

INTERIM FINANCIAL STATEMENTS

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

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COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF FINANCIAL POSITION

	COMPANY			GROUP		
	As at 31-Mar-25 (Unaudited) LKR	As at 31-Mar-24 (Restated) LKR	As at 31-Mar-23 (Restated) LKR	As at 31-Mar-25 (Unaudited) LKR	As at 31-Mar-24 (Restated) LKR	As at 31-Mar-23 (Restated) LKR
Assets						
Cash and Bank Balances	4,777,380,683	2,162,917,318	2,437,142,080	4,783,714,124	2,174,887,825	2,455,286,849
Reverse Repurchase Agreements	8,827,414,658	541,345,511	860,000,000	9,170,257,362	588,345,511	860,000,000
Placements with Banks	4,706,923,262	3,648,330,913	2,666,945,165	4,733,983,608	3,790,360,489	2,666,945,165
Financial assets measured at fair value through profit or loss	6,775,726,581	6,883,129,751	8,437,229,910	6,776,005,146	6,883,380,225	8,437,448,650
Financial assets at amortised cost						
Loans and Receivables	22,300,882,636	23,592,012,715	20,979,108,738	22,300,882,636	23,592,036,715	20,979,108,738
Lease Rentals Receivable & Stock out on Hire	48,301,261,494	56,577,812,570	55,004,563,711	48,301,261,494	56,577,812,570	55,004,563,711
Debt & Other Instruments	210,921,656	-	-	210,921,656	-	-
Financial assets measured at fair value through other comprehensive income	137,554,019	56,554,019	2,554,019	137,554,019	56,554,019	2,554,019
Other Financial Assets	560,969,791	170,892,035	170,759,082	392,024,788	170,892,035	203,189,138
Inventories	62,425,671	68,776,384	215,979,349	62,425,671	68,776,384	215,979,349
Other Assets	540,148,017	738,354,623	714,279,365	541,097,271	786,583,675	717,157,183
Investment in Subsidiaries	15,000,000	15,000,000	15,000,000	-	-	-
Investment in Associates	848,060,748	525,936,491	342,306,353	848,060,748	525,936,491	342,306,353
Investment Property	4,217,423,084	2,437,850,045	1,220,344,185	4,217,423,084	2,437,850,045	1,220,344,185
Property, Plant and Equipment	6,645,186,946	6,796,464,354	6,357,091,383	6,645,186,945	6,796,680,081	6,357,091,383
Right of use assets	590,213,436	476,082,498	383,532,475	590,213,436	476,082,498	383,532,475
Intangible Assets & Goodwill	761,709,717	828,262,603	894,398,277	761,709,717	828,262,603	894,398,277
Deferred tax asset	363,251,505	681,890,680	522,332,050	363,251,505	681,890,680	522,332,050
Total Assets	110,722,453,906	106,201,612,510	101,223,566,142	110,915,973,212	106,436,331,846	101,262,237,526
Liabilities						
Due to Banks	15,079,766,573	12,606,977,873	16,259,699,210	15,079,766,573	12,606,977,873	16,259,699,210
Due to Customers	55,708,839,672	62,121,240,398	59,243,650,511	55,708,839,672	62,121,240,398	59,243,650,511
Debt instruments issued	2,795,844,686	1,295,844,686	1,295,844,686	2,795,844,686	1,295,844,686	1,295,844,686
Other Financial Liabilities	1,896,686,932	1,486,660,789	984,158,637	1,896,686,932	1,486,660,789	996,498,438
Other Liabilities	2,686,939,037	2,967,684,284	2,331,798,427	2,726,256,098	2,970,202,205	2,325,493,780
Deferred tax liabilities	-	-	-	-	-	-
Post Employment Benefit Obligations	709,298,357	495,936,946	365,950,612	709,298,357	495,936,946	365,950,612
Current Tax Liabilities	3,423,380,236	1,903,598,954	625,180,949	3,465,006,471	1,950,886,289	634,870,427
Total Liabilities	82,300,755,493	82,877,943,930	81,106,283,032	82,381,698,789	82,927,749,186	81,122,007,664
Shareholders' Funds						
Stated Capital	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315
Retained Earnings	21,080,443,830	16,410,534,483	13,413,844,869	21,184,089,364	16,586,518,090	13,435,959,514
Reserves	5,190,614,266	4,762,493,783	4,552,797,926	5,199,544,738	4,771,424,253	4,533,630,031
Total Shareholders' Funds	28,421,698,413	23,323,668,581	20,117,283,110	28,534,274,422	23,508,582,660	20,140,229,862
Non - Controlling Interest	-	-	-	-	-	-
Total Liabilities & Shareholders' Funds	110,722,453,906	106,201,612,510	101,223,566,142	110,915,973,212	106,436,331,846	101,262,237,526
Commitments & Contingencies	427,650,830	432,640,195	481,783,866	427,650,830	432,640,195	481,783,866
Net Assets per Share (LKR)	89.36	73.33	63.25	89.71	73.91	31.84

