598,046	4,389,863,765	(884,265,719)	-20%	9,676,154,813	6,577,782,316	3,098,372,497	47%
Total Comprehensive Income Attributable to:								
Equity holders of the company	3,505,598,046	4,389,863,765	(884,265,719)	-20%	9,676,154,813	6,577,782,316	3,098,372,497	47%
Total comprehensive Income for the Year	3,505,598,046	4,389,863,765	(884,265,719)	-20%	9,676,154,813	6,577,782,316	3,098,372,497	47%

Earning per Share (LKR) - Annualized	45.35	49.79
Earning per Share (LKR) - For the Period	11.34	12.45

30.74	19.33
30.74	19.33

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 (Restated)	2,150,640,315	358,508,001	58,751,125	11,180,709,017	4,355,234,655	(10,000,000)	4,917,916,255	23,011,759,368
Net profit for the period	-	-	-	6,219,424,307	-	-	-	6,219,424,307
Transferred to Statutory Reserve	-	-	-	(310,971,215)	310,971,215	-	-	-
Regulatory Loss Allowance	-	-	-	4,917,916,255	-	-	(4,917,916,255)	-
Other comprehensive income net of tax	-	491,310,417	-	(60,614,334)	-	-	-	430,696,083
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 31 March 2025	2,150,640,315	849,818,418	58,751,125	20,674,166,570	4,666,205,870	(10,000,000)	-	28,389,582,299
Balance as at 1 April 2025	2,150,640,315	849,818,418	58,751,125	20,674,166,570	4,666,205,870	(10,000,000)	-	28,389,582,299
Net profit for the period	-	-	-	9,569,029,826	-	-	-	9,569,029,826
Transferred to Statutory Reserve	-	-	-	(478,451,491)	478,451,491	-	-	-
Other comprehensive income net of tax	-	-	-	(100,288,628)	-	-	-	(100,288,628)
Dividend Paid	-	-	-	(1,908,446,190)	-	-	-	(1,908,446,190)
Balance as at 31 March 2026	2,150,640,315	849,818,418	58,751,125	27,756,010,087	5,144,657,361	(10,000,000)	-	35,949,877,313

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 (Restated)	2,150,640,315	358,508,001	58,751,125	11,356,692,628	4,364,165,126	(10,000,000)	4,917,916,255	23,196,673,450
Net profit for the period	-	-	-	6,147,086,233	-	-	-	6,147,086,233
Transferred to Statutory Reserve	-	-	-	(310,971,215)	310,971,215	-	-	-
Regulatory Loss Allowance	-	-	-	4,917,916,255	-	-	(4,917,916,255)	-
Other comprehensive income net of tax	-	491,310,417	-	(60,614,334)	-	-	-	430,696,083
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 31 March 2025	2,150,640,315	849,818,418	58,751,125	20,777,812,107	4,675,136,341	(10,000,000)	-	28,502,158,304
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)	-	28,502,158,304
Net profit for the period	-	-	-	9,616,169,178	-	-	-	9,616,169,178
Other comprehensive income net of tax	-	-	-	(100,288,628)	-	-	-	(100,288,628)
Dividend Paid	-	-	-	(1,908,446,190)	-	-	-	(1,908,446,190)
Balance as at 31 March 2026	2,150,640,315	849,818,418	58,751,125	28,385,246,467	4,675,136,341	(10,000,000)	-	36,109,592,666

