

INTERIM FINANCIAL STATEMENTS

**FOR THE QUARTER ENDED
30th September 2026**

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COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF FINANCIAL POSITION

	COMPANY		GROUP	
	As at 30-Sep-26 (Unaudited) LKR	As at 31-Mar-26 (Audited) LKR	As at 30-Sep-26 (Unaudited) LKR	As at 31-Mar-26 (Audited) LKR
Assets				
Cash and Bank Balances	3,607,249,287	3,025,646,835	3,614,007,665	3,030,811,194
Placements with Banks	3,142,607,296	2,686,823,769	3,142,607,296	2,686,823,769
Financial assets measured at fair value through profit or loss	4,217,314,481	4,666,060,615	4,217,624,439	4,668,312,068
Financial assets at amortised cost				
Loans and Receivables	28,683,530,442	33,396,085,584	28,683,530,442	33,350,952,434
Lease Rentals Receivable & Stock out on Hire	66,924,043,997	65,619,972,955	66,924,043,997	65,619,972,955
Debt & Other instruments	9,082,715,588	7,250,613,519	9,084,759,625	7,335,649,845
Financial assets measured at fair value through other comprehensive income	210,753,456	210,753,456	210,753,456	210,753,456
Other Financial Assets	135,425,489	142,521,438	184,392,047	188,276,434
Inventories	50,976,942	50,554,443	50,976,942	50,554,443
Other Assets	1,396,086,445	454,715,900	1,399,041,202	455,810,902
Investment in Subsidiary	15,000,000	15,000,000	-	-
Investment in Associate	2,076,994,022	1,371,703,979	2,076,994,022	1,371,703,979
Investment Properties	2,751,400,000	4,609,500,000	2,751,400,000	4,609,500,000
Property, Plant and Equipment	8,626,061,115	7,084,964,781	8,626,061,115	7,084,964,781
Right of use assets	664,117,242	655,344,598	664,117,242	655,344,598
Intangible Assets & Goodwill	803,989,952	747,695,256	803,989,952	747,695,256
Total Assets	132,388,265,754	131,987,957,128	132,434,299,442	132,067,126,114
Liabilities				
Due to Banks	27,216,773,252	29,502,639,363	27,216,773,252	29,502,639,363
Due to Customers	60,635,447,826	55,353,116,818	60,378,535,324	55,202,695,390
Unsecured Subordinate Term Loan	2,632,439,726	1,506,410,960	2,632,439,726	1,506,410,960
Other Financial Liabilities	1,119,369,998	2,643,838,108	1,143,082,175	2,643,574,826
Other Liabilities	1,550,345,553	2,387,273,208	1,554,511,215	2,415,971,105
Deferred tax liabilities	51,885,946	126,781,148	51,885,946	126,781,148
Post Employment Benefit Obligations	973,765,194	955,041,044	973,765,194	955,041,044
Current Tax Liabilities	1,597,356,590	3,398,271,154	1,597,356,590	3,439,597,003
Total Liabilities	95,777,384,085	95,873,371,803	95,548,349,422	95,792,710,839
Shareholders' Funds				
Stated Capital	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315
Retained Earnings	28,381,991,858	27,885,695,514	28,645,763,585	28,034,228,840
Reserves	6,078,249,496	6,078,249,496	6,089,546,120	6,089,546,120
Total Shareholders' Funds	36,610,881,669	36,114,585,325	36,885,950,020	36,274,415,275
Total Liabilities & Shareholders' Funds	132,388,265,754	131,987,957,128	132,434,299,442	132,067,126,114
Commitments and Contingent Liabilities	331,770,000	302,950,263	331,770,000	302,950,263
Net Assets Per Share (LKR)	115.10	113.54	115.97	114.04

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

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

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

Sgd.
G. B. Egodage
Chairman

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

These figures are provisional and subject to audit.

