

# **Central Finance Company PLC**

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

## **INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 30TH JUNE 2022**

CENTRAL FINANCE COMPANY PLC INCOME STATEMENT						
For the three months ended 30th June	Group			Company		
	2022	2021		2022	2021	
	Unaudited Rs.'000	Unaudited Rs.'000	Increase (decrease) %	Unaudited Rs.'000	Unaudited Rs.'000	Increase (decrease) %
Income	5,474,695	5,336,640	2.59	4,257,357	3,955,009	7.64
Interest income	3,938,405	3,319,847	18.63	3,856,584	3,314,212	16.37
Interest expenses	(892,391)	(1,045,878)	(14.68)	(902,216)	(1,055,291)	(14.51)
Net interest income	3,046,014	2,273,969	33.95	2,954,368	2,258,921	30.79
Net income from financial instruments at FVTPL	(88,656)	256,893	(134.51)	(52,361)	217,224	(124.10)
Net other revenue	552,443	285,880	93.24	-	-	-
Operating lease income	263,028	256,446	2.57	263,950	257,368	2.56
Other income	230,789	161,130	43.23	189,184	166,205	13.83
Total operating income	4,003,618	3,234,318	23.79	3,355,141	2,899,718	15.71
Impairment and other credit losses	(543,712)	(1,363,080)	(60.11)	(536,400)	(1,363,154)	(60.65)
<b>Net Operating Income</b>	<b>3,459,906</b>	<b>1,871,238</b>	<b>84.90</b>	<b>2,818,741</b>	<b>1,536,564</b>	<b>83.44</b>
Operating expenses						
Personnel expenses	(650,948)	(623,455)	4.41	(565,742)	(542,280)	4.33
Premises, equipment, establishment and other expenses	(955,157)	(523,932)	82.31	(539,280)	(471,388)	14.40
	(1,606,105)	(1,147,387)	39.98	(1,105,022)	(1,013,668)	9.01
Operating profits before share of profit of equity accounted investee	1,853,801	723,851	156.10	1,713,719	522,896	227.74
Share of profit of equity accounted investee, net of tax	293,746	322,641	(8.96)	-	-	-
Operating profit before taxes on financial services	2,147,547	1,046,492	105.21	1,713,719	522,896	227.74
Taxes on financial services	(308,304)	(111,925)	175.46	(308,304)	(111,925)	175.46
<b>Profit before tax</b>	<b>1,839,243</b>	<b>934,567</b>	<b>96.80</b>	<b>1,405,415</b>	<b>410,971</b>	<b>241.97</b>
Income tax expense	(501,876)	(206,877)	142.60	(440,060)	(169,521)	159.59
<b>Profit for the period</b>	<b>1,337,367</b>	<b>727,690</b>	<b>83.78</b>	<b>965,355</b>	<b>241,450</b>	<b>299.82</b>
Profit attributable to :						
Equity holders of the parent	1,317,583	673,299	95.69	965,355	241,450	299.82
Non-controlling interest	19,784	54,391	(63.63)	-	-	-
<b>Profit for the period</b>	<b>1,337,367</b>	<b>727,690</b>	<b>83.78</b>	<b>965,355</b>	<b>241,450</b>	<b>299.82</b>
Basic and diluted earnings per share -Rs.	5.80	2.96	95.69			
The annexed notes form an integral part of these interim financial statements.						
<b>CENTRAL FINANCE COMPANY PLC STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME</b>						
For the three months ended 30th June	Group			Company		
	2022	2021		2022	2021	
	Unaudited Rs.'000	Unaudited Rs.'000	Increase (decrease) %	Unaudited Rs.'000	Unaudited Rs.'000	Increase (decrease) %
Profit for the period	1,337,367	727,690	83.78	965,355	241,450	299.82
<b>Other comprehensive income/(expense) to be reclassified to income statement</b>						
Fair value gain/(loss) on debt securities at fair value through other comprehensive income						
Share of equity accounted investee, net of tax	316,056	(30,572)	1,133.80	-	-	-
<b>Total other comprehensive income/(expense) to be reclassified to income statement</b>	<b>316,056</b>	<b>(30,572)</b>	<b>1,133.80</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Other comprehensive income/(expense) for the period (net of tax)</b>	<b>316,056</b>	<b>(30,572)</b>	<b>1,133.80</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total comprehensive income for the period</b>	<b>1,653,423</b>	<b>697,118</b>	<b>137.18</b>	<b>965,355</b>	<b>241,450</b>	<b>299.82</b>
<b>Total comprehensive income Attributable to:</b>						
Equity holders of the parent	1,633,639	642,727	154.17	965,355	241,450	299.82
Non-controlling interest	19,784	54,391	(63.63)	-	-	-
<b>Total comprehensive income for the period</b>	<b>1,653,423</b>	<b>697,118</b>	<b>137.18</b>	<b>965,355</b>	<b>241,450</b>	<b>299.82</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	
	30.06.2022	31.03.2022	30.06.2022	31.03.2022
	Unaudited Rs.'000	Audited Rs.'000	Unaudited Rs.'000	Audited Rs.'000
<b>ASSETS</b>				
Cash and cash equivalents	1,009,533	1,199,681	479,317	697,234
Fair value through profit or loss financial assets	822,567	1,655,884	290,347	968,093
Securities bought under repurchase agreements	6,512,292	5,201,821	6,502,134	5,201,821
Financial assets at amortised cost- Debt and other financial instruments	19,373,115	22,310,336	17,602,246	20,933,341
Financial assets at amortised cost- Loans and receivables from customers	5,143,483	4,724,669	5,395,956	4,727,838
Financial assets at amortised cost- Net investment in leases and hire purchase	50,481,124	53,901,589	50,481,124	53,901,589
Trade receivables	1,038,155	1,589,992	-	-
Investments in subsidiaries	-	-	333,614	333,614
Investments in equity accounted investees	9,427,234	9,221,337	1,538,020	1,538,020
Inventories and other stocks	2,252,082	1,626,322	74,108	54,436
Investment properties	78,800	78,800	78,800	78,800
Property, plant and equipment	12,366,395	12,433,609	9,996,793	10,082,958
Right of use assets	432,678	457,818	525,901	559,516
Intangible assets	80,193	85,792	79,280	84,809
Current tax assets	609	1,127	-	-
Deferred tax asset	15,196	15,196	-	-
Other assets	1,061,083	1,096,721	984,926	873,135
Real estates held for sale	5,155	5,155	5,155	5,155
Assets held for sale	93	100	-	-
<b>Total assets</b>	<b>110,099,787</b>	<b>115,605,949</b>	<b>94,367,721</b>	<b>100,040,359</b>
<b>LIABILITIES</b>				
Bank overdrafts	648,663	224,369	629,756	215,438
Financial liabilities at amortised cost -Deposits	44,138,648	48,715,464	44,449,326	49,024,182
Financial liabilities at amortised cost -Interest bearing borrowings	756,536	708,465	76,686	88,329
Lease liabilities	419,653	425,001	529,632	542,760
Employee benefit obligations	1,809,728	1,778,128	1,662,538	1,632,666
Current tax liabilities	997,382	1,773,149	792,663	1,597,150
Deferred tax liability	1,613,981	1,765,957	1,288,619	1,438,012
Other liabilities	3,634,449	2,744,039	2,137,110	1,035,641
Liabilities directly associated with the assets held for sale	1,224	1,224	-	-
<b>Total liabilities</b>	<b>54,020,264</b>	<b>58,135,796</b>	<b>51,566,330</b>	<b>55,574,178</b>
<b>EQUITY</b>				
Stated capital	2,230,286	2,230,286	2,230,286	2,230,286
Statutory Reserve fund	2,715,000	2,715,000	2,715,000	2,715,000
Revaluation reserve	4,974,221	4,976,248	3,583,331	3,584,888
Fair value reserve	(82,436)	(398,492)	-	-
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	20,267,040	21,989,452	9,960,998	11,624,231
Total equity, excluding non-controlling interest	54,427,068	55,835,451	42,801,391	44,466,181
Non-controlling interest	1,652,455	1,634,702	-	-
<b>Total equity</b>	<b>56,079,523</b>	<b>57,470,153</b>	<b>42,801,391</b>	<b>44,466,181</b>
<b>Total liabilities and equity</b>	<b>110,099,787</b>	<b>115,605,949</b>	<b>94,367,721</b>	<b>100,040,359</b>
Net asset value per share - Rs.	239.39	245.59	188.26	195.58