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

These figures are provisional and subject to audit.
Date : 30th May 2025

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

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF PROFIT OR LOSS

Company	For the Three months ended				For the year ended			
	31-Mar-25	31-Mar-24	Variance		31-Mar-25	31-Mar-24	Variance	
			(Unaudited) LKR	(Unaudited) LKR			LKR	%
Gross Income	10,647,120,611	8,987,140,678	1,659,979,933	18%	31,435,851,913	32,077,527,854	(641,675,941)	-2%
Interest Income	8,594,922,247	7,620,069,738	974,852,509	13%	27,031,553,978	28,261,504,639	(1,229,950,661)	-4%
Interest Expense	(2,159,471,601)	(3,158,031,933)	998,560,332	32%	(9,424,346,702)	(14,431,176,928)	5,006,830,226	35%
Net Interest Income	6,435,450,646	4,462,037,806	1,973,412,840	44%	17,607,207,277	13,830,327,711	3,776,879,566	27%
Fee & Commission Income	797,959,507	710,561,863	87,397,644	12%	2,495,872,939	2,462,253,647	33,619,292	1%
Net gain / (loss) from Trading	(3,924,026)	(5,719,795)	1,795,769	31%	10,522,194	(3,084,237)	13,606,431	-441%
Other Operating Income	532,357,642	286,055,060	246,302,582	86%	1,172,097,560	980,679,993	191,417,567	20%
Change in fair value of investment property	725,805,242	376,173,812	349,631,430	93%	725,805,242	376,173,812	349,631,430	93%
Total Operating Income	8,487,649,011	5,829,108,746	2,658,540,265	46%	22,011,505,211	17,646,350,926	4,365,154,285	25%
Impairment Charges of Loans and Advances, Lease and Financial Assets	2,030,157,079	266,127,746	1,764,029,333	-663%	(1,024,412,265)	(2,988,624,720)	1,964,212,455	66%
Net gain/(loss) from financial instrument at fair value through profit or loss	-	(8,083,850)	8,083,850	-100%	-	(8,083,850)	8,083,850	-100%
Net Operating Income	10,517,806,089	6,087,152,641	4,430,653,448	73%	20,987,092,946	14,649,642,356	6,337,450,590	43%
Operating Expenses								
Personnel Costs	(1,616,184,567)	(1,117,421,774)	(498,762,794)	-45%	(4,699,143,023)	(4,128,959,528)	(570,183,495)	-14%
Depreciation	(61,901,494)	(166,467,114)	104,565,620	63%	(573,455,156)	(508,907,549)	(64,547,606)	-13%
Other Operating Expenses	(1,012,614,672)	(934,957,099)	(77,657,573)	-8%	(3,350,694,578)	(2,837,672,140)	(513,022,438)	-18%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	7,827,105,357	3,868,306,654	3,958,798,702	102%	12,363,800,190	7,174,103,139	5,189,697,051	72%
Social Security Contribution Levy	(183,667,428)	(73,354,506)	(110,312,922)	-150%	(320,949,163)	(206,152,806)	(114,796,357)	-56%
Value Added Tax on Financial Services	(1,322,405,483)	(528,152,445)	(794,253,037)	-150%	(2,310,833,971)	(1,484,300,206)	(826,533,765)	-56%
Debt Repayment Levy	-	-	-	0%	-	-	-	100%
	6,321,032,446	3,266,799,703	3,054,232,743		9,732,017,056	5,483,650,126	4,248,366,930	
Share of Profit / (loss) of associates	322,124,257	183,630,138	138,494,119	75%	322,124,257	183,630,138	138,494,119	75%
Profit Before Income Tax	6,643,156,703	3,450,429,841	3,192,726,862	93%	10,054,141,313	5,667,280,264	4,386,861,049	77%
Income Tax	(2,711,642,599)	(792,965,637)	(1,918,676,961)	-242%	(4,051,320,172)	(2,087,632,257)	(1,963,687,916)	-94%
Profit for the Period	3,931,514,105	2,657,464,204	1,274,049,901	48%	6,002,821,141	3,579,648,008	2,423,173,133	68%
Total Comprehensive Income for the period	3,931,514,105	2,657,464,204	1,274,049,901	48%	6,002,821,141	3,579,648,008	2,423,173,133	68%
Earning per Share (LKR) -Annualized	49.44	33.42			25.16	15.01		

