

**Central Finance Company PLC**

Rated A+(Ika) by Fitch Ratings Lanka Ltd.

**INTERIM FINANCIAL STATEMENTS  
FOR THE THREE MONTHS ENDED  
30TH JUNE 2021**

<b>CENTRAL FINANCE COMPANY PLC</b>						
<b>INCOME STATEMENT</b>						
For the three months ended 30th June	<b>Group</b>			<b>Company</b>		
	2021	2020		2021	2020	
	Unaudited	Unaudited	Increase (decrease)	Unaudited	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%
Income	5,336,640	5,299,429	0.70	3,955,009	4,559,496	(13.26)
Interest income	3,319,847	4,095,012	(18.93)	3,314,212	4,076,811	(18.71)
Less: Interest expenses	1,049,665	1,628,663	(35.55)	1,055,291	1,639,015	(35.61)
Net interest income	2,270,182	2,466,349	(7.95)	2,258,921	2,437,796	(7.34)
Net income from financial instruments at FVTPL	256,893	163,662	56.97	217,224	154,923	40.21
Net other revenue	285,880	156,981	82.11	-	-	-
Operating lease income	256,446	247,589	3.58	257,368	248,819	3.44
Other income	161,130	73,082	120.48	166,205	78,943	110.54
Total operating income	3,230,531	3,107,663	3.95	2,899,718	2,920,481	(0.71)
Less: Impairments and other credit losses	1,363,080	2,491,384	(45.29)	1,363,154	2,490,377	(45.26)
<b>Net Operating Income</b>	<b>1,867,451</b>	<b>616,279</b>	<b>203.02</b>	<b>1,536,564</b>	<b>430,104</b>	<b>257.25</b>
Less: Operating expenses						
Personnel expenses	623,455	543,140	14.79	542,280	470,469	15.26
Premises, equipment, establishment and other expenses	520,145	467,079	11.36	471,388	441,127	6.86
	1,143,600	1,010,219	13.20	1,013,668	911,596	11.20
Operating profit/(loss) before share of profit of equity accounted investees	723,851	(393,940)	283.75	522,896	(481,492)	208.60
Share of profit of equity accounted investees, net of tax	322,641	206,125	56.53	-	-	-
Operating profit/(loss) before taxes on financial services	1,046,492	(187,815)	657.19	522,896	(481,492)	208.60
Less: taxes on financial services	111,925	-	-	111,925	-	-
<b>Profit/(loss) before tax</b>	<b>934,567</b>	<b>(187,815)</b>	<b>597.60</b>	<b>410,971</b>	<b>(481,492)</b>	<b>185.35</b>
Less :Income tax expense/(reversal)	206,877	(412,239)	150.18	169,521	(430,914)	139.34
<b>Profit/(loss) for the period</b>	<b>727,690</b>	<b>224,424</b>	<b>224.25</b>	<b>241,450</b>	<b>(50,578)</b>	<b>577.38</b>
Profit/(loss) attributable to :						
Equity holders of the parent	673,299	203,952	230.13	241,450	(50,578)	577.38
Non-controlling interest	54,391	20,472	165.69	-	-	-
<b>Profit/(loss) for the period</b>	<b>727,690</b>	<b>224,424</b>	<b>224.25</b>	<b>241,450</b>	<b>(50,578)</b>	<b>577.38</b>
Basic and diluted earnings per share - Rs.	2.96	0.90	230.13			

The annexed notes form an integral part of these interim financial statements.

<b>CENTRAL FINANCE COMPANY PLC</b>						
<b>STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>						
For the three months ended 30th June	<b>Group</b>			<b>Company</b>		
	2021	2020		2021	2020	
	Unaudited	Unaudited	Increase (decrease)	Unaudited	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	Rs.'000	Rs.'000	%
Profit/(loss) for the period	727,690	224,424	224.25	241,450	(50,578)	577.38
<b>Other comprehensive income to be reclassified to income statement</b>						
Fair value changes in debt securities at fair value through other comprehensive income						
Share of equity accounted investees, net of tax	(30,572)	328,213	(109.31)	-	-	-
<b>Total other comprehensive income/(loss) to be reclassified to income statement</b>	<b>(30,572)</b>	<b>328,213</b>	<b>(109.31)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other comprehensive income/(loss) for the period (net of tax)</b>	<b>(30,572)</b>	<b>328,213</b>	<b>(109.31)</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income/(loss) for the period</b>	<b>697,118</b>	<b>552,637</b>	<b>26.14</b>	<b>241,450</b>	<b>(50,578)</b>	<b>577.38</b>
<b>Total comprehensive income/(loss) Attributable to:</b>						
Equity holders of the parent	642,727	532,165	20.78	241,450	(50,578)	577.38
Non-controlling interest	54,391	20,472	165.69	-	-	-
<b>Total comprehensive income/(loss) for the period</b>	<b>697,118</b>	<b>552,637</b>	<b>26.14</b>	<b>241,450</b>	<b>(50,578)</b>	<b>577.38</b>

The annexed notes form an integral part of these interim financial statements.