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



**W.M.T.W. Weerasinghe**  
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

15th August 2022  
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 2022**

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 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 and other transfers</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>
Balance as at 1st April 2022	2,230,286	2,715,000	4,976,248	(398,492)	920,000	23,402,957	21,989,452	55,835,451	1,634,702	57,470,153
Charge relating to Surcharge Tax	-	-	-	-	-	-	(2,587,313)	(2,587,313)	(2,031)	(2,589,344)
Balance as at 1st April 2022 (Adjusted)	2,230,286	2,715,000	4,976,248	(398,492)	920,000	23,402,957	19,402,139	53,248,138	1,632,671	54,880,809
<b>Total comprehensive income</b>										
Profit for the three months ended 30th June 2022	-	-	-	-	-	-	1,317,583	1,317,583	19,784	1,337,367
Other comprehensive income	-	-	-	316,056	-	-	-	316,056	-	316,056
<b>Total comprehensive income</b>	-	-	-	<b>316,056</b>	-	-	<b>1,317,583</b>	<b>1,633,639</b>	<b>19,784</b>	<b>1,653,423</b>
<b>Transactions with equity holders of the Company and other transfers , recognised directly in equity</b>										
Depreciation on revaluation surplus	-	-	(2,027)	-	-	-	2,027	-	-	-
Dividends - Cash	-	-	-	-	-	-	(454,709)	(454,709)	-	(454,709)
<b>Total contributions from and distribution to equity holders and other transfers</b>	-	-	<b>(2,027)</b>	-	-	-	<b>(452,682)</b>	<b>(454,709)</b>	-	<b>(454,709)</b>
<b>Balance as at 30th June 2022</b>	<b>2,230,286</b>	<b>2,715,000</b>	<b>4,974,221</b>	<b>(82,436)</b>	<b>920,000</b>	<b>23,402,957</b>	<b>20,267,040</b>	<b>54,427,068</b>	<b>1,652,455</b>	<b>56,079,523</b>

