

INTERIM FINANCIAL STATEMENTS

**FOR THE QUARTER ENDED
30th June 2025**

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COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF FINANCIAL POSITION

	COMPANY		GROUP	
	As at 30-Jun-25 (Unaudited)	As at 31-Mar-25 (Audited)	As at 30-Jun-25 (Unaudited)	As at 31-Mar-25 (Audited)
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	3,194,427,125	4,725,518,897	3,202,268,461	4,731,852,338
Placements with Banks	4,787,119,355	4,706,923,262	4,814,636,344	4,706,923,262
Financial assets measured at fair value through profit or loss	6,634,220,867	6,740,464,733	6,634,504,133	6,740,743,298
Financial assets at amortised cost				
Loans and Receivables	24,716,638,320	22,163,502,371	24,716,638,320	22,163,502,371
Lease Rentals Receivable & Stock out on Hire	49,057,295,394	47,721,039,232	49,057,295,394	47,721,039,232
Debt & Other instruments	3,650,586,188	9,038,336,314	3,787,652,074	9,381,179,018
Financial assets measured at fair value through other comprehensive income	164,554,019	137,554,019	164,554,019	137,554,019
Other Financial Assets	306,548,348	401,344,629	352,396,364	232,399,623
Inventories	50,608,752	52,425,671	50,608,752	52,425,671
Other Assets	698,175,562	535,123,173	698,923,374	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	4,222,900,000	4,222,900,000	4,222,900,000	4,222,900,000
Property, Plant and Equipment	6,644,525,703	6,691,074,535	6,644,525,703	6,691,074,538
Right of use assets	621,708,684	590,213,436	621,708,684	590,213,436
Intangible Assets & Goodwill	756,991,573	761,709,717	756,991,573	761,709,717
Deferred tax asset	448,351,054	752,304,668	448,351,054	752,304,668
Total Assets	106,817,711,690	110,103,495,405	107,022,014,997	110,269,954,359
Liabilities				
Due to Banks	12,254,077,754	15,115,938,248	12,254,077,754	15,115,938,248
Due to Customers	52,106,656,221	55,708,839,672	52,106,656,221	55,681,779,326
Debt instruments issued	1,324,780,393	1,295,844,686	1,324,780,393	1,295,844,686
Unsecured Subordinate Term Loan	1,500,000,000	1,500,000,000	1,500,000,000	1,500,000,000
Other Financial Liabilities	2,380,954,937	1,907,970,958	2,380,954,937	1,907,970,958
Other Liabilities	1,406,285,808	2,492,011,348	1,409,509,031	2,531,328,408
Post Employment Benefit Obligations	727,487,920	709,298,357	727,487,920	709,298,357
Current Tax Liabilities	4,645,251,513	2,984,009,837	4,686,891,812	3,025,636,072
Total Liabilities	76,345,494,545	81,713,913,106	76,390,358,068	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	22,756,801,410	20,674,166,570	22,907,310,730	20,777,812,107
Reserves	5,564,775,420	5,564,775,414	5,573,705,884	5,573,705,882
Total Shareholders' Funds	30,472,217,145	28,389,582,299	30,631,656,929	28,502,158,304
Total Liabilities & Shareholders' Funds	106,817,711,690	110,103,495,405	107,022,014,997	110,269,954,359
Commitments & Contingencies	412,300,546	509,101,650	412,300,546	509,101,650
Net Assets per Share (LKR)	95.80	89.25	96.30	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

These figures are provisional and subject to audit.
Date : 31st July 2025

Sgd.