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF CASH FLOW

For the Twelve month period ended

	COMPANY		GROUP	
	31-Mar-26 Unaudited LKR	31-Mar-25 (Audited) LKR	31-Mar-26 Unaudited LKR	31-Mar-25 (Audited) LKR
Cash Flows From / (Used in) Operating Activities				
Profit before Income Tax Expense	14,923,009,688	9,618,724,160	15,216,956,241	9,621,652,683
Adjustments for				
Depreciation and amortisation	345,658,431	363,958,886	345,658,431	363,958,886
Impairment charge of loans and advances, lease, hire purchase	(4,481,634,952)	1,651,887,619	(4,481,634,952)	1,651,887,619
Share of profit / loss of associate	(798,789,903)	(322,124,257)	(798,789,903)	(322,124,257)
Amortisation of Right of use assets	238,003,323	206,801,292	238,003,323	206,801,292
Net fair value adjustment of Investment property	(420,878,159)	(731,282,158)	(420,878,159)	(731,282,158)
Loss on Revaluation	-	53,570,947	-	53,570,947
Disposal (gain)/ loss on Investment property	(4,857,794)	(3,816,039)	(4,857,794)	(3,785,056)
(Profit)/ Loss on disposal of property, plant & equipments	3,612,684	-	3,612,684	-
Net fair value gains/(losses) from financial instruments	(15,928,954)	-	(15,928,954)	-
Provision for defined benefit plans	167,113,868	225,302,330	167,113,868	225,302,330
Operating profit before working capital changes	9,955,308,232	11,063,022,780	10,249,254,786	11,065,982,285
(Increase)/Decrease in Inventories	1,871,229	16,350,713	1,871,229	16,350,713
(Increase)/Decrease in Loans and Advances	(9,766,724,962)	1,633,760,472	(9,766,724,962)	1,633,760,472
Decrease/(Increase) in Lease Rentals Receivable & Stock out on hire	(14,930,572,854)	6,418,000,754	(14,930,572,854)	6,418,000,754
(Increase)/Decrease in Right of use assets	(301,368,085)	(330,117,317)	(301,368,085)	(330,117,317)
Decrease/(Increase) in Other Financial Assets	61,248,333	(230,452,598)	44,264,852	(230,452,594)
Increase in Debt & other instruments	185,921,655	(210,921,656)	185,921,655	(210,921,656)
(Increase)/Decrease in Other Assets	93,569,716	(124,804,744)	93,569,716	142,833,163
(Decrease)/Increase in Amounts Due to Customers	(347,676,163)	(6,412,400,726)	(347,676,163)	(6,412,400,726)
(Decrease)/Increase in Other Financial Liabilities	933,642,323	421,310,169	933,642,323	421,310,169
(Decrease)/Increase in Other Liabilities	(840,749,651)	(171,484,546)	(1,051,768,633)	(207,135,678)
Cash generated from Operations	(14,955,530,227)	12,072,263,301	(14,889,586,136)	12,307,209,585
Retirement Benefit obligation paid	(64,640,650)	(98,532,825)	(64,640,650)	(98,532,825)
Interest Pain on Lease Liability	(50,153,082)	(60,142,627)	(50,153,082)	(60,142,627)
Taxes paid	(3,835,751,967)	(2,405,502,486)	(3,922,378,202)	(2,449,080,047)
Net cash flows from/(used in) Operating activities	(18,906,075,926)	9,508,085,363	(18,926,758,070)	9,699,454,086
Cash flows from / (used in) Investing activities				
Acquisition of Investment Property	(9,034,341)	(4,200,000)	(9,034,341)	(4,200,000)
Disposal Proceeds from Investment Property	38,854,676	183,860,000	38,854,676	183,860,000
Acquisition of Property, plant and equipments	(774,437,124)	(435,097,724)	(774,437,124)	(434,912,978)
Acquisition of Intangible assets	(4,921,001)	-	(4,921,001)	-
Net investment in placements with banks	334,101,496	(1,356,572,710)	353,614,558	(1,356,572,709)
Proceed from sale of property, plant & equipments	22,000,000	6,120,900	22,000,000	6,120,900
Net investment in financial assets measured at fair value through profit or loss	2,058,475,162	142,665,018	2,058,475,162	142,665,018
Net investment in financial assets measured at fair value through other comprehensive income	(45,000,000)	(81,000,000)	(45,000,000)	(81,000,000)
Net cash flows from/(used in) Investing activities	1,620,038,868	(1,544,224,515)	1,639,551,930	(1,544,039,769)
Cash flows from / (used in) Financing activities				
Net cash flow from/(used in) Debt Instruments issued and Other borrowings	-	1,500,000,000	-	1,500,000,000
Proceeds from Loans obtained	36,550,000,000	17,374,541,238	36,550,000,000	17,374,541,238
Repayment of Debt Instruments	(1,295,844,686)	-	(1,295,844,686)	-
Lease Payments	(248,450,827)	(138,407,449)	(248,450,827)	(138,407,449)
Repayment of Bank Loans	(20,824,886,157)	(14,950,286,109)	(20,824,886,157)	(14,950,286,109)
Dividend paid	(1,908,446,190)	(1,272,297,460)	(1,908,446,190)	(1,287,297,460)
Net cash flows from/(used in) Financing activities	12,272,372,139	2,513,550,220	12,272,372,139	2,498,550,220
Net increase in Cash and Cash equivalents	(5,013,664,918)	10,477,411,067	(5,014,834,001)	10,653,964,537
Cash and Cash equivalents at the beginning of the period	16,774,839,348	6,297,428,280	16,781,172,789	6,498,428,364
Cash and Cash equivalents at the end of the period	11,761,174,430	16,774,839,348	11,766,338,788	17,152,392,901
Cash in hand	3,057,210,608	4,725,518,897	3,062,374,965	4,731,852,338
Reverse repurchase agreements	7,223,589,204	8,827,414,659	7,223,589,204	9,170,257,363
Placements with Bank	1,673,006,754	3,350,350,552	1,673,006,754	3,378,727,960
Bank Overdrafts	(192,632,136)	(128,444,760)	(192,632,136)	(128,444,760)
Total Cash and Cash Equivalents For the Purpose of Cash Flow Statement	11,761,174,430	16,774,839,348	11,766,338,788	17,152,392,901