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 year ended			
	31-Mar-25	31-Mar-24	Variance		31-Mar-25	31-Mar-24	Variance	
	(Unaudited) LKR	(Unaudited) LKR	LKR	%	(Unaudited) LKR	(Restated) LKR	LKR	%
Gross Income	10,478,022,975	10,088,313,339	389,709,636	4%	31,443,106,805	32,317,400,258	(874,293,453)	-3%
Interest Income	8,601,847,306	8,647,748,947	(45,901,641)	-1%	27,054,314,970	28,273,656,558	(1,219,341,588)	-4%
Interest Expense	(2,159,471,601)	(3,158,031,933)	998,560,332	32%	(9,424,346,702)	(14,431,176,928)	5,006,830,226	35%
Net Interest Income	6,442,375,705	5,489,717,014	952,658,691	17%	17,629,968,269	13,842,479,630	3,787,488,639	27%
Fee & Commission Income	855,939,983	784,055,315	71,884,668	9%	2,729,367,740	2,689,956,893	39,410,847	1%
Net gain / (loss) from Trading	(3,924,026)	(5,719,795)	1,795,769	31%	10,522,194	(3,084,237)	13,606,431	-441%
Other Operating Income	298,354,470	286,055,060	12,299,410	4%	923,096,659	980,697,232	(57,600,573)	-6%
Change in fair value of investment property	725,805,242	376,173,812	349,631,430	93%	725,805,242	376,173,812	349,631,430	93%
Net gains from Financial Instruments at Fair Value through Profit Loss	-	-	-	0%	-	-	-	0%
Total Operating Income	8,318,551,374	6,930,281,406	1,388,269,968	20%	22,018,760,103	17,886,223,330	4,132,536,773	23%
Impairment Charges of Loans and Advances, Lease and Financial Assets	2,030,157,079	(1,837,190,280)	3,867,347,359	211%	(1,024,412,265)	(2,988,624,720)	1,964,212,455	66%
Net gain/(loss) from financial instrument at fair value through profit or loss	-	(8,083,850)	8,083,850	-100%	-	(8,083,850)	8,083,850	-100%
Net Operating Income	10,348,708,453	5,085,007,276	5,263,701,177	104%	20,994,347,838	14,889,514,760	6,104,833,078	41%
Operating Expenses								
Personnel Costs	(1,616,717,067)	(1,118,296,274)	(498,420,794)	-45%	(4,701,317,023)	(4,136,033,028)	(565,283,995)	-14%
Depreciation	(61,901,494)	(249,699,952)	187,798,458	75%	(573,455,156)	(509,004,059)	(64,451,096)	-13%
Other Operating Expenses	(1,013,077,330)	(869,482,787)	(143,594,543)	-17%	(3,352,846,948)	(2,840,795,457)	(512,051,491)	-18%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	7,657,012,563	2,847,528,264	4,809,484,298	169%	12,366,728,712	7,403,682,216	4,963,046,496	67%
Social Security Contribution Levy	(183,667,428)	(73,354,506)	(110,312,922)	-150%	(320,949,163)	(206,152,806)	(114,796,357)	-56%
Value Added Tax on Financial Services	(1,322,405,483)	(534,457,093)	(787,948,390)	-147%	(2,310,833,971)	(1,484,300,206)	(826,533,765)	-56%
Debt Repayment Levy	-	-	-	0%	-	-	-	0%
	6,150,939,652	2,239,716,665	3,911,222,987		9,734,945,578	5,713,229,203	4,021,716,375	
Share of Profit / (loss) of associates	322,124,257	-	322,124,257	100%	322,124,257	183,630,138	138,494,119	75%
Profit Before Income Tax	6,473,063,909	2,239,716,665	4,233,347,244	189%	10,057,069,835	5,896,859,341	4,160,210,494	71%
Income Tax	(2,730,499,393)	(860,577,384)	(1,869,922,008)	-217%	(4,126,586,767)	(2,155,244,004)	(1,971,342,764)	-91%
Profit for the Period	3,742,564,517	1,379,139,281	2,363,425,236	171%	5,930,483,068	3,741,615,338	2,188,867,730	-21%

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF COMPREHENSIVE INCOME

Company	For the Three month period ended				For the year ended			
	31-Mar-25	31-Mar-24	Variance		31-Mar-25	31-Mar-24	Variance	
	LKR	LKR	LKR	%	LKR	LKR	LKR	%
Profit for the period	3,931,514,105	2,657,464,204	1,274,049,901	48%	6,002,821,141	3,579,648,008	2,423,173,133	68%
Revaluation gain on land and buildings	611,600,692	-	611,600,692	100%	611,600,692	-	611,600,692	100%
Deferred tax charge relating to revaluation gain on buildings	(183,480,208)	-	(183,480,208)	100%	(183,480,208)	-	(183,480,208)	100%
Actuarial gains on defined benefit plans	(86,591,906)	(78,840,247)	(7,751,659)	10%	(86,591,906)	(78,840,247)	(7,751,659)	10%
Deferred tax charge/(reversal) relating to actuarial gain on defined benefit plans	25,977,572	23,652,074	2,325,498	-10%	25,977,572	23,652,074	2,325,498	-10%
Total Comprehensive Income for the period	4,299,020,255	2,602,276,031	1,696,744,224	65%	6,370,327,291	3,524,459,835	2,845,867,456	81%

Group	For the Three month period ended				For the year ended			
	31-Mar-25	31-Mar-24	Variance		31-Mar-25	31-Mar-24	Variance	
	LKR	LKR	LKR	%	LKR	LKR	LKR	%
Profit for the period	3,742,564,517	1,379,139,281	2,363,425,236	171%	5,930,483,068	3,741,615,338	2,188,867,730	59%
Revaluation gain on land and buildings	611,600,692	-	611,600,692	100%	611,600,692	-	611,600,692	100%
Deferred tax charge relating to revaluation gain on buildings	(183,480,208)	-	(183,480,208)	100%	(183,480,208)	-	(183,480,208)	100%
Actuarial gains on defined benefit plans	(86,591,906)	(78,840,247)	(7,751,659)	10%	(86,591,906)	(78,840,247)	(7,751,659)	10%
Deferred tax charge/(reversal) relating to actuarial gain on defined benefit plans	25,977,572	23,652,074	2,325,498	-10%	25,977,572	23,652,074	2,325,498	-10%
Total Comprehensive Income for the period	4,110,070,667	1,323,951,108	2,786,119,558	210%	6,297,989,218	3,686,427,165	2,611,562,053	71%