R. S. Egodage
Director/ Chief Executive Officer

COMMERCIAL CREDIT & FINANCE PLC

STATMENET OF PROFIT OR LOSS

Company	For the Three months ended			
	30-Jun-25	30-Jun-24	Variance	
	(Unaudited) LKR	(Unaudited) LKR	LKR	%
Gross Income	7,995,487,850	6,819,192,987	1,176,294,863	17%
Interest Income	7,242,716,942	6,111,845,809	1,130,871,133	19%
Interest Expense	(1,938,527,318)	(2,660,935,263)	722,407,945	27%
Net Interest Income	5,304,189,624	3,450,910,546	1,853,279,078	54%
Fee & Commission Income	549,111,706	489,680,405	59,431,302	12%
Net Income from Real Estate	891,093	-	891,093	0%
Net gain /(loss) from Trading	(8,532,746)	(8,516,320)	(16,426)	0%
Other Operating Income	211,300,855	226,183,093	(14,882,238)	-7%
Total Operating Income	6,056,960,533	4,158,257,724	1,898,702,808	46%
Impairment Charges of Loans and Advances, Lease and Financial Assets	565,000,000	(616,446,598)	1,181,446,598	192%
Net Operating Income	6,621,960,533	3,541,811,126	3,080,149,407	87%
Operating Expenses				
Personnel Costs	(1,243,058,928)	(1,186,682,429)	(56,376,499)	-5%
Depreciation	(163,999,157)	(165,592,031)	1,592,874	1%
Other Operating Expenses	(973,956,621)	(742,852,027)	(231,104,594)	-31%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	4,240,945,826	1,446,684,639	2,794,261,187	193%
Social Security Contribution Levy	(110,111,866)	(47,170,639)	(62,941,227)	-133%
Value Added Tax on Financial Services	(792,805,436)	(339,628,604)	(453,176,832)	-133%
	3,338,028,524	1,059,885,396	2,278,143,128	
Profit Before Income Tax	3,338,028,524	1,059,885,396	2,278,143,128	215%
Income Tax	(1,255,393,684)	(420,871,667)	(834,522,018)	-198%
Profit for the Period	2,082,634,840	639,013,729	1,443,621,110	0
Total Comprehensive Income for the period	2,082,634,840	639,013,729	1,443,621,110	226%
Earning per Share (LKR) -Annualized	25.86	8.04		
Earning per Share (LKR) -For the period	6.55	2.01		

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC**STATMENET OF PROFIT OR LOSS**

Group	For the Three months ended			
	30-Jun-25	30-Jun-24	Variance	
	(Unaudited) LKR	(Unaudited) LKR	LKR	%
Gross Income	8,064,207,406	6,887,848,937	1,176,358,469	17%
Interest Income	7,242,716,942	6,116,627,307	1,126,089,635	18%
Interest Expense	(1,938,527,318)	(2,660,935,263)	722,407,945	27%
Net Interest Income	5,304,189,624	3,455,692,044	1,848,497,580	53%
Fee & Commission Income	613,490,497	553,552,587	59,937,911	11%
Net Income from Real Estate	891,093	-	891,093	0%
Net gain /(loss) from Trading	(8,532,746)	(8,516,320)	(16,426)	0%
Other Operating Income	215,641,620	226,185,364	(10,543,744)	-5%
Total Operating Income	6,125,680,089	4,226,913,675	1,898,766,414	45%
Impairment Charges of Loans and Advances, Lease and Financial Assets	565,000,000	(616,446,598)	1,181,446,598	192%
Net Operating Income	6,690,680,089	3,610,467,077	3,080,213,012	85%
Operating Expenses				
Personnel Costs	(1,244,161,428)	(1,187,380,929)	(56,780,499)	-5%
Depreciation	(163,999,157)	(165,592,031)	1,592,874	1%
Other Operating Expenses	(974,695,830)	(743,433,065)	(231,262,766)	-31%
Profit before Social Security Contribution Levy / Value Added Tax on financial services	4,307,823,673	1,514,061,051	2,793,762,622	185%
Social Security Contribution Levy	(110,111,866)	(47,170,639)	(62,941,227)	-133%
Value Added Tax on Financial Services	(792,805,436)	(339,628,604)	(453,176,832)	-133%
	3,404,906,370	1,127,261,808	2,277,644,562	
Share of Profit /(loss) of associates	-	-	-	0%
Profit Before Income Tax	3,404,906,370	1,127,261,808	2,277,644,562	202%
Income Tax	(1,275,407,748)	(441,087,996)	(834,319,751)	-189%
Profit for the Period	2,129,498,623	686,173,812	1,443,324,811	210%