Date : 30th October 2026

STATMENET OF PROFIT OR LOSS

Company	For the Three months ended				For the Six months ended			
	30-Sep-26 (Unaudited) LKR	30-Sep-25 (Unaudited) LKR	Variance		30-Sep-26 (Unaudited) LKR	30-Sep-25 (Unaudited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	9,356,854,551	7,895,200,051	1,461,654,500	19%	18,600,612,716	15,890,687,900	2,709,924,816	17%
Interest Income	8,366,644,425	7,029,006,014	1,337,638,411	19%	16,588,062,994	14,271,722,956	2,316,340,038	16%
Interest Expense	(2,554,959,812)	(1,787,103,481)	(767,856,331)	43%	(4,992,943,937)	(3,725,630,799)	(1,267,313,138)	34%
Net Interest Income	5,811,684,613	5,241,902,533	569,782,080	11%	11,595,119,057	10,546,092,157	1,049,026,900	10%
Fee & Commission Income	567,601,993	583,891,259	(16,289,267)	-3%	1,175,186,730	1,133,002,965	42,183,765	4%
Net Income from Real Estate	78,818	506,135	(427,317)	-84%	78,818	1,397,228	(1,318,410)	0%
Net gain /(loss) from Trading	(4,210,895)	34,035,836	(38,246,731)	-112%	(17,859,908)	25,503,090	(43,362,998)	-170%
Other Operating Income	426,740,210	247,760,806	178,979,404	72%	855,144,082	459,061,661	396,082,421	86%
Total Operating Income	6,801,894,739	6,108,096,570	693,798,169	11%	13,607,668,778	12,165,057,102	1,442,611,677	12%
Impairment (charge) /Revesal of financial assets	(401,968,206)	392,223,216	(794,191,422)	-202%	(845,968,206)	957,223,216	(1,803,191,422)	188%
Net Operating Income	6,399,926,533	6,500,319,786	(100,393,253)	-2%	12,761,700,572	13,122,280,318	(360,579,745)	-3%
Operating Expenses								
Personnel Costs	(1,414,677,498)	(1,195,218,195)	(219,459,303)	18%	(2,693,144,165)	(2,420,769,358)	(272,374,807)	-11%
Depreciation	(167,103,304)	(155,399,611)	(11,703,694)	8%	(333,725,409)	(319,398,768)	(14,326,642)	-4%
Other Operating Expenses	(1,429,142,087)	(1,075,794,223)	(353,347,864)	33%	(2,804,685,723)	(2,067,258,610)	(737,427,114)	-36%
Profit before Tax on financial services	3,389,003,644	4,073,907,758	(684,904,114)	-17%	6,930,145,275	8,314,853,583	(1,384,708,307)	-17%
Tax on Financial Services	(827,684,743)	(903,642,484)	75,957,741	8%	(1,665,222,741)	(1,806,559,786)	141,337,045	8%
	2,561,318,901	3,170,265,274	(608,946,373)	-19%	5,264,922,534	6,508,293,797	(1,243,371,262)	
Share of Profit /(loss) of associate	311,716,183	-	311,716,183	-	705,290,043	-	705,290,043	-
Profit Before Income Tax	2,873,035,084	3,170,265,274	(297,230,190)	-9%	5,970,212,577	6,508,293,797	(538,081,219)	-8%
Income Tax	(1,203,229,479)	(1,117,240,117)	(85,989,362)	-8%	(2,293,172,588)	(2,372,633,801)	79,461,213	3%
Profit for the Period	1,669,805,605	2,053,025,157	(383,219,552)	-19%	3,677,039,989	4,135,659,996	(458,620,006)	-11%
Total Comprehensive Income for the period	1,669,805,605	2,053,025,157	(383,219,552)	-19%	3,677,039,989	4,135,659,996	(458,620,007)	-11%
Earning per Share (LKR) -Annualized	21.00	25.82			23.12	26.00		
Earning per Share (LKR) - For the Period	5.25	6.45			11.56	13.00		

