

கொமர்ஷல் கிரெடிட் அன்ட் பினான்ஸ் பீ.எல்.சீ.

2026 மார்ச் 31 இல் முடிவடைந்த ஆண்டுக்கான கணக்காய்வு செய்யப்பட்ட நிதி அறிக்கை

2011 ஆம் ஆண்டின் 42 ஆம் இலக்க நிதி வர்த்தகச் சட்டத்தின் பிரிவு 29 (2) க்கு அமைய வெளியிடப்பட்டுள்ளது.

31 மார்ச் 2026 இல் முடிவடைந்த காலப்பகுதிக்கான முக்கிய நிதியியல் தரவுகள் (கணக்காய்வு செய்யப்பட்டது)						
ரூபா மில்லியனில்	01/04/2025 மார்ச் 31/03/2026 வரை			01/04/2024 மார்ச் 31/03/2025		
	கம்பனி	வட்டி வருமானத்தின் % ஆக	குழுவும்	கம்பனி	வட்டி வருமானத்தின் % ஆக	குழுவும்
வட்டி வருமானம்	27,145	100%	27,149	27,322	100%	27,338
வட்டிச் செலவு	(8,122)	-30%	(8,115)	(9,460)	-35%	(9,454)
தேறிய வட்டி வருமானம்	19,023	70%	19,035	17,862	65%	17,884
வர்த்தகப்படுத்தல் நடவடிக்கைகளிலிருந்தான இலாபம்/(நட்டம்)	16	0%	16	(25)	0%	(25)
ஏனைய வருமானம்	4,830	18%	4,958	4,644	17%	4,629
தொழிற்பாட்டு செலவினங்கள் (பெறுமதி இழப்பு நீங்கலாக)	(10,044)	-37%	(10,050)	(8,685)	-32%	(8,690)
பெறுமதி இழப்பு	4,955	18%	4,955	(1,652)	-6%	(1,652)
வரிக்குமுன்னரான இலாபம்/(நட்டம்)	18,780	69%	18,914	12,144	44%	12,146
வரிகள்	(9,074)	-33%	(9,161)	(5,925)	-22%	(5,999)
வரிக்குப் பின்னரான இலாபம்/(நட்டம்)	9,705	36%	9,753	6,219	23%	6,147

31 மார்ச் 2026 இல் உள்ளவாறு முக்கிய நிதியியல் தரவுகள் (கணக்காய்வு செய்யப்பட்டது)						
ரூபா மில்லியனில்	2026 மார்ச் 31 ஆம் திகதியில்			2025 மார்ச் 31 ஆம் திகதியில்		
	கம்பனி	மொத்த சொத்துக்களின் % ஆக	குழுவும்	கம்பனி	மொத்த சொத்துக்களின் % ஆக	குழுவும்
சொத்துக்கள்						
காசு மற்றும் வாங்கி மீதிகள்	5,712	4%	5,718	9,433	9%	9,439
அரசு பிணையங்கள்	4,567	3%	4,569	6,739	6%	6,739
கடன்கள் (தொடர்புடைய தரப்புகளிடமிருந்து பெற வேண்டிய தொகைகளைத் தவிர்த்து)	106,267	81%	106,307	78,923	72%	79,266
பங்குரிமை மூலதனத்திலுள்ள முதலீடுகள்	99	0%	99	2	0%	2
முதலீட்டுச் சொத்துக்கள் மற்றும் உண்மைச் சொத்துக்கள்	4,610	3%	4,610	4,223	4%	4,223
சொத்துக்கள், பொறிகள் மற்றும் சாதனங்கள்	7,085	5%	7,085	6,691	6%	6,691
	3,648	3%	3,680	4,000	4%	3,817
ஏனைய சொத்துக்கள்	131,988	100%	132,067	110,010	100%	110,177
மொத்தச் சொத்துக்கள்						
பொறுப்புக்கள்	29,503	22%	29,503	15,116	14%	15,116
வங்கிகளுக்கு செலுத்தவேண்டியவை	55,353	42%	55,203	55,709	51%	55,682
வாடிக்கையாளர்களிடமிருந்தான வைப்புக்கள்	1,506	1%	1,506	2,796	3%	2,796
ஏனைய கடன்பாடுகள்	9,511	7%	9,581	8,000	7%	8,081
ஏனைய பொறுப்புக்கள்	95,873	73%	95,793	81,621	74%	81,675
மொத்தப் பொறுப்புக்கள்						
பங்குரிமை மூலதனம்	2,151	2%	2,151	2,151	2%	2,151
கூறப்பட்ட மூலதனம்	5,151	4%	5,163	4,666	4%	4,675
நியதி ஒதுக்கு நிதியம்	27,886	21%	28,034	20,674	19%	20,778
தக்க வதைத் வருமானம்	927	1%	927	898	1%	898
ஏனைய ஒதுக்குகள்	36,115	27%	36,274	28,389	26%	28,502
மொத்த பங்குரிமை மூலதனம்	113.54		114.04	89.25		89.61
பங்கொன்றிற்கான தேறிய சொத்துப் பெறுமதி (ரூபா)						