Earning per Share (LKR) -Annualized	26.44	8.63
Earning per Share (LKR) -For the period	6.69	2.16

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	Total LKR
Balance as at 01st April 2025	2,150,640,315	849,818,418	58,751,125	20,674,166,570	4,666,205,870	(10,000,000)	28,389,582,298
Net profit for the period	-	-	-	2,082,634,840	-	-	2,082,634,840
Impact on Amalgamation	-	-	-	-	-	-	-
Transferred to Statutory Reserve	-	-	-	-	-	-	-
Regulatory Loss Allowance	-	-	-	-	-	-	-
Provision for Surcharge Tax	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Balance as at 30th June 2025	2,150,640,315	849,818,418	58,751,125	22,756,801,410	4,666,205,870	(10,000,000)	30,472,217,138

Group	Stated Capital LKR	Revaluation Reserve LKR	General Reserve LKR	Retained Earnings LKR	Statutory Reserve Fund LKR	FVOCI Reserve LKR	Total LKR
Balance as at 01st 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
Audit Adjustment	-	-	-	-	-	-	-
Net profit for the period	-	-	-	2,129,498,623	-	-	2,129,498,623
Provision for Dividend	-	-	-	-	-	-	-
Transferred to Statutory Reserve	-	-	-	-	-	-	-
Regulatory Loss Allowance	-	-	-	-	-	-	-
Provision for Surcharge Tax	-	-	-	-	-	-	-
Dividend Paid	-	-	-	-	-	-	-
Balance as at 30th June 2025	2,150,640,315	849,818,418	58,751,125	22,907,310,730	4,675,136,341	(10,000,000)	30,631,656,929