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATMENET OF PROFIT OR LOSS

Group	For the Three months ended				For the Six months ended			
	30-Sep-26 (Unaudited) LKR	30-Sep-25 (Unaudited) LKR	Variance		30-Sep-26 (Unaudited) LKR	30-Sep-25 (Unaudited) LKR	Variance	
			LKR	%			LKR	%
Gross Income	9,440,671,392	7,964,577,004	1,476,094,388	19%	18,787,756,874	16,028,784,411	2,758,972,463	17%
Interest Income	8,372,934,787	7,032,200,071	1,340,734,716	19%	16,599,216,378	14,274,917,013	2,324,299,365	16%
Interest Expense	(2,554,959,812)	(1,787,103,481)	(767,856,331)	43%	(4,992,943,937)	(3,725,630,799)	(1,267,313,138)	34%
Net Interest Income	5,817,974,975	5,245,096,590	572,878,385	11%	11,606,272,441	10,549,286,214	1,056,986,227	10%
Fee & Commission Income	645,188,768	649,347,081	(4,158,312)	-1%	1,351,085,856	1,262,837,579	88,248,277	7%
Net Income from Real Estate	78,818	506,135	(427,317)	-84%	78,818	1,397,228	(1,318,410)	0%
Net gain /(loss) from Trading	(4,210,895)	34,035,837	(38,246,732)	-112%	(17,859,908)	25,503,090	(43,362,998)	-170%
Other Operating Income	426,679,914	248,487,881	178,192,033	72%	855,235,730	464,129,501	391,106,229	84%
Total Operating Income	6,885,711,580	6,177,473,523	708,238,057	11%	13,794,812,937	12,303,153,612	1,491,659,325	12%
Impairment (charge) /Revesal of financial assets	(401,968,206)	392,223,216	(794,191,422)	-202%	(845,968,206)	957,223,216	(1,803,191,422)	188%
Net Operating Income	6,483,743,374	6,569,696,739	(85,953,365)	-1%	12,948,844,730	13,260,376,828	(311,532,098)	-2%
Operating Expenses								
Personnel Costs	(1,415,521,088)	(1,178,407,929)	(237,113,159)	20%	(2,694,917,282)	(2,422,569,358)	(272,347,924)	-11%
Depreciation	(167,103,304)	(155,661,903)	(11,441,401)	7%	(333,725,409)	(319,661,060)	(14,064,349)	-4%
Other Operating Expenses	(1,439,988,438)	(1,093,851,125)	(346,137,313)	32%	(2,825,398,472)	(2,068,546,956)	(756,851,516)	-37%
Profit before Tax on financial services	3,461,130,543	4,141,775,782	(680,645,239)	-16%	7,094,803,567	8,449,599,454	(1,354,795,887)	-16%
Tax on Financial Services	(827,684,743)	(903,642,484)	75,957,741	-8%	(1,665,222,741)	(1,806,559,786)	141,337,045	8%
	2,633,445,801	3,238,133,298	(604,687,498)	-19%	5,429,580,826	6,643,039,668	(1,213,458,842)	
Share of Profit /(loss) of associate	311,716,183	-	311,716,183	-	705,290,043	-	705,290,043	-
Profit Before Income Tax	2,945,161,984	3,238,133,298	(292,971,315)	-9%	6,134,870,868	6,643,039,668	(508,168,800)	-8%
Income Tax	(1,224,922,605)	(1,137,600,524)	(87,322,081)	8%	(2,342,592,479)	(2,413,008,272)	70,415,793	3%
Profit for the Period	1,720,239,379	2,100,532,774	(380,293,395)	-18%	3,792,278,390	4,230,031,396	(437,753,006)	-10%
Total Comprehensive Income for the period	1,720,239,379	2,100,532,774	(380,293,395)	-18%	3,792,278,390	4,230,031,396	(437,753,006)	-10%

Earning per Share (LKR) -Annualized	21.63	26.42
Earning per Share (LKR) - For the Period	5.41	6.60

23.85	26.60
11.92	13.30

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 1 April 2025 (Audited)	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	-	-	-	4,135,659,996	-	-	4,135,659,996
Dividend Paid	-	-	-	(1,908,446,190)	-	-	(1,908,446,190)
Balance as at 30 September 2025	2,150,640,315	849,818,418	58,751,125	22,901,380,376	4,666,205,870	(10,000,000)	30,616,796,104
Balance as at 1 April 2026 (Audited)	2,150,640,315	849,818,418	58,751,125	27,885,695,514	5,151,480,516	18,199,437	36,114,585,325
Net profit for the period	-	-	-	3,677,039,989	-	-	3,677,039,989
Dividend Paid	-	-	-	(3,180,743,645)	-	-	(3,180,743,645)
Balance as at 30 September 2026	2,150,640,315	849,818,418	58,751,125	28,381,991,858	5,151,480,516	18,199,437	36,610,881,669

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 1 April 2025 (Audited)	2,150,640,315	849,818,418	58,751,125	20,777,812,107	4,675,136,341	(10,000,000)	28,502,158,306
Net profit for the period	-	-	-	4,230,031,396	-	-	4,230,031,396
Dividend Paid	-	-	-	(1,908,446,190)	-	-	(1,908,446,190)
Balance as at 30 September 2025	2,150,640,315	849,818,418	58,751,125	23,099,397,313	4,675,136,341	(10,000,000)	30,823,743,512
Balance as at 1 April 2026 (Audited)	2,150,640,315	849,818,418	58,751,125	28,034,228,840	5,162,777,140	18,199,437	36,274,415,275
Net profit for the period	-	-	-	3,792,278,390	-	-	3,792,278,390
Dividend Paid	-	-	-	(3,180,743,645)	-	-	(3,180,743,645)
Balance as at 30 September 2026	2,150,640,315	849,818,418	58,751,125	28,645,763,585	5,162,777,140	18,199,437	36,885,950,020

These figures are provisional and subject to audit.