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

COMPANY As at 31 March 2026	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,057,210,608	3,057,210,608
Placements with banks	-	-	2,695,477,968	2,695,477,968
Financial assets measured at fair value through profit or loss	4,666,060,617	-	-	4,666,060,617
Financial assets at amortised cost				
Loans and Receivables	-	-	32,655,633,740	32,655,633,740
Lease rentals receivable & Stock out on hire	-	-	66,278,680,969	66,278,680,969
Debt & other instruments	-	-	7,248,589,204	7,248,589,204
Financial assets at fair value through other comprehensive income	-	182,554,019	-	182,554,019
Other financial assets	-	-	340,096,296	340,096,296
Total Financial Assets	4,666,060,617	182,554,019	112,275,688,784	117,124,303,420
As at 31 March 2026			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	29,463,181,019	29,463,181,019
Due to Customers	-	-	55,361,163,510	55,361,163,510
Unsecured Subordinate Term Loan	-	-	1,500,534,247	1,500,534,247
Other Financial Liabilities	-	-	2,841,613,281	2,841,613,281
Total Financial Liabilities	-	-	89,166,492,056	89,166,492,056

As at 31 March 2025	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	4,725,518,897	4,725,518,897
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	-	-	9,038,336,314	9,038,336,314
Financial assets at fair value through other comprehensive income	-	137,554,019	-	137,554,019
Other financial assets	-	-	401,344,629	401,344,629
Total Financial Assets	6,740,464,733	137,554,019	88,756,664,705	95,634,683,457
As at 31 March 2025			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	15,115,938,248	15,115,938,248
Due to customers	-	-	55,708,839,672	55,708,839,672
Unsecured Subordinate Term Loan	-	-	1,500,000,000	1,500,000,000
Debt Instruments Issued and Other borrowed funds	-	-	1,295,844,686	1,295,844,686
Other financial liabilities	-	-	1,907,970,958	1,907,970,958
Total Financial Liabilities	-	-	75,528,593,564	75,528,593,564

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 March 2026				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,062,374,966	3,062,374,966
Placements with banks	-	-	2,695,477,968	2,695,477,968
Financial assets measured at fair value through profit or loss	4,666,359,681	-	-	4,666,359,681
Financial assets at amortised cost				
Loans and Receivables	-	-	32,610,500,589	32,610,500,589
Lease rentals receivable & Stock out on hire	-	-	66,278,680,969	66,278,680,969
Debt & other instruments	-	-	7,335,541,593	7,335,541,593
Financial assets at fair value through other comprehensive income	-	182,554,019	-	182,554,019
Other financial assets	-	-	391,307,020	391,307,020
Total Financial Assets	4,666,359,681	182,554,019	112,373,883,106	117,222,796,806
As at 31 March 2026				
			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	29,463,181,019	29,463,181,019
Due to Customers	-	-	55,216,163,510	55,216,163,510
Unsecured Subordinate Term Loan	-	-	1,500,534,247	1,500,534,247
Debt Instruments Issued and Other borrowed funds	-	-	-	-
Other Financial Liabilities	-	-	2,845,567,713	2,845,567,713
Total Financial Liabilities	-	-	89,025,446,488	89,025,446,488

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
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	-	-	9,381,179,018	9,381,179,018
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	95,815,193,162
As at 31 March 2025				
			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	15,115,938,248	15,115,938,248
Due to customers	-	-	55,681,779,326	55,681,779,326
Unsecured Subordinate Term Loan	-	-	1,500,000,000	1,500,000,000
Debt Instruments Issued and Other borrowed funds	-	-	1,295,844,686	1,295,844,686
Other financial liabilities	-	-	1,907,970,958	1,907,970,958
Total Financial Liabilities	-	-	75,501,533,218	75,501,533,218