தெரிந்தெடுக்கப்பட்ட முக்கிய செயலாற்ற குறிகாட்டிகள்				
விடயம்	2026 மார்ச் 31 ஆம் திகதியில்		2025 மார்ச் 31 ஆம் திகதியில்	
ஒழுங்குமுறைப்படுத்தல் மூலதனப் போதுமை (%)	உள்ளபடியானது	தேவையானது	உள்ளபடியானது	தேவையானது
முதலாம் நிலை மூலதன போதுமை விகிதம்	27.02	10	25.63	10
மொத்த மூலதன போதுமை விகிதம்	28.05	14	25.74	14
வைப்பு பொறுப்புக்களுக்கான மூலதன நிதிய விகிதம்	63.68	10	43.76	10
கடன் சொத்துப்பட்டியலின் தரம் (%)				
மொத்த மூன்றாம் கட்ட கடன் விகிதம்		4.71		26.07
நிகர மூன்றாம் கட்ட கடன் விகிதம்		2.46		13.39
மைய மூலதன விகிதத்திற்கான நிகர மூன்றாம் கட்ட கடன்கள்		7.82		46.86
மூன்றாம் கட்ட குறைபாடு பாதுகாப்பு விகிதம்		47.72		48.63
மொத்த குறைபாடு பாதுகாப்பு விகிதம்		4.68		18.10
இலாபத்தன்மை (%)				
தேறிய வட்டி இலாபம்		14.41		16.55
சொத்துக்கள் மீதான வருவாய்		11.35		8.74
பங்குரிமை மூலதனம் மீதான வருவாய்		28.57		21.91
வருமானத்திற்கான செலவு விகிதம்		43.55		49.87
திரவத்தன்மை (%)				
தேவையான திரவச் சொத்துகளுக்கான கிடைக்கத்தக்க திரவச் சொத்து (குறைந்தபட்சம் 100%)		274.10		402.98
		18.34		32.57
வெளிவாரி நிதியத்திற்கான திரவச் சொத்துக்கள்				
விஞ்ஞாபனத் தகவல்கள்				
கிளைகளின் எண்ணிக்கை		133		133
வெளிப்புற கடன் தரமிடல் - லங்கா ரேட்டிங் ஏஜென்சி		BBB+(Stable)		BBB (Stable)
கடந்த 6 மாதங்களில் விதிக்கப்பட்ட ஒழுங்குமுறைப்படுத்தல்				
தண்டங்கள் தொகை (ரூ.மில்லியனில்)		3.00		-

சான்றுபடுத்தல்		
நாங்கள், கொமர்ஷல் கிரெடிட் மற்றும் பினான்ஸ் பிஎஸ்சியின் இன் பிரதான நிறைவேற்ற அலுவலராக, பிரதம நிதி அதிகாரி மற்றும் இணங்குவிப்பு அலுவலராகவுள்ள நாங்கள் கூட்டாக பின்வருவனவற்றை உறுதிப்படுத்துகின்றோம்.		
(அ) மேற்குறிப்பிட்ட கூற்றுகள் இலங்கை மத்திய வங்கியினால் பரிந்துரைக்கப்பட்ட படிவம் மற்றும் வரைவிலக்கணங்களுடன் இணங்கிச் செல்லும் விதத்தில் தயாரிக்கப்பட்டுள்ளன.		
(ஆ) இக்கூற்றுகளில் அடங்கியுள்ள தகவல்கள் கணக்காய்வு செய்யப்பட்டவை எனக் குறிப்பிடப்பட்டிருந்தாலொழிய, உரிமம்பெற்ற நிதிக் கம்பனிகளின் கணக்காய்வு செய்யப்படாத நிதியியல் கூற்றுகளிலிருந்து பிரித்தெடுக்கப்பட்டவையாகும்.		