COMMERCIAL CREDIT & FINANCE PLC

STATEMENT OF CASH FLOW

For the Six month period ended

	COMPANY		GROUP	
	30-Sep-26 (Unaudited) LKR	30-Sep-25 (Unaudited) LKR	30-Sep-26 (Unaudited) LKR	30-Sep-25 (Unaudited) LKR
Cash Flows From Operating Activities				
Profit before Income Tax Expense	5,970,212,577	6,508,293,797	6,134,870,868	6,643,039,668
Adjustments for				
Depreciation and amortisation	195,804,785	208,531,605	195,804,785	208,531,605
Impairment (charge) /Reversal of financial assets	845,968,206	(957,223,216)	845,968,206	(957,223,216)
Share of profit / loss of associate	(705,290,043)	-	(705,290,043)	-
Amortisation of Right of use assets	137,920,625	110,867,163	137,920,625	111,129,455
(Profit)/ Loss on disposal of property, plant & equipments	-	(14,439,425)	-	(14,439,425)
Provision for defined benefit plans	60,000,000	60,000,000	60,000,000	60,000,000
Operating profit before working capital changes	6,504,616,150	5,916,029,924	6,669,274,441	6,051,038,087
(Increase)/Decrease in Inventories	(422,499)	(422,213,681)	(422,499)	(422,213,681)
(Increase)/Decrease in Loans and Advances	4,712,555,142	(7,402,295,908)	4,712,555,142	(7,402,295,908)
Decrease/(Increase) in Lease Rentals Receivable & Stock out on hire	(1,304,071,042)	(7,838,075,523)	(1,304,071,042)	(7,838,075,523)
(Increase)/Decrease in Right of use assets	(146,693,268)	(118,872,539)	(146,693,268)	(119,397,123)
Decrease/(Increase) in Other Financial Assets	7,095,949	78,824,407	7,095,949	78,824,407
(Increase)/Decrease in Other Assets	(941,370,552)	(46,238,217)	(952,430,506)	(64,945,596)
(Decrease)/Increase in Amounts Due to Customers	5,282,331,006	(2,482,279,877)	5,282,331,007	(2,482,279,877)
(Decrease)/Increase in Other Financial Liabilities	(1,512,366,209)	3,455,143,672	(1,512,366,209)	3,455,143,672
(Decrease)/Increase in Other Liabilities	(608,841,112)	4,176,363,802	(673,235,985)	3,944,276,147
Cash generated from Operations	11,992,833,566	(4,683,613,939)	12,082,037,032	(4,799,925,395)
Retirement Benefit obligation paid	(41,275,850)	(32,324,513)	(41,275,850)	(32,324,513)
Taxes paid	(4,561,064,050)	(7,253,218,655)	(4,621,659,091)	(7,309,844,891)
Net cash flows from/(used in) Operating activities	7,390,493,666	(11,969,157,107)	7,419,102,091	(12,142,094,799)
Cash flows from / (used in) Investing activities				
Disposal Proceeds from Investment Property	15,900,000	-	15,900,000	-
Acquisition of Property, plant and equipments	(434,963,549)	(349,189,905)	(434,963,549)	(349,189,905)
Acquisition of Intangible assets	(56,915,872)	(4,715,001)	(56,915,872)	(4,715,001)
Net investment in placements with banks	570,844,294	410,969,603	543,829,889	596,744,467
Proceed from sale of property, plant & equipments	-	22,000,000	-	22,000,000
Debt & other instruments	27,024,316	185,921,655	27,024,315	185,921,655
Net investment in financial assets measured at fair value through profit or loss	448,746,134	862,138,377	448,746,134	862,138,377
Net investment in financial assets measured at fair value through other comprehensive income	-	(45,000,000)	-	(45,000,000)
Net cash flows from/(used in) Investing activities	570,635,322	1,082,124,729	543,620,916	1,267,899,593
Cash flows from / (used in) Financing activities				
Net cash flow from/(used in) Debt Instruments issued and Other borrowings	-	57,906,482	-	57,906,482
Proceeds from Loans obtained	8,800,000,000	7,400,000,000	8,800,000,000	7,400,000,000
Lease Payments	(153,191,341)	(108,660,163)	(153,191,341)	(108,660,163)
Repayment of Bank Loans	(9,894,127,485)	(6,865,189,427)	(9,894,127,485)	(6,865,189,427)
Dividend paid	(3,180,743,645)	-	(3,180,743,645)	-
Net cash flows from/(used in) Financing activities	(4,428,062,471)	484,056,891	(4,428,062,471)	484,056,891
Net increase in Cash and Cash equivalents	3,533,066,517	(10,402,975,487)	3,534,660,536	(10,390,138,316)
Cash and Cash equivalents at the beginning of the period	11,080,292,388	16,774,839,348	11,085,456,747	16,808,511,700
Cash and Cash equivalents at the end of the period	14,613,358,905	6,371,863,861	14,620,117,283	6,418,373,384
Cash in hand	3,607,249,287	3,464,724,109	3,614,007,665	3,482,964,781
Reverse repurchase agreements	9,082,715,588	708,782,191	9,082,715,588	708,782,191
Placements with Bank	2,048,084,933	3,068,009,082	2,048,084,933	3,096,277,934
Bank Overdrafts	(124,690,903)	(869,651,522)	(124,690,903)	(869,651,522)
Total Cash and Cash Equivalents For the Purpose of Cash Flow Statement	14,613,358,905	6,371,863,861	14,620,117,283	6,418,373,384

These figures are provisional and subject to audit.

ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

COMPANY As at 30 September 2026	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,607,249,287	3,607,249,287
Placements with banks	-	-	3,142,607,296	3,142,607,296
Financial assets measured at fair value through profit or loss	4,217,314,481	-	-	4,217,314,481
Financial assets at amortised cost				
Loans and Receivables	-	-	28,683,530,442	28,683,530,442
Lease rentals receivable & Stock out on hire	-	-	66,924,043,997	66,924,043,997
Debt & other instruments			9,082,715,588	9,082,715,588
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	135,425,489	135,425,489
Total Financial Assets	4,217,314,481	210,753,456	111,575,572,098	116,003,640,035
			At Amortised Cost	
			Other Financial Liabilities	Total
			LKR	LKR
Liabilities				
Due to Banks	-	-	27,216,773,252	27,216,773,252
Due to Customers	-	-	60,635,447,826	60,635,447,826
Unsecured Subordinate Term Loan	-	-	2,632,439,726	2,632,439,726
Other Financial Liabilities	-	-	1,119,369,998	1,119,369,998
Total Financial Liabilities	-	-	91,604,030,802	91,604,030,802

As at 31 March 2026	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	3,025,646,835	3,025,646,835
Placement with Banks	-	-	2,686,823,769	2,686,823,769
Financial assets measured at fair value through profit or loss	4,666,060,615	-	-	4,666,060,615
Financial assets at amortised cost				
Loans and receivables	-	-	33,396,085,584	33,396,085,584
Lease rentals receivable & Stock out on hire	-	-	65,619,972,955	65,619,972,955
Debt & other instruments	-	-	7,250,613,519	7,250,613,519
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	142,521,438	142,521,438
Total Financial Assets	4,666,060,615	210,753,456	112,121,664,100	116,998,478,171
			At Amortised Cost	
			Other Financial Liabilities	Total
			LKR	LKR
Liabilities				
Due to Banks	-	-	29,502,639,363	29,502,639,363
Due to customers	-	-	55,353,116,818	55,353,116,818
Unsecured Subordinate Term Loan	-	-	1,506,410,960	1,506,410,960
Debt Instruments Issued and Other borrowed funds	-	-	-	-
Other financial liabilities	-	-	2,643,838,108	2,643,838,108
Total Financial Liabilities	-	-	89,006,005,249	89,006,005,249

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 September 2026				
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank Balances	-	-	3,614,007,665	3,614,007,665
Placements with banks	-	-	3,142,607,296	3,142,607,296
Financial assets measured at fair value through profit or loss	4,217,624,439	-	-	4,217,624,439
Financial assets at amortised cost				
Loans and Receivables	-	-	28,683,530,442	28,683,530,442
Lease rentals receivable & Stock out on hire	-	-	66,924,043,997	66,924,043,997
Debt & other instruments			9,084,759,625	9,084,759,625
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	184,392,047	184,392,047
Total Financial Assets	4,217,624,439	210,753,456	111,633,341,072	116,061,718,967
As at 30 September 2026				
			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	27,216,773,252	27,216,773,252
Due to Customers	-	-	60,378,535,324	60,378,535,324
Unsecured Subordinate Term Loan	-	-	2,632,439,726	2,632,439,726
Debt Instruments Issued and Other borrowed funds	-	-	-	-
Other Financial Liabilities	-	-	1,143,082,175	1,143,082,175
Total Financial Liabilities	-	-	91,370,830,478	91,370,830,478

As at 31 March 2026	At Fair Value		At Amortised Cost	
	Fair value through profit or Loss	Fair value through Other Comprehensive Income	Financial assets measured at amortised cost	Total
	LKR	LKR	LKR	LKR
Assets				
Cash and Bank balances	-	-	3,030,811,194	3,030,811,194
Placement with Banks	-	-	2,686,823,769	2,686,823,769
Financial assets measured at fair value through profit or loss	4,668,312,068	-	-	4,668,312,068
Financial assets at amortised cost				
Loans and receivables	-	-	33,350,952,434	33,350,952,434
Lease rentals receivable & Stock out on hire	-	-	65,619,972,955	65,619,972,955
Debt & other instruments	-	-	7,335,649,845	7,335,649,845
Financial assets at fair value through other comprehensive income	-	210,753,456	-	210,753,456
Other financial assets	-	-	188,276,434	188,276,434
Total Financial Assets	4,668,312,068	210,753,456	112,212,486,631	117,091,552,155
As at 31 March 2026				
			At Amortised Cost	
Liabilities			Other Financial Liabilities	Total
			LKR	LKR
Due to Banks	-	-	29,502,639,363	29,502,639,363
Due to customers	-	-	55,202,695,390	55,202,695,390
Unsecured Subordinate Term Loan	-	-	1,506,410,960	1,506,410,960
Debt Instruments Issued and Other borrowed funds	-	-	-	-
Other financial liabilities	-	-	2,643,574,826	2,643,574,826
Total Financial Liabilities	-	-	88,855,320,539	88,855,320,539