COMMERCIAL CREDIT & FINANCE PLC

FAIR VALUE HIERARCHY

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

COMPANY

As at 31 March 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,567,165,615	-	4,567,165,615
Quoted equity investments	98,895,001	-	-	98,895,001
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>98,895,001</u>	<u>4,567,165,615</u>	<u>182,554,019</u>	<u>4,848,614,636</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,695,922,813	3,695,922,813
Building & Building integrals	-	-	3,643,531,525	3,643,531,525
Investment property	-	-	4,598,200,000	4,598,200,000
	<u>-</u>	<u>-</u>	<u>11,937,654,339</u>	<u>11,937,654,339</u>

As at 31 March 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	-	6,738,629,769	-	6,738,629,769
Quoted equity investments	1,834,964	-	-	1,834,964
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	-	-	137,554,019	137,554,019
Investments in Unit Trusts	-	-	-	-
Total Financial Assets	<u>1,834,964</u>	<u>6,738,629,769</u>	<u>137,554,019</u>	<u>6,878,018,752</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,294,465,788	2,294,465,788
Investment property	-	-	4,222,900,000	4,222,900,000
	<u>-</u>	<u>-</u>	<u>9,617,719,600</u>	<u>9,617,719,600</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 March 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,666,359,681	-	4,666,359,681
Quoted equity investments	98,895,001	-	-	98,895,001
Investments in Unit Trusts	-	1,952,389	-	1,952,389
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	182,554,019	182,554,019
Total Financial Assets	98,895,001	4,668,312,070	182,554,019	4,949,761,091
Non financial assets measured at fair value				
Freehold land	-	-	3,695,922,813	3,695,922,813
Building & Building integrals	-	-	3,643,531,525	3,643,531,525
Investment property	-	-	4,598,200,000	4,598,200,000
	-	-	11,937,654,339	11,937,654,339

As at 31 March 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	-	6,738,908,334	-	6,738,908,334
Quoted equity investments	1,834,964	-	-	1,834,964
Investments in Unit Trusts	-	-	-	-
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	137,554,019	137,554,019
Total Financial Assets	1,834,964	6,738,908,334	137,554,019	6,878,297,317
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,294,465,788	2,294,465,788
Investment property	-	-	4,222,900,000	4,222,900,000
	-	-	9,617,719,600	9,617,719,600

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Twelve month period ended 31 March 2026 Company	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	17,752,164,878	1,197,583,768	1,764,218,513	4,507,160,242	36,398,264	222,590,824	1,130,889,616	955,524,144	27,566,530,248
Fee Based Income & others	2,611,048,125	176,144,649	259,487,193	662,928,290	5,353,579	32,739,407	166,335,049	140,541,705	4,054,577,997
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	20,363,213,003	1,373,728,417	2,023,705,707	5,170,088,532	41,751,843	255,330,231	1,297,224,664	1,096,065,849	31,621,108,246
Segmental Result	11,538,727,245	778,417,311	1,146,724,153	2,929,608,475	23,658,502	144,681,779	735,066,788	621,081,009	17,917,965,264
VAT on Financial services	-	-	-	-	-	-	-	-	(3,331,093,591)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(462,651,888)
Profits from Operations	-	-	-	-	-	-	-	-	14,124,219,785
Share of Associate Profit	-	-	-	-	-	-	-	-	798,789,903
Profit Before Tax	-	-	-	-	-	-	-	-	14,923,009,688
Income Tax Expenses	-	-	-	-	-	-	-	-	(5,353,979,862)
Net profit for the period	-	-	-	-	-	-	-	-	9,569,029,826
Segment Asset	63,859,306,412	1,636,380,277	3,145,230,674	25,770,948,162	1,099,191,503	387,564,517	24,219,233,179	11,963,484,852	132,081,339,575
Total Asset									132,081,339,575
Segment Liabilities	46,478,090,881	1,190,990,562	2,289,162,306	18,756,615,724	800,013,740	282,077,270	17,627,246,270	8,707,265,510	96,131,462,262
Total Liabilities									96,131,462,262