**CENTRAL FINANCE COMPANY PLC**  
**STATEMENT OF FINANCIAL POSITION**

As at	Group		Company	
	30.06.2021	31.03.2021	30.06.2021	31.03.2021
	Unaudited Rs.'000	Audited Rs.'000	Unaudited Rs.'000	Audited Rs.'000
<b>ASSETS</b>				
Cash and cash equivalents	903,718	988,137	804,879	930,383
Fair value through profit or loss financial assets	13,934,679	15,669,893	12,232,214	14,299,981
Securities bought under repurchase agreements	4,297,456	4,378,520	4,297,456	4,378,520
Financial assets at amortised cost- Debt and other financial instruments	4,883,658	4,473,794	4,722,218	4,226,850
Financial assets at amortised cost- Loans and receivables from customers	3,195,385	3,405,974	3,197,961	3,413,453
Financial assets at amortised cost- Net investment in leases and hire purchase	57,938,614	61,108,561	57,938,614	61,108,561
Trade receivables	1,210,455	1,077,716	-	-
Investments in subsidiaries	-	-	278,902	306,481
Investments in equity accounted investees	8,520,510	8,276,910	1,425,156	1,454,646
Inventories and other stocks	1,674,933	1,380,216	50,861	48,724
Investment properties	303,800	303,800	303,800	303,800
Property, plant and equipment	12,295,563	12,308,748	10,050,011	10,056,995
Right of use assets	426,125	439,173	553,248	574,707
Intangible assets	91,049	100,774	90,597	100,280
Current tax assets	2,107	2,420	-	-
Deferred tax asset	17,453	18,406	-	-
Other assets	964,112	453,759	880,765	379,998
Real estates held for sale	9,962	10,697	9,962	10,697
	110,669,579	114,397,498	96,836,644	101,594,076
Assets held for sale	32,509	-	27,579	-
<b>Total assets</b>	<b>110,702,088</b>	<b>114,397,498</b>	<b>96,864,223</b>	<b>101,594,076</b>
<b>LIABILITIES</b>				
Bank overdrafts	1,091,065	1,455,291	1,074,066	1,444,603
Financial liabilities at amortised cost -Deposits	49,644,721	52,152,495	50,066,935	52,587,069
Financial liabilities at amortised cost -Interest bearing borrowings	1,204,935	1,673,965	125,586	1,091,332
Lease liabilities	396,967	390,449	536,886	537,314
Employee benefit obligations	1,979,711	1,959,247	1,825,782	1,803,815
Current tax liabilities	496,859	1,380,518	363,527	1,253,375
Deferred tax liability	2,262,853	2,201,544	1,934,998	1,872,272
Other liabilities	1,922,710	1,678,540	1,259,735	1,053,640
	58,999,821	62,892,049	57,187,515	61,643,420
Liabilities directly associated with assets held for sale	15,098	-	-	-
<b>Total liabilities</b>	<b>59,014,919</b>	<b>62,892,049</b>	<b>57,187,515</b>	<b>61,643,420</b>
<b>EQUITY</b>				
Stated capital	2,230,286	1,961,597	2,230,286	1,961,597
Statutory reserve fund	2,371,000	2,371,000	2,371,000	2,371,000
Revaluation reserve	5,100,406	5,102,431	3,746,172	3,747,729
Fair value reserve	(3,034)	27,538	-	-
Loan loss reserve	920,000	920,000	920,000	920,000
General reserve	23,402,957	23,402,957	23,391,776	23,391,776
Retained earnings	16,157,730	16,266,493	7,017,474	7,558,554
Total equity, excluding non-controlling interest	50,179,345	50,052,016	39,676,708	39,950,656
Non-controlling interests	1,507,824	1,453,433	-	-
<b>Total equity</b>	<b>51,687,169</b>	<b>51,505,449</b>	<b>39,676,708</b>	<b>39,950,656</b>
<b>Total liabilities and equity</b>	<b>110,702,088</b>	<b>114,397,498</b>	<b>96,864,223</b>	<b>101,594,076</b>
Net asset value per share - Rs.	220.71	220.15	174.51	175.72

These financial statements have been prepared in compliance with the requirements of the Companies Act No.07 of 2007.

  
**K. Kandeepan Ihsan**

Chief Financial Officer

The Board of directors is responsible for the preparation and presentation of these financial statements.  
Approved and signed for and on behalf of the board.

  
**E. H. Wijenaik**

Managing Director

  
**A.K. Gunaratne**

Deputy Managing Director /  
Deputy Chief Executive Officer

10th August 2021  
Colombo

The annexed notes form an integral part of these interim financial statements.

**CENTRAL FINANCE COMPANY PLC**  
**STATEMENT OF CHANGES IN EQUITY**  
For the three months ended 30th June 2021

Group	Attributable to equity holders of the company								Non-controlling interest	Total
	Stated capital	Statutory reserve fund	Revaluation reserve	Fair value reserve	Loan loss reserve	General reserves	Retained earnings	Total		
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
Balance as at 1st April 2020	1,696,898	2,213,000	4,823,863	111,767	920,000	23,402,957	11,157,205	44,325,690	1,197,191	45,522,881
<b>Total comprehensive income</b>										
Profit for the three months ended 30th June 2020	-	-	-	-	-	-	203,952	203,952	20,472	224,424
Other comprehensive income	-	-	-	328,213	-	-	-	328,213	-	328,213
<b>Total comprehensive income</b>	-	-	-	<b>328,213</b>	-	-	<b>203,952</b>	<b>532,165</b>	<b>20,472</b>	<b>552,637</b>
<b>Transactions with equity holders of the Company and other transfers, recognised directly in equity</b>										
Depreciation on revaluation surplus	-	-	(1,943)	-	-	-	1,943	-	-	-
Payment of dividends for previous years	-	-	-	-	-	-	(224)	(224)	-	(224)
<b>Total contributions from and distribution to equity holders</b>	-	-	<b>(1,943)</b>	-	-	-	<b>1,719</b>	<b>(224)</b>	-	<b>(224)</b>
<b>Balance as at 30th June 2020</b>	<b>1,696,898</b>	<b>2,213,000</b>	<b>4,821,920</b>	<b>439,980</b>	<b>920,000</b>	<b>23,402,957</b>	<b>11,362,876</b>	<b>44,857,631</b>	<b>1,217,663</b>	<b>46,075,294</b>
Balance as at 1st April 2021	1,961,597	2,371,000	5,102,431	27,538	920,000	23,402,957	16,266,493	50,052,016	1,453,433	51,505,449
<b>Total comprehensive income</b>										
Profit for the three months ended 30th June 2021	-	-	-	-	-	-	673,299	673,299	54,391	727,690
Other comprehensive income	-	-	-	(30,572)	-	-	-	(30,572)	-	(30,572)
<b>Total comprehensive income</b>	-	-	-	<b>(30,572)</b>	-	-	<b>673,299</b>	<b>642,727</b>	<b>54,391</b>	<b>697,118</b>
<b>Transactions with equity holders of the Company and other transfers, recognised directly in equity</b>										
Depreciation on revaluation surplus	-	-	(2,025)	-	-	-	2,025	-	-	-
Dividends - scrip/cash	268,689	-	-	-	-	-	(784,087)	(515,398)	-	(515,398)
<b>Total contributions from and distribution to equity holders</b>	<b>268,689</b>	-	<b>(2,025)</b>	-	-	-	<b>(782,062)</b>	<b>(515,398)</b>	-	<b>(515,398)</b>
<b>Balance as at 30th June 2021</b>	<b>2,230,286</b>	<b>2,371,000</b>	<b>5,100,406</b>	<b>(3,034)</b>	<b>920,000</b>	<b>23,402,957</b>	<b>16,157,730</b>	<b>50,179,345</b>	<b>1,507,824</b>	<b>51,687,169</b>