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	Non Controlling Interest LKR	Total LKR
Balance as at 1 April 2023	2,150,640,315	358,508,001	58,751,125	13,655,576,606	4,145,538,800	(10,000,000)	-	20,359,014,848
Impact of restatement				(241,731,737)				(241,731,737)
Adjusted Balance as at 1 April 2023	2,150,640,315	358,508,001	58,751,125	13,413,844,869	4,145,538,800	(10,000,000)	-	20,117,283,110
Net profit for the period	-	-	-	3,579,648,008	-	-	-	3,579,648,008
Transferred to Statutory Reserve	-	-	-	(209,695,856)	209,695,856	-	-	-
Other comprehensive income net of tax	-	-	-	(55,188,173)	-	-	-	(55,188,173)
Provision for Surcharge Tax	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	(318,074,365)	-	-	-	(318,074,365)
Balance as at 31 March 2024	2,150,640,315	358,508,001	58,751,125	16,410,534,483	4,355,234,657	(10,000,000)	-	23,323,668,580
Balance as at 1st April 2024	2,150,640,315	358,508,001	58,751,125	16,410,534,483	4,355,234,657	(10,000,000)	-	23,323,668,580
Net profit for the period	-	-	-	6,002,821,141	-	-	-	6,002,821,141
Other comprehensive income net of tax	-	428,120,484	-	(60,614,334)	-	-	-	367,506,150
Transferred to Statutory Reserve	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 31 March 2025	2,150,640,315	786,628,485	58,751,125	21,080,443,830	4,355,234,657	(10,000,000)	-	28,421,698,413

Group	Stated Capital LKR	Revaluation Reserve LKR	General Reserve LKR	Retained Earnings LKR	Statutory Reserve Fund LKR	FVOCI Reserve LKR	Non Controlling Interest LKR	Total LKR
Balance as at 1 April 2023	2,150,640,315	358,508,001	58,751,125	13,677,691,251	4,146,370,905	(10,000,000)	-	20,381,961,597
Impact of restatement				(241,731,737)				(241,731,737)
Adjusted Balance as at 1 April 2023	2,150,640,315	358,508,001	58,751,125	13,435,959,514	4,146,370,905	(10,000,000)	-	20,140,229,860
Net profit for the period	-	-	-	3,741,615,338	-	-	-	3,741,615,338
Transferred to Statutory Reserve	-	-	-	(217,794,223)	217,794,223	-	-	-
Other comprehensive income net of tax	-	-	-	(55,188,173)	-	-	-	(55,188,173)
Dividend Paid	-	-	-	(318,074,365)	-	-	-	(318,074,365)
Balance as at 31 March 2024	2,150,640,315	358,508,001	58,751,125	16,586,518,090	4,364,165,128	(10,000,000)	-	23,508,582,660
Balance as at 1st April 2024	2,150,640,315	358,508,001	58,751,125	16,586,518,090	4,364,165,128	(10,000,000)	-	23,508,582,660
Audit Adjustment	-	-	-	-	-	-	-	-
Net profit for the period	-	-	-	5,930,483,068	-	-	-	5,930,483,068
Other comprehensive income net of tax	-	428,120,484	-	(60,614,334)	-	-	-	367,506,150
Transferred to Statutory Reserve	-	-	-	-	-	-	-	-
Provision for Surcharge Tax	-	-	-	-	-	-	-	-
Dividend Paid	-	-	-	(1,272,297,460)	-	-	-	(1,272,297,460)
Balance as at 31 March 2025	2,150,640,315	786,628,485	58,751,125	21,184,089,364	4,364,165,128	(10,000,000)	-	28,534,274,417