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 30 September 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,123,012,176	-	4,123,012,176
Quoted equity investments	94,302,305	-	-	94,302,305
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	210,753,456	210,753,456
Unit Trusts	-	-	-	-
Total Financial Assets	<u>94,302,305</u>	<u>4,123,012,176</u>	<u>210,753,456</u>	<u>4,428,067,938</u>
Non financial assets measured at fair value				
Freehold land	-	-	4,614,891,813	4,614,891,813
Building & Building integrals	-	-	2,687,879,344	2,687,879,344
Investment property	-	-	2,751,400,000	2,751,400,000
	<u>-</u>	<u>-</u>	<u>10,054,171,157</u>	<u>10,054,171,157</u>

As at 31 March 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,567,165,615	-	4,567,165,615
Quoted equity investments	98,895,000	-	-	98,895,000
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	210,753,456	210,753,456
Investments in Unit Trusts	-	-	-	-
Total Financial Assets	<u>98,895,000</u>	<u>4,567,165,615</u>	<u>210,753,456</u>	<u>4,876,814,071</u>
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,668,602,925	2,668,602,925
Investment property	-	-	4,609,500,000	4,609,500,000
	<u>-</u>	<u>-</u>	<u>10,378,456,738</u>	<u>10,378,456,738</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 September 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,217,624,439	-	4,217,624,439
Quoted equity investments	94,302,305	-	-	94,302,305
Investments in Unit Trusts	-	2,044,037	-	2,044,037
				-
Financial assets - fire value through other comprehensive income				
Unquoted equity investments		-	210,753,456	210,753,456
Total Financial Assets	94,302,305	4,219,668,476	210,753,456	4,524,724,237
Non financial assets measured at fair value				
Freehold land	-	-	4,614,891,813	4,614,891,813
Building & Building integrals	-	-	2,687,879,344	2,687,879,344
Investment property	-	-	2,751,400,000	2,751,400,000
	-	-	10,054,171,157	10,054,171,157

As at 31 March 2026	Level 1 LKR	Level 2 LKR	Level 3 LKR	Total LKR
Financial assets - Recognised through profit or loss				
Government of Sri Lanka Treasury Bills	-	4,567,464,679	-	4,567,464,679
Quoted equity investments	98,895,000	-	-	98,895,000
Investments in Unit Trusts	-	1,952,389	-	1,952,389
				-
Financial assets - fire value through other comprehensive income				
Unquoted equity investments	-	-	210,753,456	210,753,456
Total Financial Assets	98,895,000	4,569,417,068	210,753,456	4,879,065,524
Non financial assets measured at fair value				
Freehold land	-	-	3,100,353,813	3,100,353,813
Building & Building integrals	-	-	2,668,602,925	2,668,602,925
Investment property	-	-	4,609,500,000	4,609,500,000
	-	-	10,378,456,738	10,378,456,738

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Six month period ended 30 September 2026 Company	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	11,648,745,968	215,062,127	867,157,662	2,618,940,957	12,785,218	107,340,411	704,861,035	413,169,615	16,588,062,994
Fee Based Income & others	1,413,286,196	26,092,451	105,208,059	317,743,482	1,551,169	13,023,095	85,517,392	50,127,878	2,012,549,722
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	13,062,032,165	241,154,579	972,365,721	2,936,684,439	14,336,387	120,363,505	790,378,426	463,297,493	18,600,612,716
Segmental Result	4,866,602,078	89,848,452	362,280,308	1,094,138,677	5,341,396	44,844,575	294,476,177	172,613,611	6,930,145,275
Tax on Financial Services	-	-	-	-	-	-	-	-	(1,665,222,741)
Profits from Operations	-	-	-	-	-	-	-	-	5,264,922,534
Share of Associate Profit	-	-	-	-	-	-	-	-	705,290,043
Profit Before Tax	-	-	-	-	-	-	-	-	5,970,212,577
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,293,172,588)
Net profit for the period	-	-	-	-	-	-	-	-	3,677,039,989
Segment Asset	66,429,833,789	498,353,054	3,000,733,566	21,344,570,719	489,159,032	322,231,703	25,290,436,561	15,012,947,329	132,388,265,754
Total Asset									132,388,265,754
Segment Liabilities	48,059,211,813	360,537,632	2,170,905,478	15,441,905,944	353,886,141	233,121,187	18,296,575,171	10,861,240,718	95,777,384,085
Total Liabilities									95,777,384,085