கையொப்பமிட்டது	கையொப்பமிட்டது	கையொப்பமிட்டது
ரோஷான் ஏகோடகே	ஜானக தேசப்பிரிய	பிரபாணி ரங்கல
முதன்மை நிறைவேற்ற அலுவலர்	பிரதம நிதி அதிகாரி	இணங்குவிப்பு அலுவலர்
திகதி 26/06/2026	திகதி 26/06/2026	திகதி 26/06/2026



INDEPENDENT AUDITOR’S REPORT

KPMG
(Chartered Accountants)
32A, Sir Mohamed Macan Markar Mawatha,
P. O. Box 186,
Colombo 00300, Sri Lanka.

Tel +94 -11 542 6426
Fax +94 -11 244 5872
Internet +94 -11 244 6058
www.kpmg.com/lk

TO THE SHAREHOLDERS OF COMMERCIAL CREDIT AND FINANCE PLC
Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Commercial Credit and Finance PLC (“the Company”) and the consolidated financial statements of the Company and its subsidiary (“the Group”), which comprise the statement of financial position as at 31st March 2026, and the statements of profit and loss, comprehensive income, changes in equity and cash flows for the year then ended, and notes to the financial statements, including material accounting policies set out on page 13 to 124.

In our opinion, the accompanying financial statements of the Company and the Group give a true and fair view of the financial position of the Company and the Group as of 31st March 2026, and of their financial performance and cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor’s Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Group in accordance with the Code of Ethics for professional Accountants issued by CA Sri Lanka (“Code of Ethics”), and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

1. Allowance for impairment losses on loans and receivables, lease rental receivables and stock out on hire

Risk Description

As disclosed in Notes 10 and 11 to the financial statements, the Company has recorded an impairment provision of Rs. 741 Mn relating to loans and receivables and Rs. 4,123 Mn relating to lease rentals receivables and stock out on hire as at 31st March 2026.

The determination of allowance for impairment losses using the expected credit loss method involves number of complex calculations, such as the calculation of probability of default (PD), loss given default (LGD), stage allocation and exposure at default (EAD) which are reliant on large volume of data and certain key assumptions and judgments including but not limited to macroeconomic scenarios including their weighting and judgment over the appropriateness of the period of input data used.

Additionally, the determination of impairment on individually assessed balances is carried out through the identification of exposures based on set thresholds and estimating the recoverable values considering the related values of assets pledged as securities with an appropriate discount.

Significant management judgement is involved in the selection of those models and the application of assumptions.

Accordingly, impairment allowance on loans and receivables, lease rental receivables and stock out on hire was considered as a key audit matter due to the significance to the financial statements and estimation uncertainty associated with the management assumptions and judgements used in the impairment allowance calculation.

Our audit procedures included;

- Obtaining an understanding of and assessing the design, implementation and operating effectiveness of management’s key internal controls related to the measurement of allowance for impairment.
- Evaluating the appropriateness of the accounting policies related to ECL and underlying methodology applied based on the requirements of SLFRS 9 with the involvement of our FRM specialists and with our business understanding.
- Evaluating the completeness of customers/facilities assessed individually based on the criteria set for the same and checked the accuracy of the allowance for impairment for such identified individually significant exposures.
- Assessing the appropriateness of estimated “overlays” by the management for model limitations and independently calculating the stages of loans based on the set criteria for the collectively assessed exposures.
- Assessing the appropriateness of key parameters and assumptions particularly related to the macroeconomic scenarios used in the expected credit loss model.
- Testing the mathematical accuracy of the calculation of allowance for impairment.
- Evaluating the completeness, accuracy and relevance of underlying data used for the calculation of impairment allowance on a sample basis by agreeing to the source documents and IT systems.
- Assessing the adequacy and appropriateness of disclosures made in the financial statements with reference to the requirements of relevant accounting standards.