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

INTERIM FINANCIAL
STATEMENTS

For The Quarter Ended
30 June 2025

STATEMENT OF CASH FLOW

For the Three month period ended	COMPANY		GROUP	
	30-Jun-25 Unaudited LKR	30-Jun-24 Unaudited LKR	30-Jun-25 Unaudited LKR	30-Jun-24 Unaudited LKR
Cash Flows From / (Used in) Operating Activities				
Profit before Income Tax Expense	3,338,028,524	1,059,885,396	3,404,906,370	1,127,261,808
Adjustments for				
Depreciation and amortisation	102,405,933	116,269,984	102,405,933	116,269,984
Impairment charge of loans and advances, lease, hire purchase	(565,000,000)	616,446,598	(565,000,000)	616,446,598
Amortisation of Right of use assets	61,593,224	49,322,047	61,593,224	49,322,047
Disposal (gain)/ loss on Investment property	-	(361,000)	-	(361,000)
Provision for defined benefit plans	30,000,000	30,000,000	30,000,000	30,000,000
Operating profit before working capital changes	2,967,027,681	1,871,563,025	3,033,905,527	1,938,939,438
(Increase)/Decrease in Inventories	1,816,919	2,157,000	1,816,919	2,157,000
(Increase)/Decrease in Loans and Advances	(2,553,135,950)	1,062,038,937	(2,553,135,950)	1,062,062,937
Decrease/(Increase) in Lease Rentals Receivable & Stock out on hire	(771,256,154)	572,076,934	(771,256,154)	572,076,934
(Increase)/Decrease in Right of use assets	(93,088,471)	(46,309,223)	(93,088,471)	(46,309,223)
Decrease/(Increase) in Other Financial Assets	94,796,281	(1,018,054)	94,796,281	(64,687,913)
Increase in Debt & other instruments	(4,851,054)	-	(4,851,054)	-
(Increase)/Decrease in Other Assets	(163,052,395)	(24,752,240)	(147,361,569)	23,435,942
(Decrease)/Increase in Amounts Due to Customers	(3,602,183,451)	(4,184,666,042)	(3,602,183,451)	(4,184,666,042)
(Decrease)/Increase in Other Financial Liabilities	472,983,980	(158,478,357)	472,983,980	(158,478,357)
(Decrease)/Increase in Other Liabilities	226,683,852	320,299,521	(8,310,724)	336,034,865
Cash generated from Operations	(3,424,258,761)	(587,088,499)	(3,576,684,666)	(519,434,422)
Retirement Benefit obligation paid	(11,810,438)	(13,340,925)	(11,810,438)	(13,340,925)
Taxes paid	(554,281,358)	(913,270,800)	(606,984,793)	(935,009,161)
Net cash flows from/(used in) Operating activities	(3,990,350,556)	(1,513,700,224)	(4,195,479,897)	(1,467,784,508)
Cash flows from / (used in) Investing activities				
Disposal Proceeds from Investment Property	-	4,000,000	-	4,000,000
Acquisition of Property, plant and equipments	(51,138,953)	(26,497,245)	(51,138,953)	(26,499,518)
Investments in units	-	-	(117,065,886)	-
Net investment in placements with banks	845,599,207	(133,214,960)	845,599,207	(133,214,960)
Proceed from sale of property, plant & equipments	-	-	-	218,000
Net investment in financial assets measured at fair value through profit or loss	106,243,866	687,189,847	106,243,866	687,173,948
Net investment in financial assets measured at fair value through other comprehensive income	(27,000,000)	(27,000,000)	(27,000,000)	(27,000,000)
Net cash flows from/(used in) Investing activities	873,704,120	504,477,642	756,638,233	504,677,469
Cash flows from / (used in) Financing activities				
Net cash flow from/(used in) Debt Instruments issued and Other borrowings	28,935,707	28,970,775	28,935,707	28,970,775
Proceeds from Loans obtained	1,300,000,000	8,587,000,000	1,300,000,000	8,587,000,000
Lease Payments	(48,326,430)	(45,631,855)	(48,326,430)	(45,631,855)
Repayment of Bank Loans	(4,186,501,878)	(4,237,012,239)	(4,186,501,878)	(4,237,012,239)
Dividend paid	-	-	-	-
Net cash flows from/(used in) Financing activities	(2,905,892,602)	4,333,326,681	(2,905,892,602)	4,333,326,681
Net increase in Cash and Cash equivalents	(6,022,539,039)	3,324,104,100	(6,344,734,265)	3,370,219,642
Cash and Cash equivalents at the beginning of the period	16,774,839,348	6,308,854,230	17,152,392,901	6,509,854,315
Cash and Cash equivalents at the end of the period	10,752,300,310	9,632,958,329	10,807,658,636	9,880,073,958
Cash in hand	3,194,427,125	3,433,693,863	3,202,268,461	3,535,905,378
Reverse repurchase agreements	3,434,813,478	2,671,201,098	3,454,813,478	2,671,201,098
Placements with Bank	4,276,145,852	3,593,348,252	4,303,662,841	3,738,252,366
Bank Overdrafts	(153,086,144)	(65,284,885)	(153,086,144)	(65,284,885)
Total Cash and Cash Equivalents For the Purpose of Cash Flow Statement	10,752,300,310	9,632,958,329	10,807,658,636	9,880,073,958

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 30 June 2025				
Assets	LKR	LKR	LKR	LKR
Cash and Bank Balances	-	-	3,194,427,125	3,194,427,125
Reverse repurchase agreements	-	-	-	0
Placements with banks	-	-	4,787,119,355	4,787,119,355
Financial assets measured at fair value through profit or loss	6,634,220,867	-	-	6,634,220,867
Financial assets at amortised cost				
Loans and Receivables	-	-	24,716,638,320	24,716,638,320
Lease rentals receivable & Stock out on hire	-	-	49,057,295,394	49,057,295,394
Financial assets at fair value through other comprehensive income	-	164,554,019	-	164,554,019
Other financial assets	-	-	306,548,348	306,548,348
Total Financial Assets	6,634,220,867	164,554,019	85,849,680,615	92,648,455,501
As at 30 June 2025				
Liabilities			At Amortised Cost	Total
			Other Financial Liabilities	
			LKR	LKR
Due to Banks			12,254,077,754	12,254,077,754
Due to Customers			52,106,656,221	52,106,656,221
Debt Instruments Issued and Other borrowed funds			1,324,780,393	1,324,780,393
Other Financial Liabilities			2,380,954,937	2,380,954,937
Total Financial Liabilities			68,066,469,305	68,066,469,305