**CENTRAL FINANCE COMPANY PLC**  
**STATEMENT OF CHANGES IN EQUITY**  
For the three months ended 30th June 2021

Company	Stated capital	Statutory reserve fund	Revaluation reserve	Loan loss reserve	General reserve	Retained earnings	Total
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000
	Balance as at 01st April 2020	1,696,898	2,213,000	3,567,167	920,000	23,391,776	3,844,212
<b>Total comprehensive income</b>							
Loss for the three months ended 30th June 2020	-	-	-	-	-	(50,578)	(50,578)
<b>Total comprehensive income</b>	-	-	-	-	-	<b>(50,578)</b>	<b>(50,578)</b>
<b>Transactions with equity holders of the Company and other transfers, recognised directly in equity</b>							
Depreciation on revaluation surplus	-	-	(1,475)	-	-	1,475	-
Payment of dividends for previous years	-	-	-	-	-	(224)	(224)
<b>Total contributions from and distribution to equity holders</b>	-	-	<b>(1,475)</b>	-	-	<b>1,251</b>	<b>(224)</b>
<b>Balance as at 30th June 2020</b>	<b>1,696,898</b>	<b>2,213,000</b>	<b>3,565,692</b>	<b>920,000</b>	<b>23,391,776</b>	<b>3,794,885</b>	<b>35,582,251</b>
Balance as at 01st April 2021	1,961,597	2,371,000	3,747,729	920,000	23,391,776	7,558,554	39,950,656
<b>Total comprehensive income</b>							
Profit for the three months ended 30th June 2021	-	-	-	-	-	241,450	241,450
<b>Total comprehensive income</b>	-	-	-	-	-	<b>241,450</b>	<b>241,450</b>
<b>Transactions with equity holders of the Company and other transfers, recognised directly in equity</b>							
Depreciation on revaluation surplus	-	-	(1,557)	-	-	1,557	-
Dividends - scrip/cash	268,689	-	-	-	-	(784,087)	(515,398)
<b>Total contributions from and distribution to equity holders</b>	<b>268,689</b>	-	<b>(1,557)</b>	-	-	<b>(782,530)</b>	<b>(515,398)</b>
<b>Balance as at 30th June 2021</b>	<b>2,230,286</b>	<b>2,371,000</b>	<b>3,746,172</b>	<b>920,000</b>	<b>23,391,776</b>	<b>7,017,474</b>	<b>39,676,708</b>

The annexed notes form an integral part of these interim financial statements.  
Figures in brackets indicate deductions.

**CENTRAL FINANCE COMPANY PLC**  
**STATEMENT OF CASH FLOW**

For the three months ended 30th June	Group		Company	
	2021 Unaudited Rs.'000	2020 Unaudited Rs.'000	2021 Unaudited Rs.'000	2020 Unaudited Rs.'000
<b>Cash flows from operating activities</b>				
Interest receipts	2,674,172	1,997,866	2,662,734	1,972,186
Interest payments	(672,201)	(777,412)	(674,437)	(779,311)
Recoveries on bad debts previously written off	108,813	7,274	108,813	7,274
Receipts from other operating activities	1,423,776	1,265,079	287,345	305,368
Cash payments to employees and suppliers	(2,309,520)	(1,350,815)	(733,482)	(689,587)
<b>Operating profit before changes in operating assets</b>	<b>1,225,040</b>	<b>1,141,992</b>	<b>1,650,973</b>	<b>815,930</b>
<b>(Increase) / decrease in operating assets:</b>				
Securities with bank and non-bank financial institutions	1,829,663	3,568,240	1,829,663	3,568,240
Loans to customers	(4,236,464)	(4,598,244)	(4,240,937)	(4,596,081)
Customer repayments	6,663,669	4,131,199	6,673,395	4,128,222
Others	(804,976)	193,534	(787,330)	205,928
<b>Increase / (decrease) in operating liabilities:</b>				
Net cash effect on deposits	(2,685,468)	308,963	(2,701,233)	304,658
Net cash from operating activities before taxes on financial services	1,991,464	4,745,684	2,424,531	4,426,897
Taxes on financial services	(272,631)	(39,633)	(272,631)	(39,633)
Net cash on operating activities before income tax	1,718,833	4,706,051	2,151,900	4,387,264
Income tax paid	(1,021,278)	(486,752)	(996,644)	(450,000)
	697,555	4,219,299	1,155,256	3,937,264
Operating cash flows of assets held for sale	124,471	-	-	-
<b>Net cash generated from operating activities</b>	<b>822,026</b>	<b>4,219,299</b>	<b>1,155,256</b>	<b>3,937,264</b>
<b>Cash flows from investing activities</b>				
Dividends received from equity accounted investees	31,247	106,766	-	74,167
Dividends received from other companies	20,057	1,876	15,545	1,876
Advance received on divestment of a subsidiary company	148,779	-	102,393	-
Proceeds on liquidation of an associate company	46,509	-	30,828	-
Acquisition of financial investments	(352,400)	(136,500)	-	-
Proceeds from sale of financial investment	132,082	13,253	-	-
Purchase of property, plant and equipment	(89,479)	(61,522)	(86,791)	(53,407)
Disposal of property, plant and equipment	11,500	16,697	11,500	16,697
<b>Net cash used in investing activities</b>	<b>(51,705)</b>	<b>(59,430)</b>	<b>73,475</b>	<b>39,333</b>
<b>Cash flows from financing activities</b>				
Proceeds from borrowings	1,031,992	110,399	-	-
Repayment of borrowings and debt securities	(1,497,776)	(3,170,438)	(962,500)	(2,809,163)
Capital component of lease liabilities	(22,913)	(52,784)	(21,156)	(52,784)
Dividends paid to equity holders of the parent	-	(233)	-	(233)
<b>Net cash used in financing activities</b>	<b>(488,697)</b>	<b>(3,113,056)</b>	<b>(983,656)</b>	<b>(2,862,180)</b>
Net increase in cash and cash equivalents	281,624	1,046,813	245,075	1,114,417
Cash and cash equivalents at the beginning of the period	(466,976)	(467,693)	(514,069)	(553,787)
<b>Cash and cash equivalents at the end of the period</b>	<b>(185,352)</b>	<b>579,120</b>	<b>(268,994)</b>	<b>560,630</b>
Cash and cash equivalents	903,718	1,032,232	804,879	1,002,994
Cash and cash equivalents of assets held for sale	1,791	-	-	-
Bank overdrafts	(1,091,065)	(453,457)	(1,074,066)	(442,706)
Impairment provision for cash equivalents	204	345	193	342
<b>Cash and cash equivalents at the end of the period</b>	<b>(185,352)</b>	<b>579,120</b>	<b>(268,994)</b>	<b>560,630</b>

Figures in brackets indicate outflows.