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-Mar-25 Unaudited LKR	31-Mar-24 (Restated) LKR	31-Mar-25 Unaudited LKR	31-Mar-24 (Restated) LKR
Cash Flows From / (Used in) Operating Activities				
Profit before Income Tax Expense	10,054,141,313	5,667,280,264	10,057,069,835	5,896,859,341
Adjustments for				
Depreciation and amortisation	366,653,864	361,361,477	366,653,864	361,457,987
Impairment charge of loans and advances, lease, hire purchase	1,024,412,265	2,988,624,720	1,024,412,265	2,988,624,720
Share of profit / loss of associate	(322,124,257)	(183,630,138)	(322,124,257)	(183,630,138)
Amortisation of Right of use assets	206,801,292	147,398,157	206,801,292	147,398,157
Net fair value adjustment of Investment property	(725,805,242)	(376,173,812)	(725,805,242)	(376,173,812)
Disposal (gain)/ loss on Investment property	(3,816,039)	1,380,400	(3,785,056)	1,380,400
Net fair value gains/(losses) from financial instruments		8,083,850		8,083,850
Provision for defined benefit plans	225,842,355	121,820,742	225,842,355	121,820,742
Operating profit before working capital changes	10,826,105,550	8,736,145,660	10,829,065,055	8,965,821,247
(Increase)/Decrease in Inventories	6,350,713	147,202,965	6,350,713	147,202,965
(Increase)/Decrease in Loans and Advances	1,207,369,153	(3,231,708,159)	1,207,369,153	(3,231,732,159)
Decrease/(Increase) in Lease Rentals Receivable & Stock out on hire	7,355,092,090	(3,943,069,389)	7,355,092,090	(3,943,069,389)
(Increase)/Decrease in Right of use assets	(320,932,230)	(239,948,179)	(320,932,230)	(239,948,179)
Decrease/(Increase) in Other Financial Assets	(390,077,757)	(132,953)	(390,077,757)	32,297,104
Increase in Debt & other instruments	(210,921,656)	-	(210,921,656)	-
(Increase)/Decrease in Other Assets	(153,222,616)	(24,075,267)	136,514,945	(69,429,363)
Decrease/(Increase) in Placements and Reverse repurchase agreements	(0)	1	(0)	1
(Decrease)/Increase in Amounts Due to Customers	(6,412,400,726)	2,877,589,888	(6,412,400,726)	2,877,589,888
(Decrease)/Increase in Other Financial Liabilities	480,641,083	502,502,151	496,464,549	496,469,860
(Decrease)/Increase in Other Liabilities	(259,991,635)	2,738,488,754	(311,466,233)	2,760,548,468
Cash generated from Operations	12,128,011,970	7,562,995,471	12,385,057,903	7,795,750,441
Retirement Benefit obligation paid	(99,068,500)	(70,674,655)	(99,068,500)	(70,674,655)
Surcharge Tax Paid		-		-
Taxes paid	(2,201,392,085)	(2,880,285,278)	(2,282,319,781)	(2,929,840,962)
Net cash flows from/(used in) Operating activities	9,827,551,385	4,612,035,538	10,003,669,622	4,795,234,824
Cash flows from / (used in) Investing activities				
Acquisition of Investment Property	(6,119,000)	(427,246,261)	(6,119,000)	(427,246,261)
Disposal Proceeds from Investment Property	178,150,000	6,260,000	178,150,000	6,260,000
Acquisition of Property, plant and equipments	(586,141,020)	(1,155,875,661)	(585,956,274)	(1,156,460,398)
Investments in Debt & Other Instruments		-		-
Acquisition of subsidiary		-		-
Investments in Associates		-		-
Acquisition of Intangible assets		(473,300)		(473,300)
Goodwill on acquisition of Subsidiary		-		-
Net investment in placements with banks	(1,356,572,710)	440,112,241	(1,356,572,710)	440,112,241
Proceed from sale of property, plant & equipments	6,120,900	24,000	6,120,900	296,500
Net investment in financial assets measured at fair value through profit or loss	107,403,170	1,546,016,309	(74,536,891)	1,545,984,575
Net investment in financial assets measured at fair value through other comprehensive income	(81,000,000)	(54,000,000)	(81,000,000)	(54,000,000)
Net cash flows from/(used in) Investing activities	(1,738,158,660)	354,817,328	(1,919,913,975)	354,473,358
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	17,374,541,238	9,757,000,000	17,374,541,238	9,757,000,000
Lease Payments	(187,331,813)	(167,438,426)	(187,331,813)	(167,438,426)
Repayment of Bank Loans	(14,986,457,786)	(13,341,308,896)	(14,986,457,786)	(13,341,308,896)
Dividend paid	(1,272,297,460)	(318,074,365)	(1,272,297,460)	(318,074,365)
Net cash flows from/(used in) Financing activities	2,428,454,179	(4,069,821,687)	2,428,454,179	(4,069,821,687)
Net increase in Cash and Cash equivalents	10,517,846,903	897,031,178	10,512,209,826	1,079,886,495
Addition Due to amalgamation with TFIL	-	-	-	-
Cash and Cash equivalents at the beginning of the period	6,308,854,230	5,411,823,050	6,320,824,737	5,429,967,818
Cash and Cash equivalents at the end of the period	16,826,701,134	6,308,854,229	16,833,034,563	6,509,854,314
Cash in hand	4,777,380,683	2,162,917,318	4,783,714,113	2,174,887,825
Reverse repurchase agreements	8,827,414,659	541,345,511	8,827,414,659	588,345,511
Placements with Bank	3,350,350,552	3,648,330,912	3,350,350,552	3,790,360,490
Bank Overdrafts	(128,444,760)	(43,739,512)	(128,444,760)	(43,739,512)
Total Cash and Cash Equivalents For the Purpose of Cash Flow Statement	16,826,701,133	6,308,854,229	16,833,034,563	6,509,854,314

These figures are provisional and subject to audit.

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
As at 31 March 2025				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	4,777,380,683	4,777,380,683
Reverse repurchase agreements	-	-	8,827,414,658	8,827,414,658
Placements with banks	-	-	4,706,923,262	4,706,923,262
Financial assets measured at fair value through profit or loss	6,775,726,581	-	-	6,775,726,581
Financial assets at amortised cost				
Loans and Receivables	-	-	22,380,882,636	22,380,882,636
Lease rentals receivable & Stock out on hire	-	-	48,301,261,494	48,301,261,494
Financial assets at fair value through other comprehensive income	-	137,554,019	-	137,554,019
Other financial assets	-	-	560,969,791	560,969,791
Total Financial Assets	6,775,726,581	137,554,019	89,765,754,180	96,679,034,780
As at 31 March 2025				
Liabilities				
Due to Banks			15,079,766,573	15,079,766,573
Due to Customers			55,708,839,672	55,708,839,672
Debt Instruments Issued and Other borrowed funds			2,795,844,686	2,795,844,686
Other Financial Liabilities			1,896,686,932	1,896,686,932
Total Financial Liabilities			75,481,137,863	75,481,137,863