As at 30 June 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
Assets	LKR	LKR	LKR	LKR
Cash and Bank balances	-	-	3,433,693,863	3,433,693,863
Reverse repurchase agreements	-	-	2,671,201,098	2,671,201,098
Placement with Banks	-	-	3,726,563,212	3,726,563,212
Financial assets measured at fair value through profit or loss	6,195,939,904	-	-	6,195,939,904
Financial assets at amortised cost				
Loans and receivables	-	-	22,897,280,580	22,897,280,580
Lease rentals receivable & Stock out on hire	-	-	56,289,985,104	56,289,985,104
Financial assets at fair value through other comprehensive income	-	83,554,019	-	83,554,019
Other financial assets	-	-	171,910,089	171,910,089
Total Financial Assets	6,195,939,904	83,554,019	89,190,633,946	95,470,127,871
As at 30 June 2024			At Amortised Cost	Total
Liabilities			Other Financial Liabilities	LKR
Due to Banks			16,978,511,008	16,978,511,008
Due to customers			57,936,574,356	57,936,574,356
Debt Instruments Issued and Other borrowed funds			1,324,815,461	1,324,815,461
Other financial liabilities			1,328,182,431	1,328,182,431
Total Financial Liabilities			77,568,083,256	77,568,083,256

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 30 June 2025				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,202,268,461	3,202,268,461
Reverse repurchase agreements	-	-	-	0
Placements with banks	-	-	4,814,636,344	4,814,636,344
Financial assets measured at fair value through profit or loss	6,634,504,133	-	-	6,634,504,133
Financial assets at amortised cost				
Loans and Receivables	-	-	24,716,638,320	24,716,638,320
Lease rentals receivable & Stock out on hire	-	-	49,057,295,394	49,057,295,394
Financial assets at fair value through other comprehensive income	-	164,554,019	-	164,554,019
Other financial assets	-	-	352,396,364	352,396,364
Total Financial Assets	6,634,504,133	164,554,019	85,930,886,957	92,729,945,109
As at 30 June 2025				
			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			12,254,077,754	12,254,077,754
Due to Customers			52,106,656,221	52,106,656,221
Debt Instruments Issued and Other borrowed funds			1,324,780,393	1,324,780,393
Other Financial Liabilities			2,380,954,937	2,380,954,937
Total Financial Liabilities			68,066,469,305	68,066,469,305
As at 30 June 2024				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	3,535,905,378	3,535,905,378
Reverse repurchase agreements	-	-	2,671,201,098	2,671,201,098
Placement with Banks	-	-	3,871,467,326	3,871,467,326
Financial assets measured at fair value through profit or loss	6,196,206,277	-	-	6,196,206,277
Financial assets at amortised cost				
Loans and receivables	-	-	22,897,280,580	22,897,280,580
Lease rentals receivable & Stock out on hire	-	-	56,289,985,104	56,289,985,104
Financial assets at fair value through other comprehensive income	-	83,554,019	-	83,554,019
Other financial assets	-	-	235,579,948	235,579,948
Total Financial Assets	6,196,206,277	83,554,019	89,501,419,434	95,781,179,731
As at 30 June 2024				
			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks			16,978,511,008	16,978,511,008
Due to customers			57,936,574,356	57,936,574,356
Debt Instruments Issued and Other borrowed funds			1,324,815,461	1,324,815,461
Other financial liabilities			1,328,182,431	1,328,182,431
Total Financial Liabilities			77,568,083,256	77,568,083,256