The annexed notes form an integral part of these interim financial statements.

**CENTRAL FINANCE COMPANY PLC**  
**NOTES TO THE INTERIM FINANCIAL STATEMENTS**

- 1 The interim financial statements of the Company and the Group have been prepared in accordance with the accounting policies set out in the Annual Report for the year ended 31st March 2021 and provide the information as required by the Colombo Stock Exchange and LKAS 34-Interim Financial Reporting.
- 2 The presentation and classification of the previous periods have been amended where relevant for better presentation and to be comparable with those of the current period.
- 3 Stated capital is represented by number of shares in issue as given below:

	As at 30.06.2021	As at 31.03.2021
Ordinary shares	224,024,987	224,024,987
Shares allotted pursuant to scrip dividend (listed on 13th July 2021)	3,329,475	-
	<u>227,354,462</u>	<u>224,024,987</u>

- 4 Market price per share

	Quarter ended 30.06.2021	Quarter ended 31.03.2021
	Rs.	Rs.
Highest	104.75	135.00
Lowest	79.80	80.00
Last traded	91.90	80.70

- 5 Number of shares held by individual Directors are as follows:

	As at 30.06.2021	As at 31.03.2021
E.H. Wijenaik	34,526,340	34,526,340
G.S.N. Peiris (retired on 30.06.2021)	313,843	313,843
A.K. Gunaratne	1,784,132	1,784,132
D.P. de Silva	221,819	221,819
A.D.B. Talwatte	Nil	Nil
Dr. (Mrs.) A.D.N. de Zoysa	Nil	Nil
A.R. Fernando	Nil	Nil
C.K. Hettiarachchi	132,430	132,430
K.B. Herath	Nil	Nil
M.H.de Silva	Nil	Nil

- 6 Twenty largest shareholders of the Company are as follows:

	As at 30.06.2021		*As at 31.03.2021	
	Number of shares	%	Number of shares	%
1 Corporate Services (Pvt) Ltd. A/C No.01	36,088,465	16.11	36,088,465	16.11
2 E.H. Wijenaik	34,526,340	15.41	34,526,340	15.41
3 Employees Provident Fund	24,061,391	10.74	24,061,391	10.74
4 Thurston Investments Limited	13,045,963	5.82	13,045,963	5.82
5 Hallsville Trading Group INC	12,056,371	5.38	12,056,371	5.38
6 Ceylon Investment PLC A/C No.02	8,768,879	3.91	8,813,521	3.93
7 A.J. Wijenaik	6,987,572	3.12	6,987,572	3.12
8 Rubber Investment Trust Limited. A/C No.01	6,113,409	2.73	6,113,409	2.73
9 Ceylon Guardian Investment Trust PLC A/C No.02	5,981,852	2.67	6,064,799	2.71
10 N.W. Wijegoonawardene	4,618,754	2.06	4,618,754	2.06
11 E.W. Balasuriya & Co.(Pvt) Ltd.	4,323,088	1.93	4,277,148	1.91
12 C.R. Dunuwille	2,880,551	1.29	2,880,551	1.29
13 N.M. Gunawardana	2,777,519	1.24	2,777,519	1.24
14 P.R. Munasinha	2,620,812	1.17	2,620,812	1.17
15 Sri Lanka Insurance Corporation Ltd. -Life Fund.	1,977,790	0.88	1,841,241	0.82
16 S.K. Wedande	1,820,562	0.81	1,820,562	0.81
17 A.K. Gunaratne	1,784,132	0.80	1,784,132	0.80
18 P.M. Wijenaik	1,658,544	0.74	1,658,544	0.74
19 Employees Trust Fund Board	1,614,890	0.72	1,614,890	0.72
20 N.M. Wahab	1,602,618	0.72	1,602,618	0.72

\*Comparative shareholdings as at 31.03.2021 held by the twenty largest shareholders as at 30.06.2021.

Individual shareholdings as at 30.06.2021 given in Notes 05 and 06 above exclude the entitlements arising out of the scrip dividend for the year ended 31.03.2021 since they were listed on 13.07.2021.

**CENTRAL FINANCE COMPANY PLC**  
**NOTES TO THE INTERIM FINANCIAL STATEMENTS**

**7 Public holding**

The company qualifies under option one of the minimum public holding requirement in terms of section 7.13.1 of the Listing Rules of the Colombo Stock Exchange and relevant information is given below.

**As at 30.06.2021**

Float adjusted market capitalization		Public holding percentage (%)		Number of public shareholders	
Minimum requirement	Available amount	Minimum requirement	Available	Minimum requirement	Available
Rs.10 Bn	Rs.13.07 Bn	No minimum % requirement	63.45%	500	3,793

**As at 31.03.2021**

Float adjusted market capitalization		Public holding percentage (%)		Number of public shareholders	
Minimum requirement	Available amount	Minimum requirement	Available	Minimum requirement	Available
Rs.10 Bn	Rs.11.47 Bn	No minimum % requirement	63.45%	500	3,684

**8 Tax assessments**

**Company and the group**

The tax assessments are as reported in the annual report for the year ended 31st March 2021, other than one settlement reached during this quarter.

9 Interest expenses of the group other than the parent are categorised under premises, equipment, establishment and other expenses.