**CENTRAL FINANCE COMPANY PLC**  
**STATEMENT OF CHANGES IN EQUITY**  
For the three months ended 30th June 2022

Company	Attributable to equity holders of the 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 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 and other transfers</b>	<b>268,689</b>	<b>-</b>	<b>(1,557)</b>	<b>-</b>	<b>-</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>
Balance as at 01st April 2022	2,230,286	2,715,000	3,584,888	920,000	23,391,776	11,624,231	44,466,181
Charge relating to Surcharge Tax	-	-	-	-	-	(2,175,436)	(2,175,436)
Balance as at 1st April 2022 (Adjusted)	2,230,286	2,715,000	3,584,888	920,000	23,391,776	9,448,795	42,290,745
<b>Total comprehensive income</b>							
Profit for the three months ended 30th June 2022	-	-	-	-	-	965,355	965,355
<b>Total comprehensive income</b>	-	-	-	-	-	<b>965,355</b>	<b>965,355</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 - Cash	-	-	-	-	-	(454,709)	(454,709)
<b>Total contributions from and distribution to equity holders and other transfers</b>	<b>-</b>	<b>-</b>	<b>(1,557)</b>	<b>-</b>	<b>-</b>	<b>(453,152)</b>	<b>(454,709)</b>
<b>Balance as at 30th June 2022</b>	<b>2,230,286</b>	<b>2,715,000</b>	<b>3,583,331</b>	<b>920,000</b>	<b>23,391,776</b>	<b>9,960,998</b>	<b>42,801,391</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	
	2022 Unaudited Rs.'000	2021 Unaudited Rs.'000	2022 Unaudited Rs.'000	2021 Unaudited Rs.'000
<b>Cash flows from operating activities</b>				
Interest receipts	3,240,625	2,674,172	3,203,032	2,662,734
Interest payments	(563,272)	(672,201)	(564,417)	(674,437)
Recoveries on bad debts previously written off	103,205	108,813	103,205	108,813
Receipts from other operating activities	2,208,783	1,423,776	444,472	287,345
Cash payments to employees and suppliers	(2,985,280)	(2,324,036)	(1,213,428)	(733,482)
<b>Operating profit before changes in operating assets</b>	<b>2,004,061</b>	<b>1,210,524</b>	<b>1,972,864</b>	<b>1,650,973</b>
<b>(Increase) / decrease in operating assets:</b>				
Securities with bank and non-bank financial institutions	2,826,394	1,829,663	2,826,394	1,829,663
Loans to customers	(3,625,504)	(4,236,464)	(3,867,804)	(4,240,937)
Customer repayments	6,079,224	6,663,669	6,076,183	6,673,395
Others	(175,037)	(804,976)	(132,664)	(787,330)
<b>Increase / (decrease) in operating liabilities:</b>				
Net cash effect on deposits	(4,536,786)	(2,685,468)	(4,539,199)	(2,701,233)
<b>Net cash from operating activities before taxes on financial services</b>	<b>2,572,352</b>	<b>1,976,948</b>	<b>2,335,774</b>	<b>2,424,531</b>
Taxes on financial services	(386,868)	(272,631)	(386,868)	(272,631)
<b>Net cash on operating activities before income tax</b>	<b>2,185,484</b>	<b>1,704,317</b>	<b>1,948,906</b>	<b>2,151,900</b>
Income tax paid	(1,429,277)	(1,021,278)	(1,393,941)	(996,644)
Surcharge tax paid	(1,092,719)	-	(1,087,718)	-
	(336,512)	683,039	(532,753)	1,155,256
Operating cash flows of assets held for sale	-	124,471	-	-
<b>Net cash generated from operating activities</b>	<b>(336,512)</b>	<b>807,510</b>	<b>(532,753)</b>	<b>1,155,256</b>
<b>Cash flows from investing activities</b>				
Dividends received from equity accounted investees	8,789	31,247	6,855	-
Dividends received from other companies	12,010	20,057	11,085	15,545
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	(2,290,973)	(352,400)	-	-
Proceeds from sale of financial investment	2,049,254	132,082	-	-
Purchase of property, plant and equipment	(91,668)	(89,479)	(81,570)	(86,791)
Disposal of property, plant and equipment	12,776	11,500	12,776	11,500
<b>Net cash used in investing activities</b>	<b>(299,812)</b>	<b>(51,705)</b>	<b>(50,854)</b>	<b>73,475</b>
<b>Cash flows from financing activities</b>				
Proceeds from borrowings	258,840	1,031,992	-	-
Repayment of borrowings	(211,626)	(1,497,776)	(12,500)	(962,500)
Lease installment settlement	(25,346)	(8,397)	(36,142)	(21,156)
Dividends paid to equity holders of the parent	(4)	-	(4)	-
<b>Net cash used in financing activities</b>	<b>21,864</b>	<b>(474,181)</b>	<b>(48,646)</b>	<b>(983,656)</b>
Net increase/(decrease) in cash and cash equivalents	(614,460)	281,624	(632,253)	245,075
Cash and cash equivalents at the beginning of the period	975,489	(466,976)	481,971	(514,069)
<b>Cash and cash equivalents at the end of the period</b>	<b>361,029</b>	<b>(185,352)</b>	<b>(150,282)</b>	<b>(268,994)</b>
Cash and cash equivalents	1,009,533	903,718	479,317	804,879
Cash and cash equivalents of assets held for sale	-	1,791	-	-
Bank overdrafts	(648,663)	(1,091,065)	(629,756)	(1,074,066)
Impairment provision for cash equivalents	159	204	157	193
<b>Cash and cash equivalents at the end of the period</b>	<b>361,029</b>	<b>(185,352)</b>	<b>(150,282)</b>	<b>(268,994)</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 2022 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 30.06.2022	As at 31.03.2022
Ordinary shares	<u>227,354,462</u>	<u>227,354,462</u>
	<u>227,354,462</u>	<u>227,354,462</u>