COMMERCIAL CREDIT & FINANCE PLC

INTERIM FINANCIAL
STATEMENTS

For The Quarter Ended
30 June 2025

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 30 June 2025	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR	As at 30 June 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		6,634,220,866	-	6,634,220,866	Government of Sri Lanka Treasury Bills		6,195,616,551	-	6,195,616,551
Quoted equity investments		-	-	-	Quoted equity investments	323,353	-	-	323,353
Investments in Unit Trusts	-	-	-	-	Investments in Unit Trusts	-	-	-	-
Financial assets - fire value through other comprehensive income					Financial assets - fire value through other comprehensive income				
Unquoted equity investments		-	164,554,019	164,554,019	Unquoted equity investments	-	-	83,554,019	83,554,019
Total Financial Assets	<u>-</u>	<u>6,634,220,866</u>	<u>164,554,019</u>	<u>6,798,774,885</u>	Total Financial Assets	<u>323,353</u>	<u>6,195,616,551</u>	<u>83,554,019</u>	<u>6,279,493,923</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	-	-	3,282,891,442	3,282,891,442
Building & Building integrals	-	-	2,647,843,173	2,647,843,173	Building & Building integrals	-	-	2,508,367,008	2,508,367,008
Investment property	-	-	4,222,900,000	4,222,900,000	Investment property	-	-	2,434,211,045	2,434,211,045
	<u>-</u>	<u>-</u>	<u>9,971,096,987</u>	<u>9,971,096,987</u>		<u>-</u>	<u>-</u>	<u>8,225,469,495</u>	<u>8,225,469,495</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 30 June 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	-	6,654,504,132	-	6,654,504,132
Quoted equity investments	-	-	-	-
Investments in Unit Trusts	-	117,065,886	-	117,065,886
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	164,554,019	164,554,019
Total Financial Assets	<u>-</u>	<u>6,771,570,018</u>	<u>164,554,019</u>	<u>6,936,124,037</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,647,843,173	2,647,843,173
Investment property	-	-	4,222,900,000	4,222,900,000
	<u>-</u>	<u>-</u>	<u>9,971,096,987</u>	<u>9,971,096,987</u>

As at 30 June 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	-	6,195,882,924	-	6,195,882,924
Quoted equity investments	323,353	-	-	323,353
Investments in Unit Trusts	-	-	-	-
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	83,554,019	83,554,019
Total Financial Assets	<u>323,353</u>	<u>6,195,882,924</u>	<u>83,554,019</u>	<u>6,279,760,296</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,282,891,442	3,282,891,442
Building & Building integrals	-	-	2,508,367,008	2,508,367,008
Investment property	-	-	2,434,211,045	2,434,211,045
	<u>-</u>	<u>-</u>	<u>8,225,469,495</u>	<u>8,225,469,495</u>

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Three month period ended 30 June 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	3,922,076,169	1,149,173,186	453,025,484	981,335,574	57,924,402	56,480,817	400,411,117	222,290,192	7,242,716,942
Fee Based Income & others	407,640,512	119,439,176	47,085,149	101,994,994	6,020,366	5,870,327	41,616,681	23,103,704	752,770,908
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	4,329,716,681	1,268,612,362	500,110,632	1,083,330,568	63,944,768	62,351,144	442,027,798	245,393,896	7,995,487,850
Segmental Result	2,296,557,037	672,894,063	265,267,378	574,617,376	33,917,417	33,072,131	234,459,233	130,161,191	4,240,945,826
VAT on Financial services	-	-	-	-	-	-	-	-	(792,805,436)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(110,111,866)
Profits from Operations	-	-	-	-	-	-	-	-	3,338,028,524
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	3,338,028,524
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,255,393,684)
Net profit for the period	-	-	-	-	-	-	-	-	2,082,634,840
Segment Asset	41,075,167,727	7,977,736,903	2,595,914,876	18,038,637,686	719,418,576	334,705,908	23,874,025,401	12,202,104,614	106,817,711,691
Total Asset									106,817,711,691
Segment Liabilities	29,357,528,298	5,701,903,360	1,855,370,255	12,892,700,033	514,187,826	239,223,324	17,063,408,747	8,721,172,702	76,345,494,545
Total Liabilities									76,345,494,545