<b>10 Classification of financial assets and liabilities - Group</b>					
The following table analyses the carrying amounts of the financial instruments by category as defined in Sri Lanka Accounting Standard - SLFRS 9 Financial Instruments.					
<b>Financial assets and financial liabilities measured at fair value - fair value hierarchy</b>					
<b>Fair value through profit or loss financial assets - Group</b>					
<b>30.06.2021</b>	<b>Level 1</b>	<b>Level 02</b>	<b>Level 03</b>	<b>Total</b>	
	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	
Investments in quoted securities	710,945	-	-	710,945	
Unquoted equities	-	-	104,335	104,335	
Investments in units	-	13,119,399	-	13,119,399	
	710,945	13,119,399	104,335	13,934,679	
<b>Fair value through profit or loss financial assets - Group</b>					
<b>31.03.2021</b>	<b>Level 1</b>	<b>Level 02</b>	<b>Level 03</b>	<b>Total</b>	
	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	
Investments in quoted securities	796,185	-	-	796,185	
Unquoted equities	-	-	104,335	104,335	
Investments in units	-	14,769,373	-	14,769,373	
	796,185	14,769,373	104,335	15,669,893	
<b>Fair value through profit or loss financial assets - Company</b>					
<b>30.06.2021</b>	<b>Level 1</b>	<b>Level 02</b>	<b>Level 03</b>	<b>Total</b>	
	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	
Investments in quoted securities	539,058	-	-	539,058	
Unquoted equities	-	-	102,337	102,337	
Investments in units	-	11,590,819	-	11,590,819	
	539,058	11,590,819	102,337	12,232,214	
<b>Fair value through profit or loss financial assets - Company</b>					
<b>31.03.2021</b>	<b>Level 1</b>	<b>Level 02</b>	<b>Level 03</b>	<b>Total</b>	
	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	
Investments in quoted securities	582,478	-	-	582,478	
Unquoted equities	-	-	102,337	102,337	
Investments in units	-	13,615,166	-	13,615,166	
	582,478	13,615,166	102,337	14,299,981	
<b>Level 3 - fair value measurement</b>					
The following table shows a reconciliation from the beginning balance to the ending balance for fair value measurement in level 3 of the fair value hierarchy.					
	<b>Group</b>		<b>Company</b>		
	<b>30.06.2021</b>	<b>31.03.2021</b>	<b>30.06.2021</b>	<b>31.03.2021</b>	
	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	
Balance at the beginning of the year	104,335	100,567	102,337	98,762	
Changes in fair value during the period	-	3,768	-	3,575	
	104,335	104,335	102,337	102,337	
Level 01 valuations are based on market prices published by the Colombo Stock Exchange for shares quoted on the Colombo Stock Exchange and level 2 valuations for units are based on the prices published by fund managers for respective funds.					
Level 03 valuations have been determined using valuation techniques which approximate the fair value.					
Financial instruments measured at amortised cost presented above where the fair value has not been disclosed separately, are approximately representing the fair value of such investments.					
There have been no transfers among levels 01, 02 and 03.					
<b>Fair value of financial assets and liabilities not measured at fair value - Group</b>					
<b>As at 30.06.2021</b>					
	<b>Amortised cost</b>	<b>Fair value</b>			<b>Total</b>
		<b>Level 1</b>	<b>Level 2</b>	<b>Level 3</b>	
<b>Description</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>	<b>Rs.'000</b>
Cash and cash equivalents	903,718	-	903,718	-	903,718
Securities bought under repurchase agreements	4,297,456	-	4,378,354	-	4,378,354
Financial assets at amortised cost- Debt and other financial instruments	4,883,658	-	4,977,759	-	4,977,759
Financial assets at amortised cost- Loans and receivables from customers	3,195,385	-	3,515,581	-	3,515,581
Financial assets at amortised cost- Net investment in leases and hire purchase	57,938,614	-	57,938,614	-	57,938,614
Trade receivables	1,210,455	-	1,210,455	-	1,210,455
Other financial assets	547,343	-	547,343	-	547,343
<b>Total financial assets</b>	<b>72,976,629</b>	<b>-</b>	<b>73,471,824</b>	<b>-</b>	<b>73,471,824</b>
Bank overdrafts	1,091,065	-	1,091,065	-	1,091,065
Financial liabilities at amortised cost -Deposits	49,644,721	-	50,595,523	-	50,595,523
Financial liabilities at amortised cost -Interest bearing borrowings	1,204,935	-	1,206,641	-	1,206,641
Lease liabilities	396,967	-	388,207	-	388,207
Other financial liabilities	1,445,084	-	1,445,084	-	1,445,084
<b>Total financial liabilities</b>	<b>53,782,772</b>	<b>-</b>	<b>54,726,520</b>	<b>-</b>	<b>54,726,520</b>