For Six month period ended 30 September 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	8,194,567,108	1,805,205,139	879,566,780	2,033,294,611	28,880,299	113,937,735	707,586,247	508,685,038	14,271,722,956
Fee Based Income & others	929,580,607	204,780,029	99,776,866	230,654,190	3,276,142	12,924,943	80,267,627	57,704,543	1,618,964,944
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	9,124,147,714	2,009,985,167	979,343,646	2,263,948,801	32,156,441	126,862,678	787,853,874	566,389,581	15,890,687,900
Segmental Result	4,774,239,655	1,051,731,207	512,444,714	1,184,618,496	16,825,961	66,381,305	412,247,075	296,365,171	8,314,853,583
Tax on Financial Services	-	-	-	-	-	-	-	-	(1,806,559,786)
Profits from Operations	-	-	-	-	-	-	-	-	6,508,293,797
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	6,508,293,797
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,372,633,801)
Net profit for the period	-	-	-	-	-	-	-	-	4,135,659,996
Segment Asset	51,479,900,562	5,036,411,303	2,170,888,495	22,950,172,590	140,654,148	344,537,230	20,156,119,187	13,310,363,254	115,589,046,769
Total Asset									115,589,046,769
Segment Liabilities	37,844,096,276	3,702,385,439	1,595,871,637	16,871,216,369	103,398,201	253,277,492	14,817,241,423	9,784,763,820	84,972,250,658
Total Liabilities									84,972,250,658

These figures are provisional and subject to audit

COMMERCIAL CREDIT & FINANCE PLC

FINANCIAL REPORTING BY SEGMENT

For Six month period ended 30 September 2026 Group	Finance Lease	Hire Purchase	Micro Finance & SME	Gold Loan	Term Loan	Revolving Loans	Investments	Unallocated	Total
	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR	LKR
Interest income	11,648,745,968	215,062,127	867,157,662	2,618,940,957	12,785,218	107,340,411	716,014,418	413,169,615	16,599,216,378
Fee Based Income & others	1,535,840,711	28,355,084	114,331,280	345,296,923	1,685,680	14,152,405	94,403,646	54,474,766	2,188,540,496
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	13,184,586,679	243,417,211	981,488,942	2,964,237,880	14,470,898	121,492,816	810,418,065	467,644,382	18,787,756,874
Segmental Result	4,978,883,494	91,921,420	370,638,778	1,119,382,459	5,464,632	45,879,222	306,037,438	176,596,123	7,094,803,567
Tax on Financial Services	-	-	-	-	-	-	-	-	(1,665,222,741)
Profits from Operations	-	-	-	-	-	-	-	-	5,429,580,826
Share of Associate Profit	-	-	-	-	-	-	-	-	705,290,043
Profit Before Tax	-	-	-	-	-	-	-	-	6,134,870,868
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,342,592,479)
Net profit for the period	-	-	-	-	-	-	-	-	3,792,278,390
Segment Asset	66,429,833,789	498,353,054	3,000,733,566	21,344,570,719	489,159,032	322,231,703	25,333,515,492	15,015,902,086	132,434,299,442
Total Asset									132,434,299,442
Segment Liabilities	47,927,621,452	359,550,448	2,164,961,347	15,399,624,643	352,917,170	232,482,880	18,277,558,008	10,833,633,473	95,548,349,422
Total Liabilities									95,548,349,422

For Six month period ended 30 September 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	8,194,567,108	1,805,205,139	879,566,780	2,033,294,611	28,880,299	113,937,735	710,780,304	508,685,038	14,274,917,013
Fee Based Income & others	1,006,813,845	221,793,965	108,066,723	249,817,854	3,548,337	13,998,798	87,329,012	62,498,864	1,753,867,398
Unallocated Revenue	-	-	-	-	-	-	-	-	-
Total Revenue	9,201,380,953	2,026,999,103	987,633,503	2,283,112,465	32,428,636	127,936,533	798,109,316	571,183,902	16,028,784,411
Segmental Result	4,850,522,752	1,068,535,834	520,632,588	1,203,546,404	17,094,808	67,441,949	420,724,608	301,100,512	8,449,599,454
Tax on Financial Services	-	-	-	-	-	-	-	-	(1,806,559,786)
Profits from Operations	-	-	-	-	-	-	-	-	6,643,039,668
Share of Associate Profit	-	-	-	-	-	-	-	-	-
Profit Before Tax	-	-	-	-	-	-	-	-	6,643,039,668
Income Tax Expenses	-	-	-	-	-	-	-	-	(2,413,008,272)
Net profit for the period	-	-	-	-	-	-	-	-	4,230,031,396
Segment Asset	51,479,900,562	5,036,411,303	2,170,888,495	22,950,172,590	140,654,148	344,537,230	20,393,992,529	13,310,941,954	115,827,498,810
Total Asset									115,827,498,810
Segment Liabilities	37,780,189,636	3,696,133,288	1,593,176,718	16,842,726,252	103,223,595	252,849,787	14,966,790,859	9,768,665,164	85,003,755,298
Total Liabilities									85,003,755,298

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 2025/26 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.

- 5 **Events After the Balance Sheet Date**

There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Financial Statements.