For Three month period ended 30 June 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	1,142,361,546	2,883,550,189	442,442,238	1,047,962,555	184,347,889	39,243,597	268,687,883	103,249,912	6,111,845,809
Fee Based Income & others	132,209,850	333,724,239	51,205,524	121,284,695	21,335,283	4,541,811	31,096,271	11,949,505	707,347,178
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	1,274,571,396	3,217,274,428	493,647,762	1,169,247,250	205,683,172	43,785,407	299,784,154	115,199,417	6,819,192,987
Segmental Result	270,398,985	682,541,395	104,726,855	248,054,578	43,635,469	9,289,028	63,598,894	24,439,436	1,446,684,639
VAT on Financial services	-	-	-	-	-	-	-	-	(339,628,604)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(47,170,639)
Profits from Operations	-	-	-	-	-	-	-	-	1,059,885,396
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	1,059,885,396
Income Tax Expenses	-	-	-	-	-	-	-	-	(420,871,667)
Net profit for the period	-	-	-	-	-	-	-	-	639,013,729
Segment Asset	23,356,372,150	32,933,612,954	3,065,024,429	14,595,686,665	1,222,578,731	271,356,479	19,324,629,106	14,162,687,714	108,931,948,228
Total Asset									108,931,948,228
Segment Liabilities	18,034,936,063	25,430,131,021	2,366,699,728	11,270,255,248	944,030,567	209,531,545	14,921,771,589	10,935,909,300	84,113,265,061
Total Liabilities									84,113,265,061

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Three month period ended 30 June 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	3,922,076,169	1,149,173,186	453,025,484	981,335,574	57,924,402	56,480,817	400,411,117	222,290,192	7,242,716,942
Fee Based Income & others	444,853,527	130,342,636	51,383,496	111,305,995	6,569,958	6,406,222	45,415,818	25,212,814	821,490,465
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	4,366,929,696	1,279,515,822	504,408,979	1,092,641,569	64,494,360	62,887,039	445,826,935	247,503,006	8,064,207,406
Segmental Result	2,332,772,729	683,505,306	269,450,528	583,678,839	34,452,280	33,593,664	238,156,551	132,213,775	4,307,823,673
VAT on Financial services	-	-	-	-	-	-	-	-	(792,805,436)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(110,111,866)
Profits from Operations	-	-	-	-	-	-	-	-	3,404,906,370
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	3,404,906,370
Income Tax Expenses	-	-	-	-	-	-	-	-	(1,275,407,748)
Net profit for the period	-	-	-	-	-	-	-	-	2,129,498,623
Segment Asset	41,075,167,727	7,977,736,903	2,595,914,876	18,038,637,686	719,418,576	334,705,908	24,077,580,895	12,202,852,426	107,022,014,997
Total Asset									107,022,014,997
Segment Liabilities	29,318,703,918	5,694,362,778	1,852,916,588	12,875,649,855	513,507,829	238,906,959	17,186,137,133	8,710,173,008	76,390,358,068
Total Liabilities									76,390,358,068

For Three month period ended 30 June 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	1,142,361,546	2,883,550,189	442,442,238	1,047,962,555	184,347,889	39,243,597	273,469,381	103,249,912	6,116,627,307
Fee Based Income & others	144,035,903	363,575,573	55,785,812	132,133,503	23,243,705	4,948,072	34,480,685	13,018,378	771,221,631
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	1,286,397,449	3,247,125,763	498,228,050	1,180,096,057	207,591,594	44,191,668	307,950,066	116,268,290	6,887,848,937
Segmental Result	282,771,050	713,770,974	109,518,616	259,404,277	45,632,004	9,714,046	67,692,425	25,557,658	1,514,061,051
VAT on Financial services	-	-	-	-	-	-	-	-	(339,628,604)
Social Security Contribution Levy	-	-	-	-	-	-	-	-	(47,170,639)
Profits from Operations	-	-	-	-	-	-	-	-	1,127,261,808
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	1,127,261,808
Income Tax Expenses	-	-	-	-	-	-	-	-	(441,087,996)
Net profit for the period	-	-	-	-	-	-	-	-	686,173,812
Segment Asset	23,356,372,150	32,933,612,954	3,065,024,429	14,595,686,665	1,222,578,731	271,356,479	19,620,680,967	14,162,728,585	109,228,040,960
Total Asset									109,228,040,960
Segment Liabilities	18,002,944,036	25,385,020,719	2,362,501,459	11,250,263,034	942,355,959	209,159,859	15,123,496,883	10,916,541,682	84,192,283,630
Total Liabilities									84,192,283,630