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
As at 31 March 2024				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	2,162,917,318	2,162,917,318
Reverse repurchase agreements	-	-	541,345,511	541,345,511
Placement with Banks	-	-	3,648,330,912	3,648,330,912
Financial assets measured at fair value through profit or loss	6,883,129,751	-	-	6,883,129,751
Financial assets at amortised cost				
Loans and receivables	-	-	23,592,012,715	23,592,012,715
Lease rentals receivable & Stock out on hire	-	-	56,577,812,570	56,577,812,570
Financial assets at fair value through other comprehensive income	-	56,554,019	-	56,554,019
Other financial assets	-	-	170,892,035	170,892,035
Total Financial Assets	6,883,129,751	56,554,019	86,693,311,060	93,632,994,831
As at 31 March 2024				
Liabilities				
Due to Banks			12,606,977,873	12,606,977,873
Due to customers			62,121,240,398	62,121,240,398
Debt Instruments Issued and Other borrowed funds			1,295,844,686	1,295,844,686
Other financial liabilities			1,486,660,789	1,486,660,789
Total Financial Liabilities			77,510,723,746	77,510,723,746

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 2025	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	4,783,714,124	4,783,714,124
Reverse repurchase agreements	-	-	9,170,257,362	9,170,257,362
Placements with banks	-	-	4,733,983,608	4,733,983,608
Financial assets measured at fair value through profit or loss	6,776,005,146	-	-	6,776,005,146
Financial assets at amortised cost				
Loans and Receivables	-	-	22,380,882,636	22,380,882,636
Lease rentals receivable & Stock out on hire	-	-	48,301,261,494	48,301,261,494
Financial assets at fair value through other comprehensive income	-	137,554,019	-	137,554,019
Other financial assets	-	-	392,024,788	392,024,788
Total Financial Assets	6,776,005,146	137,554,019	89,973,045,668	96,886,604,834
As at 31 March 2025			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			15,079,766,573	15,079,766,573
Due to Customers			55,708,839,672	55,708,839,672
Debt Instruments Issued and Other borrowed funds			2,795,844,686	2,795,844,686
Other Financial Liabilities			1,896,686,932	1,896,686,932
Total Financial Liabilities			75,481,137,863	75,481,137,863

As at 31 March 2024	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	-	-	2,174,887,825	2,174,887,825
Reverse repurchase agreements	-	-	588,345,511	588,345,511
Placement with Banks	-	-	3,790,360,489	3,790,360,489
Financial assets measured at fair value through profit or loss	6,883,380,225	-	-	6,883,380,225
Financial assets at amortised cost				
Loans and receivables	-	-	23,592,036,715	23,592,036,715
Lease rentals receivable & Stock out on hire	-	-	56,577,812,570	56,577,812,570
Financial assets at fair value through other comprehensive income	-	56,554,019	-	56,554,019
Other financial assets	-	-	170,892,035	170,892,035
Total Financial Assets	6,883,380,225	56,554,019	86,894,335,145	93,834,269,389
As at 31 March 2024			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			12,606,977,873	12,606,977,873
Due to customers			62,121,240,398	62,121,240,398
Debt Instruments Issued and Other borrowed funds			1,295,844,686	1,295,844,686
Other financial liabilities			1,486,660,789	1,486,660,789
Total Financial Liabilities			77,510,723,746	77,510,723,746

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 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	-	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				
Unquoted equity investments	-	-	110,554,019	110,554,019
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	-	-	3,066,755,298	3,066,755,298
Building & Building integrals	-	-	2,403,714,035	2,403,714,035
Investment property	-	-	4,217,423,084	4,217,423,084
	<u>-</u>	<u>-</u>	<u>9,687,892,416</u>	<u>9,687,892,416</u>

As at 31 March 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	-	6,882,854,302	-	6,882,854,302
Quoted equity investments	275,449	-	-	275,449
Investments in Unit Trusts	-	-	-	-
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	56,554,019	56,554,019
Total Financial Assets	<u>275,449</u>	<u>6,882,854,302</u>	<u>56,554,019</u>	<u>6,939,683,770</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,282,891,442	3,282,891,442
Building & Building integrals	-	-	2,514,809,805	2,514,809,805
Investment property	-	-	2,437,850,045	2,437,850,045
	<u>-</u>	<u>-</u>	<u>8,235,551,292</u>	<u>8,235,551,292</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 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	-	6,774,170,182	-	6,774,170,182
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	6,774,170,182	137,554,019	6,913,559,165
Non financial assets measured at fair value				
Freehold land	-	-	3,066,755,298	3,066,755,298
Building & Building integrals	-	-	2,403,714,035	2,403,714,035
Investment property	-	-	4,217,423,084	4,217,423,084
	-	-	9,687,892,416	9,687,892,416

As at 31 March 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	-	6,883,104,776	-	6,883,104,776
Quoted equity investments	275,449	-	-	275,449
Investments in Unit Trusts	-	-	-	-
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	56,554,019	56,554,019
Total Financial Assets	275,449	6,883,104,776	56,554,019	6,939,934,244
Non financial assets measured at fair value				
Freehold land	-	-	3,282,891,442	3,282,891,442
Building & Building integrals	-	-	2,514,809,805	2,514,809,805
Investment property	-	-	2,437,850,045	2,437,850,045
	-	-	8,235,551,292	8,235,551,292