4 Market price per share

	Quarter ended 30.06.2022	Quarter ended 31.03.2022
	Rs.	Rs.
Highest	74.00	118.00
Lowest	50.10	65.00
Last traded	58.00	68.10

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

	As at 30.06.2022	As at 31.03.2022
A.D.B. Talwatte	Nil	Nil
E.H. Wijenaik	35,039,742	35,039,742
A.K. Gunaratne	1,810,661	1,810,661
D.P. de Silva	225,117	225,117
Dr. (Mrs.) A.D.N. de Zoysa	Nil	Nil
A.R. Fernando	Nil	Nil
C.K. Hettiarachchi	134,399	134,399
K.B. Herath	Nil	Nil
M.H.de Silva	Nil	Nil
C.S.Hettiarachchi	27,093	27,093

6 Twenty largest shareholders of the Company are as follows:

	As at 30.06.2022		*As at 31.03.2022	
	Number of shares	%	Number of shares	%
1 Corporate Services (Pvt) Ltd. A/C No.01	36,625,096	16.11	36,625,096	16.11
2 E.H. Wijenaik	35,039,742	15.41	35,039,742	15.41
3 Employees Provident Fund	24,419,181	10.74	24,419,181	10.74
4 Thurston Investments Limited	13,239,955	5.82	13,239,955	5.82
5 Hallsville Trading Group INC	12,283,136	5.40	12,283,136	5.40
6 Ceylon Investment PLC A/C No.02	8,804,536	3.87	8,804,536	3.87
7 A.J. Wijenaik	7,091,476	3.12	7,091,476	3.12
8 Ceylon Guardian Investment Trust PLC A/C No.02	6,070,801	2.67	6,070,801	2.67
9 E.W. Balasuriya & Co.(Pvt) Ltd.	5,586,516	2.46	5,393,074	2.37
10 N.W. Wijegoonawardene	4,687,434	2.06	4,687,434	2.06
11 Rubber Investment Trust Limited. A/C No.01	4,403,312	1.94	4,403,312	1.94
12 C.R. Dunuwille	2,923,384	1.29	2,923,384	1.29
13 N.M. Gunawardana	2,818,820	1.24	2,818,820	1.24
14 P.R. Munasinha	2,659,783	1.17	2,659,783	1.17
15 Sri Lanka Insurance Corporation Ltd. -Life Fund.	2,007,199	0.88	2,007,199	0.88
16 S.K. Wedande	1,847,633	0.81	1,847,633	0.81
17 Employees Trust Fund Board	1,832,061	0.81	1,832,061	0.81
18 A.K. Gunaratne	1,810,661	0.80	1,810,661	0.80
19 P.M. Wijenaik	1,683,206	0.74	1,683,206	0.74
20 N.M. Wahab	1,626,448	0.72	1,626,448	0.72
	<b>177,460,380</b>	<b>78.05</b>	<b>177,266,938</b>	<b>77.97</b>
Others	<b>49,894,082</b>	<b>21.95</b>	<b>50,087,524</b>	<b>22.03</b>
Total	<b>227,354,462</b>	<b>100.00</b>	<b>227,354,462</b>	<b>100.00</b>

\*Comparative shareholdings as at 31.03.2022 held by the twenty largest shareholders as at 30.06.2022.

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

**7 Public holding**

The company qualifies under option two of the minimum public holding requirement No.7.14.1 of the Listing Rules of the Colombo Stock Exchange as of 30.06.2022 and relevant information is given below.

**As at 30.06.2022**

Float adjusted market capitalization		Public holding percentage (%)		Number of public shareholders	
Minimum requirement	Available amount	Minimum requirement	Available	Minimum requirement	Available
Rs.7.5 Bn	Rs.8.38 Bn	5%	63.59%	500	4,296

**As at 31.03.2022**

Float adjusted market capitalization		Public holding percentage (%)		Number of public shareholders	
Minimum requirement	Available amount	Minimum requirement	Available	Minimum requirement	Available
Rs.7.5 Bn	Rs.9.84 Bn	5%	63.59%	500	4,382

**8 Tax assessments**

**Company and the group**

The outstanding tax assessments related to the Company as of 30.06.2022 amounted to Rs. 2,078 Mn which have been duly appealed as of 30.06.2022. The outstanding tax assessments related to group Companies amounted to Rs. 2.76 Mn in CF Insurance Brokers (Pvt) Ltd. & Rs. 40.50 Mn in Hedges Court Residencies (Pvt) Ltd which have been duly appealed as of 30.06.2022.