As at 31.03.2021 - Group					
Description	Amortised cost Rs.'000	Fair value			Total Rs.'000
		Level 1	Level 2	Level 3	
		Rs.'000	Rs.'000	Rs.'000	
Cash and cash equivalents	988,137		988,137		988,137
Securities bought under repurchase agreements	4,378,520		4,378,520		4,378,520
Financial assets at amortised cost- Debt and other financial instruments	4,473,794		4,483,162		4,483,162
Financial assets at amortised cost- Loans and receivables from customers	3,405,974		3,499,567		3,499,567
Financial assets at amortised cost- Net investment in leases and hire purchase	61,108,561		61,108,561		61,108,561
Trade receivables	1,077,716		1,077,716		1,077,716
Other financial assets	123,687		123,687		123,687
<b>Total financial assets</b>	<b>75,556,389</b>	<b>-</b>	<b>75,659,350</b>	<b>-</b>	<b>75,659,350</b>
Bank overdrafts	1,455,291		1,455,291		1,455,291
Financial liabilities at amortised cost -Deposits	52,152,495		53,468,666		53,468,666
Financial liabilities at amortised cost -Interest bearing borrowings	1,673,965		1,675,608		1,675,608
Lease liabilities	390,449		271,389		271,389
Other financial liabilities	1,034,105		1,089,662		1,089,662
<b>Total financial liabilities</b>	<b>56,706,305</b>	<b>-</b>	<b>57,960,616</b>	<b>-</b>	<b>57,960,616</b>
<b>Analysis of financial assets and liabilities by measurement basis - Company</b>					
<b>As at 30.06.2021</b>					
Description	Amortised cost Rs.'000	Fair value			Total Rs.'000
		Level 1	Level 2	Level 3	
		Rs.'000	Rs.'000	Rs.'000	
Cash and cash equivalents	804,879		804,879		804,879
Securities bought under repurchase agreements	4,297,456		4,297,290		4,297,290
Financial assets at amortised cost- Debt and other financial instruments	4,722,218		4,729,335		4,729,335
Financial assets at amortised cost- Loans and receivables from customers	3,197,961		3,307,568		3,307,568
Financial assets at amortised cost- Net investment in leases and hire purchase	57,938,614		57,938,614		57,938,614
Other financial assets	539,678		539,678		539,678
<b>Total financial assets</b>	<b>71,500,806</b>	<b>-</b>	<b>71,617,364</b>	<b>-</b>	<b>71,617,364</b>
Bank overdrafts	1,074,066		1,074,066		1,074,066
Financial liabilities at amortised cost -Deposits	50,066,935		51,017,737		51,017,737
Financial liabilities at amortised cost -Interest bearing borrowings	125,586		127,293		127,293
Lease liabilities	536,886		528,126		528,126
Other financial liabilities	1,032,758		1,032,758		1,032,758
<b>Total financial liabilities</b>	<b>52,836,231</b>	<b>-</b>	<b>53,779,980</b>	<b>-</b>	<b>53,779,980</b>
<b>As at 31.03.2021</b>					
Description	Amortised cost Rs.'000	Fair value			Total Rs.'000
		Level 1	Level 2	Level 3	
		Rs.'000	Rs.'000	Rs.'000	
Cash and cash equivalents	930,383	-	930,383	-	930,383
Securities bought under repurchase agreements	4,378,520	-	4,378,520	-	4,378,520
Financial assets at amortised cost- Debt and other financial instruments	4,226,850	-	4,236,218	-	4,236,218
Financial assets at amortised cost- Loans and receivables from customers	3,413,453	-	3,507,046	-	3,507,046
Financial assets at amortised cost- Loans and receivables from customers	61,108,561	-	61,108,561	-	61,108,561
Other financial assets	103,524	-	103,524	-	103,524
<b>Total financial assets</b>	<b>74,161,291</b>	<b>-</b>	<b>74,264,252</b>	<b>-</b>	<b>74,264,252</b>
Bank overdrafts	1,444,603	-	1,444,603	-	1,444,603
Financial liabilities at amortised cost -Deposits	52,587,069	-	53,903,240	-	53,903,240
Financial liabilities at amortised cost -Interest bearing borrowings	1,091,332	-	1,092,975	-	1,092,975
Lease liabilities	537,314	-	418,254	-	418,254
Other financial liabilities	637,304	-	637,304	-	637,304
<b>Total financial liabilities</b>	<b>56,297,622</b>	<b>-</b>	<b>57,496,376</b>	<b>-</b>	<b>57,496,376</b>
<p>Level 01 valuations are based on market prices published by the Colombo Stock Exchange for shares quoted on the Colombo Stock Exchange and level 2 valuations for units are based on the prices published by fund managers for respective funds.</p> <p>Level 03 valuations have been determined using valuation techniques which approximate the fair value.</p> <p>Financial instruments measured at amortised cost presented above where the fair value has not been disclosed separately, are approximately representing the fair value of such investments.</p> <p>There have been no transfers among levels 01, 02 and 03.</p>					
<p>11 The COVID - 19 pandemic continues to disrupt business and economic activities. Subsequent to the outbreak of COVID-19 in Sri Lanka, the Company has been strictly adhering to the guidelines and directions issued by the Government, Health authorities and the Central Bank of Sri Lanka (CBSL) when conducting its business operations. Accordingly, the Company has been continuing to provide relief measures including rescheduling of contracts with extended payment periods, deferment of repayment of contracts and waiving-off certain fees including late payment fees, in line with the directions issued by the CBSL. The Company is continuously assessing possible disruptions due to COVID -19 pandemic. The Company has used the probability of default, loss given default, economic factor adjustment as at 30th June 2021 in computing the expected credit losses for the period ended 30th June 2021.</p>					
<p>12 Capital Suisse Asia Ltd. An associate company of the group was liquidated in April 2021 and the details related to the liquidation are as follows:</p>					
		Central Finance Company PLC	CF Growth Fund Ltd.		Group
Number of shares held		2,949,003	1,500,000		4,449,003
Holdings (%)		16.29	8.29		24.58
Proceeds received as at 30.06.2021 (Rs.000)		30,828	15,681		46,509
Proceeds receivable as at 30.06.2021 (Rs.000)		486	247		733
Cost of investment (Rs.000)		29,490	15,000		44,490
Share of associate companies retained assets (Rs.000)		-	-		3,978
Profit/(loss) on liquidation (Rs.000)		1,824	928		(1,226)

13 In June 2021, the management committed to a plan to sell its 56.79% investment in Mark Marine Services (Pvt) Ltd. held through the parent company together with the fully owned subsidiary, CF Insurance Brokers (Pvt) Ltd. for a consideration of Rs.270.77 Million. The group entered into a share sales and purchase agreement with Hatton Plantations PLC on 21.06.2021. Subsequent to the entering into the share sales and purchase agreement, the group received Rs.148.78 million on 21.06.2021, being an advance equivalent to 54.95% of the total consideration. The group will receive the balance payment of Rs.121.99 Million on the date of completion of the sale of shares. The company has not separately shown the income statement items relating to the assets held for sale as it is not material.

As at 30.06.2021, the disposal group has been stated at cost and comprised of the following assets and liabilities.

	<b>Group</b>
	<b>Rs.000</b>
Deferred tax assets	953
Right of use assets	61
Trade and other receivables	29,704
Fixed deposits placed with the parent company	117,265
Cash and cash equivalents	<u>1,791</u>
	149,774
Less: elimination of inter company balances	<u>(117,265)</u>
<b>Total assets held for sale</b>	<b><u>32,509</u></b>
Employee benefit obligations	6,804
Current tax liabilities	6,287
Lease liabilities	66
Trade and other payables	1,941
Related party payables	<u>200</u>
	15,298
Less: elimination of inter company balances	<u>(200)</u>
<b>Total liabilities held for sale</b>	<b><u>15,098</u></b>

The company has made an announcement to the Colombo Stock Exchange with regard to the above on 21.06.2021.

14 A final dividend of Rs.3.50 per share (consisting of Rs.2.30 payable in cash and Rs.1.20 per share by way of scrip dividends through allotment of new shares) was approved by the shareholders at the Annual General Meeting held on 30th June 2021. Accordingly 3,329,475 new shares were issued at a consideration of Rs.80.70 per share, through capitalisation of reserves and subsequent to this scrip issue number of shares in issue increased to 227,354,462.

Cash dividend was paid on 09th July 2021 and new shares arising out of the scrip dividends were listed on the Colombo Stock Exchange on 13th July 2021.

Earnings per share of the three months period ended 30.06.2020 and net asset value per share as at 31.03.2021 has been computed based on 227,354,462 shares.

15 There have been no material events subsequent to the reporting date which require adjustments to or disclosure in these interim Financial Statements.