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

	30-Sep-2026	30-Sep-2025
Issued and fully paid Ordinary Shares (Quoted)	318,074,365	318,074,365

- 7 **Market value of Shares**

	30-Sep-2026	30-Sep-2025
	LKR	LKR
Highest traded price	122.00	149.75
Lowest traded price	96.50	89.40
Last traded price	96.70	145.25

8 Information on Listed Debentures

	30-Sep-2026	30-Sep-2025
	COCR-BD-04/03/26-C2471-9	COCR-BD-04/03/26-C2471-9
Highest Traded Price	-	Not Traded
Lowest Traded Price	-	Not Traded
Last Traded Price	-	Not Traded
Interest Yield as at date of last trade	-	Not Traded
Coupon Rate	-	9.00% p.a
Current Yield & Yield to Maturity	-	9.00%
Debt Equity Ratio	-	2.32
Quick Asset Ratio	-	1.10
Interest Cover Ratio	-	2.75
Interest Rates of Comparable Government Securities	-	9.76%

Listed debentures were redeemed on 04th March 2026.

9 Major twenty shareholders as at 30 September 2026

No	Name of the Shareholder	Total Holding	Percentage
1	B G INVESTMENTS (PVT) LIMITED	83,832,175	26.36%
2	LOLC FINANCE PLC/B.G.INVESTMENTS (PVT) LTD	45,000,000	14.15%
3	PEOPLE S LEASING AND FINANCE PLC/B G INVESTMENTS (PVT) LIMITED	31,000,000	9.75%
4	SEYLAN BANK PLC/S.R. FERNANDO	12,375,000	3.89%
5	HATTON NATIONAL BANK PLC/PHANTOM INVESTMENTS (PRIVATE) LIMITED	11,600,000	3.65%
6	MANDALA VENTURES PVT LTD	11,381,544	3.58%
7	PEOPLE'S LEASING & FINANCE PLC /MS.S.N.EGODAGE	5,093,438	1.60%
8	INVENCO CAPITAL (PRIVATE) LIMITED ACCOUNT NO. 03	5,000,000	1.57%
9	DR. E. FERNANDO	4,200,000	1.32%
10	HATTON NATIONAL BANK PLC - CAPITAL ALLIANCE QUANTITATIVE EQUITY FUND	4,050,438	1.27%
11	C L SYNERGY LIMITED	4,000,000	1.26%
12	SEYLAN BANK PLC/JN LANKA HOLDINGS COMPANY (PVT) LTD	3,800,000	1.19%
13	DEUTSCHE BANK AG AS TRUSTEE FOR JB VANTAGE VALUE EQUITY FUND	3,332,528	1.05%
14	J.B. COCOSHELL (PVT) LTD	3,000,001	0.94%
15	MR. N.A. MADANAYAKE	2,500,000	0.79%
16	G B ENTERPRISES (PVT) LTD	2,500,000	0.79%
17	DFCC BANK PLC A/C NO.02	2,393,125	0.75%
18	BNYM RE ACADIAN FRONTIER MARKETS EQUITY FUND	2,130,702	0.67%
19	MRS. H.H.J. HEWAGE	1,946,124	0.61%
20	DFCC BANK PLC/P.S.R.CASIE CHITTY	1,629,808	0.51%

Public Shareholding

Percentage	49.00%
Number of Shareholders	10,151

10 Directors' shareholding as at 30 September 2026

Name of the Shareholder	No. of Shares	% of Shareholding
Girisa Bandula Egodage	-	-
Gillian Auril Mary Edwards	-	-
Prasanna Senani Rajiv Casie Chitty	1,629,808	0.51
Liyanage Lasantha Sadananda Wickremasinghe	-	-
Christine Shiromi Jesudian	-	-
Geya Rasi Egodage	-	-
Roshan Sanjaya Egodage	-	-
Dr. (Ms) J. Kuruppu	-	-
Mahendra Prathiviraj Wijerathne	-	-
Total	1,629,808	0.51

11 The Float adjusted Market Capitalisation as at 30 September 2026 - LKR 15,071,266,981

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 E-mail	ccl@ccl.lk
9 Website	www.ccl.lk
10 Credit Rating	Rated BBB+(Stable) by Lanka Rating Agency
11 Board of Directors of the Company	Mr. G.B. Egodage (Non-Independent Non-Executive Director) - Chairman Mr. R.S. Egodage (Executive Director) - Chief Executive Officer Ms. G.R. Egodage (Executive Director) Mr. P.S.R.C. Chitty (Executive Director) - Chief Operating Officer Mr. L.L.S. Wickremasinghe (Senior Director/Independent Non-Executive Director) Ms. G.A.M. Edwards (Independent Non-Executive Director) Dr. Ms. J.P. Kuruppu (Independent Non-Executive Director) Ms. C. S. Jesudian (Independent Non-Executive Director) Mr. Mahendra Prathiviraj Wijerathne (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 HDFC Bank Pan Asia Banking Corporation PLC



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