9 Finance cost of the Group including interest expense and foreign exchange loss other than the parent are categorised under premises, equipment, establishment and other expenses.



## 10 Classification of financial assets and liabilities - Group

The following table analyses the carrying amounts of the financial instruments by category as defined in Sri Lanka Accounting Standard - SLFRS 9 Financial Instruments.

### Financial assets and financial liabilities measured at fair value - fair value hierarchy

#### Fair value through profit or loss financial assets - Group

30.06.2022	Level 1 Rs.'000	Level 02 Rs.'000	Level 03 Rs.'000	Total Rs.'000
Investments in quoted securities	328,446	-	-	328,446
Unquoted equities	-	-	104,794	104,794
Investments in units	-	389,327	-	389,327
	328,446	389,327	104,794	822,567

#### Fair value through profit or loss financial assets - Group

31.03.2022	Level 1 Rs.'000	Level 02 Rs.'000	Level 03 Rs.'000	Total Rs.'000
Investments in quoted securities	443,619	-	-	443,619
Unquoted equities	-	-	104,794	104,794
Investments in units	-	1,107,471	-	1,107,471
	443,619	1,107,471	104,794	1,655,884

#### Fair value through profit or loss financial assets - Company

30.06.2022	Level 1 Rs.'000	Level 02 Rs.'000	Level 03 Rs.'000	Total Rs.'000
Investments in quoted securities	187,530	-	-	187,530
Unquoted equities	-	-	102,817	102,817
	187,530	-	102,817	290,347

#### Fair value through profit or loss financial assets - Company

31.03.2022	Level 1 Rs.'000	Level 02 Rs.'000	Level 03 Rs.'000	Total Rs.'000
Investments in quoted securities	237,676	-	-	237,676
Unquoted equities	-	-	102,817	102,817
Investments in units	-	627,600	-	627,600
	237,676	627,600	102,817	968,093

### Level 3 - fair value measurement

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.

As at	Group		Company	
	30.06.2022 Rs.'000	31.03.2022 Rs.'000	30.06.2022 Rs.'000	31.03.2022 Rs.'000
Balance at the beginning of the period/year	104,794	104,335	102,817	102,337
Changes in fair value during the period/year	-	459	-	480
Balance at the end of the period/year	104,794	104,794	102,817	102,817

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.

There have been no transfers among levels 01, 02 and 03.

10 Analysis of financial assets and liabilities by measurement basis - Group  
As at 30.06.2022

Description	Amortised cost	Fair value			Total
	Rs.'000	Level 1 Rs.'000	Level 2 Rs.'000	Level 3 Rs.'000	Rs.'000
Cash and cash equivalents	1,009,533	-	1,009,533	-	1,009,533
Securities bought under repurchase agreements	6,512,292	-	6,607,773	-	6,607,773
Financial assets at amortised cost- Debt and other financial instruments	19,373,115	-	18,803,011	-	18,803,011
Financial assets at amortised cost- Loans and receivables from customers	5,143,483	-	4,621,944	-	4,621,944
Financial assets at amortised cost- Net investment in leases and hire purchase	50,481,124	-	50,481,124	-	50,481,124
Trade receivables	1,038,155	-	1,038,155	-	1,038,155
Other financial assets	79,558	-	79,558	-	79,558
<b>Total financial assets</b>	<b>83,637,260</b>	<b>-</b>	<b>82,641,098</b>	<b>-</b>	<b>82,641,098</b>
Bank overdrafts	648,663	-	648,663	-	648,663
Financial liabilities at amortised cost -Deposits	44,138,648	-	43,404,722	-	43,404,722
Financial liabilities at amortised cost -Interest bearing borrowings	756,536	-	744,686	-	744,686
Lease liabilities	419,653	-	184,002	-	184,002
Other financial liabilities	2,102,599	-	2,102,599	-	2,102,599
<b>Total financial liabilities</b>	<b>48,066,099</b>	<b>-</b>	<b>47,084,672</b>	<b>-</b>	<b>47,084,672</b>

Analysis of financial assets and liabilities by measurement basis - Group  
As at 31.03.2022

Description	Amortised cost	Fair value			Total
	Rs.'000	Level 1 Rs.'000	Level 2 Rs.'000	Level 3 Rs.'000	Rs.'000
Cash and cash equivalents	1,199,681	-	1,199,681	-	1,199,681
Securities bought under repurchase agreements	5,201,821	-	5,111,201	-	5,111,201
Financial assets at amortised cost- Debt and other financial instruments	22,310,336	-	21,397,154	-	21,397,154
Financial assets at amortised cost- Loans and receivables from customers	4,724,669	-	4,494,546	-	4,494,546
Financial assets at amortised cost- Net investment in leases and hire purchase	53,901,589	-	53,901,589	-	53,901,589
Trade receivables	1,589,992	-	1,589,992	-	1,589,992
Other financial assets	67,667	-	67,667	-	67,667
<b>Total financial assets</b>	<b>88,995,755</b>	<b>-</b>	<b>87,761,830</b>	<b>-</b>	<b>87,761,830</b>
Bank overdrafts	224,369	-	224,369	-	224,369
Financial liabilities at amortised cost -Deposits	48,715,464	-	49,010,033	-	49,010,033
Financial liabilities at amortised cost -Interest bearing borrowings	708,465	-	697,388	-	697,388
Lease liabilities	425,001	-	423,788	-	423,788
Other financial liabilities	1,952,999	-	1,952,999	-	1,952,999
<b>Total financial liabilities</b>	<b>52,026,298</b>	<b>-</b>	<b>52,308,577</b>	<b>-</b>	<b>52,308,577</b>