**BUSINESS SEGMENT INFORMATION**

	Leasing, hire purchase and other advances		Medical services		Power generation		Manufacturing		Insurance broking		Investments		Real estate		Intra segmental adjustments		Total	
<b>For the three months ended 30th June</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>
<b>All figures in Rs.000</b>																		
<b>Revenue</b>																		
Interest income	3,178,804	3,922,253	387	3,603	-	-	195	575	5,387	13,129	135,036	154,833	38	619	-	-	3,319,847	4,095,012
Other revenue	-	-	20,059	15,760	19,633	14,202	1,246,782	658,100	55,850	32,022	-	-	-	-	-	-	1,342,324	720,084
Net income from financial instruments at FVTPL	1,497	2,676	4,344	25	-	-	9,370	-	22,249	4,140	219,433	156,821	-	-	-	-	256,893	163,662
Operating lease income	256,446	247,589	-	-	-	-	-	-	-	-	-	-	-	-	-	-	256,446	247,589
Other income	161,403	71,781	123	30	-	-	(480)	153	359	-	2,751	-	952	1,118	(3,978)	-	161,130	73,082
Income from external customers	3,598,150	4,244,299	24,913	19,418	19,633	14,202	1,255,867	658,828	83,845	49,291	357,220	311,654	990	1,737	(3,978)	-	5,336,640	5,299,429
Inter - segment income	3,589	7,900	-	-	282	321	7	39	503	4,839	3,746	3,705	12,721	11,620	(20,848)	(28,424)	-	-
<b>Total income</b>	<b>3,601,739</b>	<b>4,252,199</b>	<b>24,913</b>	<b>19,418</b>	<b>19,915</b>	<b>14,523</b>	<b>1,255,874</b>	<b>658,867</b>	<b>84,348</b>	<b>54,130</b>	<b>360,966</b>	<b>315,359</b>	<b>13,711</b>	<b>13,357</b>	<b>(24,826)</b>	<b>(28,424)</b>	<b>5,336,640</b>	<b>5,299,429</b>
<b>Expenses</b>																		
Interest expenses	990,569	1,521,964	-	-	-	-	-	-	-	-	55,732	101,663	3,364	5,036	-	-	1,049,665	1,628,663
Depreciation & amortisation	162,976	185,966	2,554	2,216	-	-	13,199	11,054	3,761	3,603	-	-	618	618	(11,731)	(11,681)	171,377	191,776
Cost of sales	-	-	10,337	8,206	5,614	4,843	1,028,622	540,749	-	-	-	-	-	-	-	-	1,044,573	553,798
Impairments and other credit losses	1,368,344	2,468,170	27	-	-	-	(1)	1,020	(120)	453	(5,203)	22,205	(10)	(12)	43	(452)	1,363,080	2,491,384
Other operating and administrative expenses	847,759	713,388	11,922	11,962	405	989	96,769	66,856	26,090	22,332	247	12	3,138	2,342	(2,236)	9,867	984,094	827,748
	3,369,648	4,889,488	24,840	22,384	6,019	5,832	1,138,589	619,679	29,731	26,388	50,776	123,880	7,110	7,984	(13,924)	(2,266)	4,612,789	5,693,369
Inter - segment expenses	16,691	20,435	-	-	736	-	-	-	2,949	7,275	236	357	236	357	(20,848)	(28,424)	-	-
<b>Total expenses</b>	<b>3,386,339</b>	<b>4,909,923</b>	<b>24,840</b>	<b>22,384</b>	<b>6,755</b>	<b>5,832</b>	<b>1,138,589</b>	<b>619,679</b>	<b>32,680</b>	<b>33,663</b>	<b>51,012</b>	<b>124,237</b>	<b>7,346</b>	<b>8,341</b>	<b>(34,772)</b>	<b>(30,690)</b>	<b>4,612,789</b>	<b>5,693,369</b>
<b>Segment results</b>	<b>215,400</b>	<b>(657,724)</b>	<b>73</b>	<b>(2,966)</b>	<b>13,160</b>	<b>8,691</b>	<b>117,285</b>	<b>39,188</b>	<b>51,668</b>	<b>20,467</b>	<b>309,954</b>	<b>191,122</b>	<b>6,365</b>	<b>5,016</b>	<b>9,946</b>	<b>2,266</b>	<b>723,851</b>	<b>(393,940)</b>
Share of profit of equity accounted investee																	322,641	206,125
Operating profit / (loss) before taxes on financial services																	1,046,492	(187,815)
Less: Taxes on financial services																	111,925	-
Profit / (loss) before tax																	934,567	(187,815)
Less :Income tax expense /(reversal)																	206,877	(412,239)
<b>Profit for the period</b>																	<b>727,690</b>	<b>224,424</b>
Non-controlling interest																	54,391	20,472
<b>Profit attributable to equity holders of the parent</b>																	<b>673,299</b>	<b>203,952</b>

	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021	As at 30.06.2021	As at 31.03.2021
Segment assets	77,511,478	79,925,665	643,381	643,436	-	143,711	4,339,216	3,735,436	2,566,244	2,427,489	19,729,246	21,886,400	1,168,321	1,157,056	(4,704,293)	(4,829,268)	101,253,593	105,089,925		
Investments in equity accounted investees																	8,520,510	8,276,910		
Unallocated assets																	895,476	1,030,663		
Assets held for sale					149,774										(117,265)		32,509	-		
<b>Total assets</b>	<b>77,511,478</b>	<b>79,925,665</b>	<b>643,381</b>	<b>643,436</b>	<b>-</b>	<b>143,711</b>	<b>4,339,216</b>	<b>3,735,436</b>	<b>2,566,244</b>	<b>2,427,489</b>	<b>19,729,246</b>	<b>21,886,400</b>	<b>1,168,321</b>	<b>1,157,056</b>	<b>(4,704,293)</b>	<b>(4,829,268)</b>	<b>110,702,088</b>	<b>114,397,498</b>		
Segment liabilities	50,193,197	53,778,327	82,690	82,254	-	20,129	1,963,310	1,455,202	354,019	325,772	2,719,613	2,779,428	525,184	528,034	(962,499)	(1,006,559)	54,875,514	57,962,587		
Unallocated liabilities																	4,124,307	4,929,462		
Liabilities directly associated with assets held for sale					15,298										(200)		15,098	-		
<b>Total liabilities</b>	<b>50,193,197</b>	<b>53,778,327</b>	<b>82,690</b>	<b>82,254</b>	<b>15,298</b>	<b>20,129</b>	<b>1,963,310</b>	<b>1,455,202</b>	<b>354,019</b>	<b>325,772</b>	<b>2,719,613</b>	<b>2,779,428</b>	<b>525,184</b>	<b>528,034</b>	<b>(962,499)</b>	<b>(1,006,559)</b>	<b>59,014,919</b>	<b>62,892,049</b>		
<b>For the three months ended 30th June</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2020</b>	<b>2021</b>	<b>2,020</b>		
Additions to non-current assets	112,932	23,382	-	-	-	-	1,372	7,019	1,316	1,096	-	-	-	-	-	-	115,620	31,497		
Additions to intangible assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-		
Additions to right of use assets	5,475	45,319	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5,475	45,319		
Cash flows from operating activities	(674,343)	368,772	(3,126)	3,013	-	(4,774)	(526,400)	297,375	51,208	(16,482)	1,829,226	3,568,797	11,543	2,863	9,447	(265)	697,555	4,219,299		
Cash flows of assets held for sale					124,153										318		124,471	-		
<b>Net cash generated from operating activities</b>	<b>(674,343)</b>	<b>368,772</b>	<b>(3,126)</b>	<b>3,013</b>	<b>124,153</b>	<b>(4,774)</b>	<b>(526,400)</b>	<b>297,375</b>	<b>51,208</b>	<b>(16,482)</b>	<b>1,829,226</b>	<b>3,568,797</b>	<b>11,543</b>	<b>2,863</b>	<b>9,765</b>	<b>(265)</b>	<b>822,026</b>	<b>4,219,299</b>		
Cash flows from investing activities	(75,291)	(36,260)	(112)	(6,197)	-	4,434	12,946	(32,059)	812	(60,159)	149,671	76,796	(6,702)	(1,680)	(133,029)	(4,305)	(51,705)	(59,430)		
Cash flows of assets held for sale					(117,264)										117,264		-	-		
<b>Net cash used in investing activities</b>	<b>(75,291)</b>	<b>(36,260)</b>	<b>(112)</b>	<b>(6,197)</b>	<b>(117,264)</b>	<b>4,434</b>	<b>12,946</b>	<b>(32,059)</b>	<b>812</b>	<b>(60,159)</b>	<b>149,671</b>	<b>76,796</b>	<b>(6,702)</b>	<b>(1,680)</b>	<b>(15,765)</b>	<b>(4,305)</b>	<b>(51,705)</b>	<b>(59,430)</b>		
Cash flows from financing activities	(983,656)	(2,862,180)	-	5,000	-	-	496,716	(255,876)	(1,757)	(4,570)	-	-	-	-	-	4,570	(488,697)	(3,113,056)		
Cash flows of assets held for sale					(6,000)										6,000		-	-		
<b>Net cash used in financing activities</b>	<b>(983,656)</b>	<b>(2,862,180)</b>	<b>-</b>	<b>5,000</b>	<b>(6,000)</b>	<b>-</b>	<b>496,716</b>	<b>(255,876)</b>	<b>(1,757)</b>	<b>(4,570)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,000</b>	<b>4,570</b>	<b>(488,697)</b>	<b>(3,113,056)</b>		