2. IT systems and controls over financial reporting

Risk Description

The Group’s key financial accounting and reporting processes are highly dependent on the automated controls over its information systems. Automated accounting processes, calculations and controls over IT environment, which include IT governance, controls over programme changes, access to programmes, data and IT operations, are required to be designed and operated effectively to ensure accurate financial reporting.

System calculations related to interest income/expenses, impairment and integrations between business systems and financial reporting systems are key areas that could result in the financial records being materially misstated.

We identified IT systems and controls over financial reporting as a key audit matter because the Company’s financial accounting and reporting systems are fundamentally reliant on complex IT systems and control processes which are driven by significant transaction volumes caused by the size of the customer base.

We used our KPMG IT Audit specialists where applicable to perform audit procedures to assess IT systems and controls over financial reporting, which included;

- Obtaining an understanding of and assessing the design, implementation and operating effectiveness of key internal controls over the continued integrity of all major IT systems fundamental to dealing with the financial data, particularly financial reporting.
- Examining the framework of governance over the Company’s IT organisation and the controls over programme changes, access to programmes, data and IT operations, including compensating controls where required.
- Evaluating the design, implementation and operating effectiveness of the IT general controls and IT application controls related to significant accounts and system calculations that are relevant to the Company’s financial reporting activities.

03. Valuation of Investment property

Risk Description

As disclosed in Note 19 to the financial statements, the fair value of investment Properties of the Group was Rs. 4,610 Mn as at 31st March 2026 and fair value gain derived from investment properties for the year ended 31st March 2026 was Rs. 432 Mn.

Management’s assessment of the fair value of investment properties is based on the valuations performed by qualified independent property valuers in accordance with recognized industry standards.

We identified valuation of investment properties as a key audit matter due to the significance of the value to the financial statements and the determination of the fair values involves significant judgments and estimation, particularly determining the appropriate valuation methodology to be used, and in estimating the key assumptions applied. These key assumptions include but not limited to replacement cost per square feet, estimated rental income and current market price taking into consideration for differences such as location, size and condition of the properties. A change in the key assumptions will have a significant impact on the fair value of investment properties.

Our audit procedures included;

- Assessing the competency, objectivity and capabilities of the independent external valuers engaged by the management.
- Assessing the reasonableness of the valuer’s assumptions and methods used in the valuation and comparing the same with evidence of current market values.
- Engaging our own internal resources to assess the reasonability of the valuation technique, per perch and per square feet prices determined by the management specialist.
- Assessing the adequacy of disclosures made in relation to the revaluation of investment property, land and buildings under property, plant and equipment in the financial statements, including the description and appropriateness of the inherent degree of subjectivity and key assumptions used.

Other Information

Management is responsible for the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditors’ report thereon. The annual report is expected to be made available to us after the date of this auditors’ report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Sri Lanka Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Group’s ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company’s and the Group’s financial reporting process.

Auditor’s Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor’s report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SLAuSs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SLAuSs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company and the Group’s internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management’s use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group’s ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor’s report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor’s report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Plan and perform the group audit to obtain sufficient appropriate audit evidence regarding the financial information of the entities or business units within the group as a basis for forming an opinion on the group financial statements. We are responsible for the direction, supervision and review of the audit work performed for purposes of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor’s report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as appears from our examination, proper accounting records have been kept by the Company.

CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor’s report is 3029.

Chartered Accountants
Colombo, Sri Lanka

26th June 2026

KPMG, a Sri Lankan partnership and a member firm of the KPMG global organization of independent member firms affiliated with KPMG International Limited, a private English company limited by guarantee. All rights reserved.

T.J.S. Rajakarier FCA
W.D.C. Abeyaratne FCA
Ms. B.K.D.T.N. Rodrigo FCA
Ms. C.T.K.N. Perera ACA
R.G.H. Raddella ACA

WWJ.C Perera FCA
G.A.U. Karunaratne FCA
R.H. Rajan FCA
A.M.R.P. Alalakoona ACA
H.U.S.T. Dayananda FCA

Ms. S. Joseph FCA
R.M.D.B Rajapakse FCA
M.N.M. Shameel FCA
M.S.P.K. Sumanasekera FCA

Principals: S.R.I. Perera FCMA(UK), LLB, Attorney-at-Law, H.S. Goonewardene ACA, Ms. F.R. Ziyad FCMA (UK), FCTI, K. Somasundaram ACMA(UK), Ms. D Corea Dharmaratne