Analysis of financial assets and liabilities by measurement basis - Company  
As at 30.06.2022

Description	Amortised cost	Fair value			Total
	Rs.'000	Level 1 Rs.'000	Level 2 Rs.'000	Level 3 Rs.'000	Rs.'000
Cash and cash equivalents	479,317	-	479,317	-	479,317
Securities bought under repurchase agreements	6,502,134	-	6,597,615	-	6,597,615
Financial assets at amortised cost- Debt and other financial instruments	17,602,246	-	17,032,142	-	17,032,142
Financial assets at amortised cost- Loans and receivables from customers	5,395,956	-	4,874,417	-	4,874,417
Financial assets at amortised cost- Net investment in leases and hire purchase	50,481,124	-	50,481,124	-	50,481,124
Other financial assets	85,218	-	85,218	-	85,218
<b>Total financial assets</b>	<b>80,545,995</b>	<b>-</b>	<b>79,549,833</b>	<b>-</b>	<b>79,549,833</b>
Bank overdrafts	629,756	-	629,756	-	629,756
Financial liabilities at amortised cost -Deposits	44,449,326	-	43,715,400	-	43,715,400
Financial liabilities at amortised cost -Interest bearing borrowings	76,686	-	76,686	-	76,686
Lease liabilities	529,632	-	253,222	-	253,222
Other financial liabilities	817,535	-	817,535	-	817,535
<b>Total financial liabilities</b>	<b>46,502,935</b>	<b>-</b>	<b>45,492,599</b>	<b>-</b>	<b>45,492,599</b>

Analysis of financial assets and liabilities by measurement basis - Company  
As at 31.03.2022

Description	Amortised cost	Fair value			Total
	Rs.'000	Level 1 Rs.'000	Level 2 Rs.'000	Level 3 Rs.'000	Rs.'000
Cash and cash equivalents	697,234	-	697,234	-	697,234
Securities bought under repurchase agreements	5,201,821	-	5,111,201	-	5,111,201
Financial assets at amortised cost- Debt and other financial instruments	20,933,341	-	20,020,159	-	20,020,159
Financial assets at amortised cost- Loans and receivables from customers	4,727,838	-	4,497,715	-	4,497,715
Financial assets at amortised cost- Net investment in leases and hire purchase	53,901,589	-	53,901,589	-	53,901,589
Other financial assets	76,805	-	76,805	-	76,805
<b>Total financial assets</b>	<b>85,538,628</b>	<b>-</b>	<b>84,304,703</b>	<b>-</b>	<b>84,304,703</b>
Bank overdrafts	215,438	-	215,438	-	215,438
Financial liabilities at amortised cost -Deposits	49,024,182	-	49,318,751	-	49,318,751
Financial liabilities at amortised cost -Interest bearing borrowings	88,329	-	88,158	-	88,158
Lease liabilities	542,760	-	541,547	-	541,547
Other financial liabilities	617,316	-	617,316	-	617,316
<b>Total financial liabilities</b>	<b>50,488,025</b>	<b>-</b>	<b>50,781,210</b>	<b>-</b>	<b>50,781,210</b>

- 11 In assessing the Expected Credit Loss (ECL) for the quarter ended 30 June 2022, the Company has taken into consideration the potential losses in loans and lease portfolios due to significant deterioration in the macro-economic indicators and increased level of uncertainties. Due to lack of historic data to address the prevailing volatile economic conditions, the Company has built management overlays for the potential impairment arising from the loans and lease portfolios, outside the ECL model by using various scenario based stress testing techniques to ensure adequate provision for impairment is recognised in the financial statements as of 30 June 2022.
- 12 The Company and Group (Including Subsidiaries) were liable for the surcharge tax arising from Surcharge Tax Act No. 14 of 2022, amounting to Rs. 2,175.4 Mn and Rs. 2,185.4 Mn respectively pertaining to the year of assessment 2020/21. The interim financial statements for the period ended 30 June 2022 reflect the surcharge tax paid amounting to Rs. 1,092.7 Mn on April 18, 2022 and the remaining tax liability (second instalment) of Rs. 1,092.7 Mn (subsequently paid on July 18, 2022).
- Nations Trust Bank PLC, an associate of the Group was also liable for the surcharge tax pertaining to the year of assessment 2020/21 and the tax attributable to the Group based on 21.38% holding in the associate amounting to Rs. 403.9 Mn had been accounted against investments in equity accounted investees.
- Surcharge Tax Act No. 14 of 2022 supersedes the requirements of the Sri Lanka Accounting Standards and tax shall be deemed to be an expenditure for the year of assessment which commenced on 1 April 2020 as per the Statement of Alternative Treatment (SoAT) issued by the Institute of Chartered Accountants of Sri Lanka. Accordingly, total Surcharge Tax liability of Rs. 2,175.4 Mn (Company) and Rs. 2,587.3 Mn (Group) has been accounted as an opening adjustment to the 1 April 2022 Retained Earnings in the Statement of Changes in Equity.
- 13 A final dividend of Rs. 2.00 per share payable by cash for the financial year ended 31st March 2022 approved by the shareholders at the Annual General Meeting held on 30th June 2022, was paid on 08th July 2022.
- 14 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**