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 events subsequent to the reporting date, which require adjustments to or disclosures in the interim financial statements.

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

	30-Jun-2025	30-Jun-2024
Issued and fully paid Ordinary Shares (Quoted)	318,074,365	318,074,365

7 Market value of Shares

	30-Jun-2025	30-Jun-2024
	LKR	LKR
Highest traded price	89.90	38.90
Lowest traded price	87.40	31.10
Last traded price	89.30	37.60

8 Information on Listed Debentures

	30-Jun-2025	30-Jun-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	2.16	3.07
Quick Asset Ratio	1.15	1.08
Interest Cover Ratio	2.72	0.66
Interest Rates of Comparable Government Securities	9.47%	12.37%

9 Major twenty shareholders as at 30 June 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	7,320,000	2.30%
6	PEOPLE'S LEASING & FINANCE PLC /M.S.S.N.EGODAGE	5,093,438	1.60%
7	DR. E. FERNANDO	4,500,000	1.41%
8	J.B. COCOSHELL (PVT) LTD	2,546,419	0.80%
9	CEYLINCO LIFE INSURANCE LIMITED ACCOUNT NO.1	2,402,832	0.76%
10	MELLON BANK N.A-ACADIAN FRONTIER MARKETS EQUITY FUND	2,144,331	0.67%
11	MRS. H.H.J. HEWAGE	1,946,124	0.61%
12	ASIA SECURITIES (PVT) LTD (TRADING ACCOUNT)	1,705,000	0.54%
13	MR. T.K. HEMACHANDRA	1,555,689	0.49%
14	MISS. S.N. EGODAGE	1,276,000	0.40%
15	MR. S.M. HEMACHANDRA	1,050,000	0.33%
16	DFCC BANK PLC A/C 1	1,000,000	0.31%
17	MRS. H.N. HEMACHANDRA	800,000	0.25%
18	SAMPATH BANK PLC/MR. GERARD SHAMIL NIRANJAN PEIRIS & MRS. INDRANI ROSHANI PEIRIS	768,765	0.24%
19	MR. P.G.N.D. GUNATHILAKE	750,000	0.24%
20	INVENCO CAPITAL (PRIVATE) LIMITED ACCOUNT NO. 03	538,895	0.17%

Public Shareholding

Percentage	18.99%
Number	4,052

10 Directors' shareholding as at 30 June 2025

Name of the Shareholder	No. of Shares	% of Shareholding
Girisa Bandula Egodage	Nil	-
Gillian Auril Mary Edwards	Nil	-
Prasanna Senani Rajiv Casie Chitty	429,808	0.14%
Liyanage Lasantha Sadananda Wickremasinghe	Nil	-
Geya Rasi Egodage	Nil	-
Roshan Sanjaya Egodage	Nil	-
Frederic Alexandre Paul Laurent Solbani	Nil	-
Warnakulasooriya Don Barnabas (retired w.e.f. 03.05.2025)	Nil	-
Dr. (Ms) J. Kuruppu	Nil	-
Christine Shiromi Jesudian (appointed w.e.f. 13.06.2025)	Nil	-
Total	429,808	-

11 The Float adjusted Market Capitalisation as at 30 June 2025 - LKR. 5,399,967,579/-

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@ccl.lk
10 Website	www.ccl.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) (retired w.e.f. 03.05.2025) Dr. Ms. J.P. Kuruppu (Independent Non-Executive Director) Ms. C. S. Jesudian (Independent Non-Executive Director) (appointed w.e.f. 13.06.2025)
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