For Twelve month period ended 31 March 2025	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	7,212,874,478	11,376,346,814	1,786,814,566	4,178,609,754	285,284,768	191,651,268	1,396,299,632	894,251,260	27,322,132,540
Fee Based Income & others	1,134,499,624	1,789,364,452	281,044,743	657,245,764	44,871,911	30,144,472	219,621,375	140,655,119	4,297,447,460
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	8,347,374,102	13,165,711,266	2,067,859,309	4,835,855,518	330,156,679	221,795,740	1,615,921,006	1,034,906,379	31,619,579,999
Segmental Result	3,120,807,191	4,922,224,150	773,104,227	1,807,966,492	123,434,666	82,922,094	604,139,438	386,917,279	11,821,515,537
VAT on Financial services	-	-	-	-	-	-	-	-	(2,216,999,093)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(307,916,541)
Profits from Operations	-	-	-	-	-	-	-	-	9,296,599,903
Share of Associate Profit	-	-	-	-	-	-	-	-	322,124,257
Profit Before Tax	-	-	-	-	-	-	-	-	9,618,724,160
Income Tax Expenses	-	-	-	-	-	-	-	-	(3,399,299,853)
Net profit for the period	-	-	-	-	-	-	-	-	6,219,424,307
Segment Asset	36,070,921,490	11,646,481,530	2,698,085,051	14,858,360,968	853,212,460	385,301,692	30,888,528,273	12,702,603,940	110,103,495,405
Total Asset									110,103,495,405
Segment Liabilities	26,770,232,257	8,643,500,156	2,002,398,621	11,027,214,100	633,216,308	285,953,764	22,924,090,702	9,427,307,196	81,713,913,106
Total Liabilities									81,713,913,106

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Twelve month period ended 31 March 2026 Group	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	17,752,691,781	1,197,599,770	1,764,244,345	4,507,361,243	36,407,279	222,594,259	1,142,450,288	954,741,956	27,578,090,921
Fee Based Income & others	2,525,096,295	170,343,449	250,941,486	641,115,236	5,178,476	31,661,223	162,499,131	135,799,991	3,922,635,286
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	20,277,788,076	1,367,943,219	2,015,185,831	5,148,476,479	41,585,755	254,255,482	1,304,949,419	1,090,541,947	31,500,726,207
Segmental Result	11,723,453,162	790,866,252	1,165,064,780	2,976,553,588	24,042,496	146,995,926	754,446,853	630,488,759	18,211,911,817
VAT on Financial services	-	-	-	-	-	-	-	-	(3,331,093,591)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(462,651,888)
Profits from Operations	-	-	-	-	-	-	-	-	14,418,166,338
Share of Associate Profit	-	-	-	-	-	-	-	-	798,789,903
Profit Before Tax	-	-	-	-	-	-	-	-	15,216,956,241
Income Tax Expenses	-	-	-	-	-	-	-	-	(5,440,557,337)
Net profit for the period	-	-	-	-	-	-	-	-	9,776,398,904
Segment Asset	63,859,306,412	1,636,380,277	3,145,230,674	25,770,948,162	1,099,191,503	387,564,517	24,347,859,716	11,919,922,551	132,166,403,812
Total Asset									132,166,403,812
Segment Liabilities	46,412,107,457	1,189,299,752	2,285,912,457	18,729,987,571	798,877,987	281,676,814	17,695,705,528	8,663,243,580	96,056,811,146
Total Liabilities									96,056,811,146

For Twelve month period ended 31 March 2025	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	7,212,874,478	11,376,346,814	1,786,814,566	4,178,609,754	285,284,768	191,651,268	1,412,022,904	894,251,260	27,337,855,811
Fee Based Income & others	936,545,216	1,477,145,238	232,006,344	542,565,518	37,042,387	24,884,681	183,342,064	116,112,757	3,549,644,203
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	8,149,419,694	12,853,492,051	2,018,820,911	4,721,175,270	322,327,154	216,535,949	1,595,364,968	1,010,364,016	30,887,500,014
Segmental Result	3,119,784,937	4,920,611,822	772,850,989	1,807,374,273	123,394,234	82,894,932	610,742,333	386,790,539	11,824,444,060
VAT on Financial services	-	-	-	-	-	-	-	-	(2,216,999,093)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(307,916,541)
Profits from Operations	-	-	-	-	-	-	-	-	9,299,528,426
Share of Associate Profit	-	-	-	-	-	-	-	-	322,124,257
Profit Before Tax	-	-	-	-	-	-	-	-	9,621,652,683
Income Tax Expenses	-	-	-	-	-	-	-	-	(3,474,566,450)
Net profit for the period	-	-	-	-	-	-	-	-	6,147,086,233
Segment Asset	36,070,921,490	11,646,481,530	2,698,085,051	14,858,360,968	853,212,460	385,301,692	31,054,037,977	12,703,553,190	110,269,954,359
Total Asset									110,269,954,359
Segment Liabilities	26,747,446,927	8,636,143,291	2,000,694,291	11,017,828,350	632,677,349	285,710,376	23,027,308,379	9,419,987,089	81,767,796,055
Total Liabilities									81,767,796,055