All figures in Rs.000 For the three months ended 30th June	Leasing, hire purchase and other advances		Medical services		Power generation*		Manufacturing		Insurance broking		Investments		Real estate		Intra segmental adjustments		Total	
	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021	2022	2021
<b>Revenue</b>																		
Interest income	3,017,252	3,178,804	3,247	387	-	-	26,152	195	48,855	5,387	842,843	135,036	56	38	-	-	3,938,405	3,319,847
Other revenue	-	-	29,750	20,059	-	19,633	1,037,616	1,246,782	63,763	55,850	-	-	-	-	-	-	1,131,129	1,342,324
Net income from financial instruments at FVTPL	56	1,497	(13,693)	4,344	-	-	197	9,370	(22,942)	22,249	(52,274)	219,433	-	-	-	-	(88,656)	256,893
Operating lease income	263,028	256,446	-	-	-	-	-	-	-	-	-	-	-	-	-	-	263,028	256,446
Other income	179,774	161,403	184	123	-	-	50,251	(480)	23	359	-	2,751	557	952	-	(3,978)	230,789	161,130
Income from external customers	3,460,110	3,598,150	19,488	24,913	-	19,633	1,114,216	1,255,867	89,699	83,845	790,569	357,220	613	990	-	(3,978)	5,474,695	5,336,640
Inter - segment income	15,866	3,589	-	-	-	282	10	7	1,290	503	3,578	3,746	13,033	12,721	(33,777)	(20,848)	-	-
<b>Total income</b>	<b>3,475,976</b>	<b>3,601,739</b>	<b>19,488</b>	<b>24,913</b>	<b>-</b>	<b>19,915</b>	<b>1,114,226</b>	<b>1,255,874</b>	<b>90,989</b>	<b>84,348</b>	<b>794,147</b>	<b>360,966</b>	<b>13,646</b>	<b>13,711</b>	<b>(33,777)</b>	<b>(24,826)</b>	<b>5,474,695</b>	<b>5,336,640</b>
<b>Expenses</b>																		
Interest expenses	(834,460)	(990,569)	-	-	-	-	-	-	-	-	(60,163)	(55,732)	(784)	(3,364)	3,016	3,787	(892,391)	(1,045,878)
Depreciation & amortisation	(144,867)	(162,976)	(2,397)	(2,554)	-	-	(13,424)	(13,199)	(3,972)	(3,761)	(3)	(7)	(618)	(618)	11,811	11,731	(153,470)	(171,384)
Cost of sales	-	-	(12,547)	(10,337)	-	(5,614)	(554,210)	(1,028,622)	-	-	-	-	-	-	-	-	(566,757)	(1,044,573)
Impairments and other credit losses	(515,235)	(1,368,344)	1	(27)	-	(6,872)	(6,872)	1	(441)	120	(21,165)	5,203	(1)	10	1	(43)	(543,712)	(1,363,080)
Other operating and administrative expenses	(959,606)	(847,759)	(11,760)	(11,922)	-	(405)	(461,079)	(96,769)	(24,771)	(26,090)	(39)	(240)	(2,193)	(3,138)	(5,116)	(1,551)	(1,464,564)	(987,874)
	(2,454,168)	(3,369,648)	(26,703)	(24,840)	-	(6,019)	(1,035,585)	(1,138,589)	(29,184)	(29,731)	(81,370)	(50,776)	(3,596)	(7,110)	9,712	13,924	(3,620,894)	(4,612,789)
Inter - segment expenses	(21,157)	(16,691)	(608)	-	-	(736)	-	-	(14,812)	(2,949)	(306)	(236)	(306)	(236)	37,189	20,848	-	-
<b>Total expenses</b>	<b>(2,475,325)</b>	<b>(3,386,339)</b>	<b>(27,311)</b>	<b>(24,840)</b>	<b>-</b>	<b>(6,755)</b>	<b>(1,035,585)</b>	<b>(1,138,589)</b>	<b>(43,996)</b>	<b>(32,680)</b>	<b>(81,676)</b>	<b>(51,012)</b>	<b>(3,902)</b>	<b>(7,346)</b>	<b>46,901</b>	<b>34,772</b>	<b>(3,620,894)</b>	<b>(4,612,789)</b>
<b>Segment results</b>	<b>1,000,651</b>	<b>215,400</b>	<b>(7,823)</b>	<b>73</b>	<b>-</b>	<b>13,160</b>	<b>78,641</b>	<b>117,285</b>	<b>46,993</b>	<b>51,668</b>	<b>712,471</b>	<b>309,954</b>	<b>9,744</b>	<b>6,365</b>	<b>13,124</b>	<b>9,946</b>	<b>1,853,801</b>	<b>723,851</b>
Share of profit of equity accounted investees	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	293,746	322,641
Operating profit before taxes on financial services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,147,547	1,046,492
Taxes on financial services	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	(308,304)	(111,925)
<b>Profit before tax</b>																		
Income tax expense	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,839,243	934,567