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For twelve months period ended 31 March 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	4,281,691,948	10,230,542,450	1,596,478,966	3,327,740,751	7,545,474	116,050,907	957,893,544	166,691,097	20,684,635,136
Fee Based Income & others	911,683,812	2,178,349,131	339,931,982	708,562,738	1,606,628	24,710,263	203,960,502	35,492,879	4,404,297,934
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	5,193,375,760	12,408,891,581	1,936,410,948	4,036,303,489	9,152,102	140,761,170	1,161,854,045	202,183,976	25,088,933,071
Segmental Result	2,559,290,187	6,115,088,898	954,261,306	1,989,086,172	4,510,146	69,366,958	572,560,468	99,636,054	12,363,800,190
VAT on Financial services	-	-	-	-	-	-	-	-	(2,310,833,971)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(320,949,163)
Profits from Operations	-	-	-	-	-	-	-	-	9,732,017,056
Share of Associate Profit	-	-	-	-	-	-	-	-	322,124,257
Profit Before Tax	-	-	-	-	-	-	-	-	10,054,141,313
Income Tax Expenses	-	-	-	-	-	-	-	-	(4,051,320,172)
Net profit for the period	-	-	-	-	-	-	-	-	6,002,821,141
Segment Asset	36,450,181,537	11,797,801,039	3,206,800,780	14,853,667,882	554,508,315	379,560,313	31,139,800,154	12,340,133,886	110,722,453,906
Total Asset									110,722,453,906
Segment Liabilities	27,093,668,651	8,769,386,013	2,383,636,901	11,040,832,690	412,169,814	282,129,771	23,146,425,934	9,172,505,719	82,300,755,493
Total Liabilities									82,300,755,493

For Twelve month period ended 31 March 2024 (Restated)	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	6,149,470,473	12,327,275,687	1,758,331,133	4,197,880,291	772,424,534	117,077,235	2,273,082,505	665,962,781	28,261,504,639
Fee Based Income & others	830,335,199	1,664,496,311	237,419,504	566,820,799	104,296,993	15,808,410	306,924,055	89,921,944	3,816,023,216
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	6,979,805,672	13,991,771,998	1,995,750,637	4,764,701,090	876,721,528	132,885,645	2,580,006,560	755,884,725	32,077,527,855
Segmental Result	1,561,025,713	3,129,244,119	446,347,392	1,065,620,056	196,077,787	29,719,726	577,015,574	169,052,771	7,174,103,139
VAT on Financial services	-	-	-	-	-	-	-	-	(1,484,300,206)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(206,152,806)
Profits from Operations	-	-	-	-	-	-	-	-	5,483,650,126
Share of Associate Profit	-	-	-	-	-	-	-	-	183,630,138
Profit Before Tax	-	-	-	-	-	-	-	-	5,667,280,264
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,087,632,257)
Net profit for the period	-	-	-	-	-	-	-	-	3,579,648,008
Segment Asset	24,198,480,535	31,965,979,261	3,525,789,971	14,547,629,408	1,412,293,449	272,192,505	16,510,732,467	13,768,514,914	106,201,612,510
Total Asset									106,201,612,510
Segment Liabilities	18,884,085,331	24,945,710,091	2,751,466,919	11,352,724,181	1,102,129,944	212,414,431	12,884,696,638	10,744,716,394	82,877,943,929
Total Liabilities									82,877,943,929

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Twelve month period ended 31 March 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	4,281,691,948	10,230,542,450	1,596,478,966	3,327,740,751	7,545,474	116,050,907	973,729,477	166,691,097	20,700,471,070
Fee Based Income & others	757,653,299	1,810,313,384	282,499,902	588,849,873	1,335,185	20,535,422	172,303,230	29,496,298	3,662,986,592
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	5,039,345,247	12,040,855,833	1,878,978,869	3,916,590,623	8,880,659	136,586,329	1,146,032,707	196,187,394	24,363,457,662
Segmental Result	2,557,938,057	6,111,858,161	953,757,149	1,988,035,294	4,507,763	69,330,310	581,718,563	99,583,414	12,366,728,712
VAT on Financial services	-	-	-	-	-	-	-	-	(2,310,833,971)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(320,949,163)
Profits from Operations	-	-	-	-	-	-	-	-	9,734,945,578
Share of Associate Profit	-	-	-	-	-	-	-	-	322,124,257
Profit Before Tax	-	-	-	-	-	-	-	-	10,057,069,835
Income Tax Expenses	-	-	-	-	-	-	-	-	(4,126,586,767)
Net profit for the period	-	-	-	-	-	-	-	-	5,930,483,068
Segment Asset	36,450,181,537	11,797,801,039	3,206,800,780	14,853,667,882	554,508,315	379,560,313	31,332,370,207	12,341,083,138	110,915,973,212
Total Asset									110,915,973,212
Segment Liabilities	27,072,997,597	8,762,695,430	2,381,818,311	11,032,409,111	411,855,350	281,914,520	23,271,795,847	9,166,212,623	82,381,698,789
Total Liabilities									82,381,698,789