#### Geographic information

The Group function in one geographic location. Accordingly, geographic information is not presented in the financial statements.

## CORPORATE INFORMATION

### NAME OF COMPANY

Central Finance Company PLC

### LEGAL FORM

A Quoted Public Company with limited liability incorporated in Sri Lanka on 5th December 1957 and registered under the Companies Act No.07 of 2007.

Registered under Finance Business Act No.42 of 2011 and Finance Leasing Act No.56 of 2000.

Approved Credit Agency under:

- Mortgage Act No.6 of 1949
- Trust Receipt Ordinance No.12 of 1947

### COMPANY REGISTRATION NUMBER

PQ 67

### CREDIT RATING

Rated A+(Ika) by Fitch Ratings Lanka Ltd.

### DIRECTORS

A.D.B. Talwatte	- Independent Non - executive Director / Chairman
E.H. Wijenaik	- Managing Director / Chief Executive Officer
A.K. Gunaratne	- Deputy Managing Director/Deputy Chief Executive Officer
D.P. de Silva	- Director/Chief Operating Officer
Dr.(Mrs).A.D.N. de Zoysa	- Independent Non - executive Director
A.R. Fernando	- Independent Non - executive Director
C.K. Hettiarachchi	- Director (Marketing)
K.B. Herath	- Independent Non - executive Director
M.H.de Silva	- Independent Non - executive Director
C.S.Hettiarachchi	- Director (Corporate Affairs) - (appointed w.e.f. 01.07.2021)

### STOCK EXCHANGE LISTING

The ordinary shares of the Company are listed on the Colombo Stock Exchange.

### HEAD / REGISTERED OFFICE

84, Raja Veediya, Kandy.  
Telephone : 081 - 2227000  
Facsimile : 081 - 2232047

### CITY OFFICE

270, Vauxhall Street, Colombo 2.  
Telephone : 011 - 2300555  
Facsimile : 011 - 2300441  
E-mail : cenfin@cf.lk  
Website : www.centralfinance.lk

### BRANCH OFFICES

Akuressa, Alawwa, Aluthgama, Ambalangoda, Ampara, Anuradhapura, Aralaganwila, Athurugiriya, Avissawella, Badulla, Bakamuna, Balangoda, Bandaragama, Bandarawela, Batticaloa, Chilaw, Dambulla, Dehiattakandiya, Digana, Divulapitiya, Eheliyagoda, Elpitiya, Embilipitiya, Galewela, Galle, Gampaha, Gampola, Giriulla, Godakawela, Hambantota, Hanwella, Hatton, Hettipola, Hingurakgoda, Hiripitiya, Homagama, Horana, Ja-Ela, Jaffna, Kadawatha, Kaduwela, Kalmunai, Kalutara, Kantale, Katugastota, Kegalle, Kekirawa, Killinochchi, Kiribathgoda, Kirindiwela, Kuliypitiya, Kurunegala, Maharagama, Mahiyanganaya, Maho, Malabe, Mannar, Maradana, Matale, Matara, Matugama, Mawanella, Mawathagama, Melsiripura, Minuwangoda, Mirigama, Monaragala, Narammala, Nattandiya, Nawalapitiya, Negombo, Nikaweratiya, Nittambuwa, Nochchiyagama, Nugedoda, Nuwaraeliya, Padukka, Panadura, Pilimathalawa, Piliyandala, Polonnaruwa, Pottuvil, Puttalam, Ragama, Rajagiriya, Rambukkana, Ratmalana, Ratnapura, Rikillagaskada, Talawathugoda, Tambuttegama, Tissamaharama, Trincomalee, Vavuniya, Walasmulla, Warakapola, Wariyapola, Wattala, Welimada, Wellawaya, Wennappuwa.

### BANKERS

Bank of Ceylon  
Commercial Bank of Ceylon PLC  
Hatton National Bank PLC  
NDB Bank PLC  
Nations Trust Bank PLC  
People's Bank  
Sampath Bank PLC  
Seylan Bank PLC  
DFCC Bank PLC  
State Bank of India

### AUDITOR

KPMG,  
Chartered Accountants,  
32 A, Sir Mohamed Macan Markar Mawatha,  
Colombo 03.

### LEGAL ADVISER

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P.O. Box 212,  
Colombo.

### COMPANY SECRETARY

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