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

The Board of Directors of the Company resolved to declare a first interim dividend of Rs. 3 per share, amounting to Rs. 954.2 million, for the financial year 2025/26. Approvals from the Central Bank of Sri Lanka was obtained on 02 April 2026. In accordance with LKAS 10 – Events After the Reporting Period, this dividend has not been recognised as a liability in the financial statements as at 31 March 2026

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

	31-Mar-2026	31-Mar-2025
Issued and fully paid Ordinary Shares (Quoted)	318,074,365	318,074,365

7 Market value of Shares

	31-Mar-2026	31-Mar-2025
	LKR	LKR
Highest traded price	140.00	56.70
Lowest traded price	103.00	50.80
Last traded price	110.00	56.40

8 Information on Listed Debentures

	31-Mar-2026	31-Mar-2025
	COCR-BD-04/03/26-C2471-9	COCR-BD-04/03/26-C2471-9
Highest Traded Price	-	Not Traded
Lowest Traded Price	-	Not Traded
Last Traded Price	-	Not Traded
Interest Yield as at date of last trade	-	Not Traded
Coupon Rate	-	9.00% p.a
Current Yield & Yield to Maturity	-	9.00%
Debt Equity Ratio	-	2.59
Quick Asset Ratio	-	1.2
Interest Cover Ratio	-	2.07
Interest Rates of Comparable Government Securities	-	10.72%

Listed debentures were redeemed on 04th March 2026.

9 Major twenty shareholders as at 31 March 2026

No	Name of the Shareholder	Total Holding	Percentage
1	GROUP LEASE HOLDINGS PTE LTD (IN LIQUIDATION)	95,390,500	29.99%
2	B G INVESTMENTS (PVT) LIMITED	83,832,175	26.36%
3	LOLC FINANCE PLC/B.G.INVESTMENTS (PVT) LTD	45,000,000	14.15%
4	PEOPLE S LEASING AND FINANCE PLC/B G INVESTMENTS (PVT) LIMITED	31,000,000	9.75%
5	SEYLAN BANK PLC/S.R. FERNANDO	9,680,383	3.04%
6	PEOPLE'S LEASING & FINANCE PLC /MS.S.N.EGODAGE	5,093,438	1.60%
7	DR. ERASHA FERNANDO	4,200,000	1.32%
8	BNYM RE ACADIAN FRONTIER MARKETS EQUITY FUND	2,182,238	0.69%
9	MRS. HEWAGE HARSHANI JEEWANTHIKA HEWAGE	1,946,124	0.61%
10	ASIA SECURITIES (PVT) LTD (TRADING ACCOUNT)	1,605,000	0.50%
11	MR. THUSITHA KUMARA HEMACHANDRA	1,355,689	0.43%
12	MISS. SACHINI NATHASHA EGODAGE	1,276,000	0.40%
13	MR. GURUGE ISURU ANURADHA PERERA	1,185,100	0.37%
14	J.B. COCOSHELL (PVT) LTD	1,181,959	0.37%
15	MR. SAMPATH MIHINDU HEMACHANDRA	1,050,000	0.33%
16	MR. DANESH THARAKA SEMAGE	488,649	0.15%
17	MR. AJITH SURENDRA RATNAYAKE	460,000	0.14%
18	MR. PUSHPAKUMARA SAMANTHA DANGAMPOLA	456,400	0.14%
19	DFCC BANK PLC/P.S.R.CASIE CHITTY	429,808	0.14%
20	N P CAPITAL LTD	425,000	0.13%

Public Shareholding

Percentage	19.01%
Number	7,296

10 Directors' shareholding as at 31 March 2026

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

11 The Float adjusted Market Capitalisation as at 31 March 2026 - LKR 6,644,255,411

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 (Senior Director/Independent Non-Executive Director) Ms. G.A.M. Edwards (Independent Non-Executive Director) Dr. Ms. J.P. Kuruppu (Independent Non-Executive Director) Ms. C. S. Jesudian (Independent Non-Executive Director) Mr. Karnjote Singh S/O Jarmal Singh (Non - Independent Non-Executive Director) 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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