For Twelve month period ended 31 March 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	6,149,470,298	12,327,275,465	1,758,331,110	4,197,880,202	772,424,525	117,077,233	2,285,234,424	665,963,300	28,273,656,558
Fee Based Income & others	879,507,103	1,763,066,705	251,479,335	600,387,558	110,473,394	16,744,574	326,837,892	95,247,139	4,043,743,700
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	7,028,977,401	14,090,342,170	2,009,810,445	4,798,267,761	882,897,919	133,821,807	2,612,072,316	761,210,439	32,317,400,258
Segmental Result	1,610,287,788	3,227,995,287	460,433,009	1,099,248,374	202,265,515	30,657,606	598,406,840	174,387,796	7,403,682,216
VAT on Financial services	-	-	-	-	-	-	-	-	(1,484,300,206)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(206,152,806)
Profits from Operations	-	-	-	-	-	-	-	-	5,713,229,203
Share of Associate Profit	-	-	-	-	-	-	-	-	183,630,138
Profit Before Tax	-	-	-	-	-	-	-	-	5,896,859,341
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,155,244,004)
Net profit for the period	-	-	-	-	-	-	-	-	3,741,615,338
Segment Asset	24,198,480,535	31,965,979,261	3,525,789,971	14,547,629,408	1,412,293,449	272,192,505	16,696,983,024	13,816,983,693	106,436,331,846
Total Asset									106,436,331,846
Segment Liabilities	18,853,764,402	24,905,656,411	2,747,049,070	11,334,495,861	1,100,360,327	212,073,372	13,009,121,945	10,765,227,797	82,927,749,186
Total Liabilities									82,927,749,186

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 2023/24 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 Correction of Prior Period Errors and Restatement of Financial Statements

In response to the economic crisis impacting customers, the Company provided concessions to those facing hardships. Subsequent review has indicated that the accounting treatment for income recognition and impairment related to these facilities requires revision. Accordingly, the Company has determined the negative net impact of Rs. 170,352,737.43 pertaining to the financial year ended 31 March 2023 and negative net impact of Rs. 592,877,289.09 pertaining to the financial year ended 31 March 2024. Furthermore, due to reversal of revaluation of assets, the Company has recorded a negative net impact of Rs. 71,379,000 pertaining to the financial year ended 31 March 2023 and negative net impact of Rs. 21,636,155.51 pertaining to the financial year ended 31 March 2024.

As a result of these two changes, the financial year ending 31 March 2025 recorded a net positive impact of Rs.518,705,228.76 on its financial performance.

To ensure fair presentation of the financial position and performance for the year ended 31 March 2025, the Company has decided to restate prior period financial statements. These corrections are made in accordance with LKAS 8 "Accounting Policies, Changes in Accounting Estimates and Errors".

6 Events After the balance sheet Date

There are no events subsequent to the reporting date, which require adjustments to or disclosures in the interim financial statements.

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

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

8 Market value of Shares

	31-Mar-2025	31-Mar-2024
	LKR	LKR
Highest traded price	56.70	36.80
Lowest traded price	50.80	27.30
Last traded price	56.40	35.30

9 Information on Listed Debentures

	31-Mar-2025	31-Mar-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%
Debt Equity Ratio	2.59	3.14
Quick Asset Ratio	1.20	1.10
Interest Cover Ratio	2.07	1.57
Interest Rates of Comparable Government Securities	10.72%	11.90%

10 Major twenty shareholders as at 31 March 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	PEOPLE'S LEASING & FINANCE PLC /MS.S.N.EGODAGE	5,093,438	1.60%
6	DR. E. FERNANDO	4,500,000	1.41%
7	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.1	4,014,843	1.26%
8	SEYLAN BANK PLC/S.R. FERNANDO	3,895,911	1.22%
9	J.B. COCOSHELL (PVT) LTD	2,079,440	0.65%
10	ASIA SECURITIES (PVT) LTD (TRADING ACCOUNT)	2,059,395	0.65%
11	MRS. H.H.J. HEWAGE	1,946,124	0.61%
12	MR. T.K. HEMACHANDRA	1,555,689	0.49%
13	MR. S.M. HEMACHANDRA	1,295,000	0.41%
14	MISS. S.N. EGODAGE	1,276,000	0.40%
15	DFCC BANK PLC A/C NO .02	1,174,975	0.37%
16	MRS. H.N. HEMACHANDRA	1,160,000	0.36%
17	PEOPLE S LEASING AND FINANCE PLC/NAGOYA CEYLON TRADING (PVT) LTD	959,774	0.30%
18	SEYLAN BANK PLC/JN LANKA HOLDINGS COMPANY (PVT) LTD	833,405	0.26%
19	MELLON BANK N.A-ACADIAN FRONTIER MARKETS EQUITY FUND	793,369	0.25%
20	MRS. R.J. VIDANAPATHIRANA	540,589	0.17%

Public Shareholding

Percentage	18.99%
Number	4,283

11 Directors' shareholding as at 31 March 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	-
Mr. F.A.P.L. Solbani	Nil	-
Mr. W.D. Barnabas	Nil	-
Dr.Ms. J.P. Kuruppu	Nil	-

12 The Float adjusted Market Capitalisation as at 31 March 2025 - LKR.3,406,690,956/-

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) Mr. F.A.P.L. Solbani (Non-Independent Non-Executive Director) Mr. W.D. Barnabas (Independent Non-Executive Director) (retiered from w.e.f 03.05.2025) Dr.Ms. J.P. Kuruppu (Independent Non-Executive Director)
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 Pan Asia Banking Corporation PLC