<b>Profit for the period</b>																		
Non-controlling interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,337,367	727,690
Profit attributable to equity holders of the parent	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19,784	54,391
																	1,317,583	673,299
	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022	As at 30.06.2022	As at 31.03.2022
Segment assets	67,059,935	70,323,193	690,613	642,623	-	-	5,307,985	5,392,846	2,533,624	2,514,273	27,494,739	30,334,397	937,826	933,504	(4,436,667)	(4,538,267)	99,588,055	105,602,569
Investments in associates	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9,427,234	9,221,337
Unallocated assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,064,498	782,043
<b>Total assets</b>	<b>67,059,935</b>	<b>70,323,193</b>	<b>690,613</b>	<b>642,623</b>	<b>-</b>	<b>-</b>	<b>5,307,985</b>	<b>5,392,846</b>	<b>2,533,624</b>	<b>2,514,273</b>	<b>27,494,739</b>	<b>30,334,397</b>	<b>937,826</b>	<b>933,504</b>	<b>(4,436,667)</b>	<b>(4,538,267)</b>	<b>110,099,787</b>	<b>115,605,949</b>
Segment liabilities	44,773,306	48,053,143	135,693	78,924	-	-	2,518,314	2,643,963	486,026	295,900	3,026,738	2,772,365	408,652	461,622	(1,072,285)	(837,949)	50,276,444	53,467,968
Unallocated liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,743,820	4,667,828
<b>Total liabilities</b>	<b>44,773,306</b>	<b>48,053,143</b>	<b>135,693</b>	<b>78,924</b>	<b>-</b>	<b>-</b>	<b>2,518,314</b>	<b>2,643,963</b>	<b>486,026</b>	<b>295,900</b>	<b>3,026,738</b>	<b>2,772,365</b>	<b>408,652</b>	<b>461,622</b>	<b>(1,072,285)</b>	<b>(837,949)</b>	<b>54,020,264</b>	<b>58,135,796</b>
<b>For the three months ended 30th June</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2021</b>	<b>2022</b>	<b>2,021</b>
Additions to non-current assets	33,603	112,932	8,775	-	-	-	9,990	1,372	45	1,316	-	-	-	-	-	-	52,413	115,620
Additions to intangible assets	3,492	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,492	-
Additions to right of use assets	8,072	5,475	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8,072	5,475
Cash flows from operating activities	(3,360,287)	(674,343)	5,055	(3,126)	-	-	(77,363)	(526,400)	33,271	51,208	2,823,424	1,829,226	3,048	11,543	236,340	(5,069)	(336,512)	683,039
Cash flows of assets held for sale	-	-	-	-	-	124,153	-	-	-	-	-	-	-	-	-	318	-	124,471
<b>Net cash generated from operating activities</b>	<b>(3,360,287)</b>	<b>(674,343)</b>	<b>5,055</b>	<b>(3,126)</b>	<b>-</b>	<b>124,153</b>	<b>(77,363)</b>	<b>(526,400)</b>	<b>33,271</b>	<b>51,208</b>	<b>2,823,424</b>	<b>1,829,226</b>	<b>3,048</b>	<b>11,543</b>	<b>236,340</b>	<b>(4,751)</b>	<b>(336,512)</b>	<b>807,510</b>
Cash flows from investing activities	(67,644)	(75,291)	(39,263)	(112)	-	-	20,198	12,946	(232,491)	812	20,719	149,671	1,082	(6,702)	(2,413)	(133,029)	(299,812)	(51,705)
Cash flows of assets held for sale	-	-	-	-	-	(117,264)	-	-	-	-	-	-	-	-	-	117,264	-	-
<b>Net cash used in investing activities</b>	<b>(67,644)</b>	<b>(75,291)</b>	<b>(39,263)</b>	<b>(112)</b>	<b>-</b>	<b>(117,264)</b>	<b>20,198</b>	<b>12,946</b>	<b>(232,491)</b>	<b>812</b>	<b>20,719</b>	<b>149,671</b>	<b>1,082</b>	<b>(6,702)</b>	<b>(2,413)</b>	<b>(15,765)</b>	<b>(299,812)</b>	<b>(51,705)</b>
Cash flows from financing activities	(48,646)	(983,656)	50,000	-	-	-	59,714	496,716	194,723	(1,757)	-	-	-	-	(233,927)	14,516	21,864	(474,181)
Cash flows of assets held for sale	-	-	-	-	-	(6,000)	-	-	-	-	-	-	-	-	-	6,000	-	-
<b>Net cash used in financing activities</b>	<b>(48,646)</b>	<b>(983,656)</b>	<b>50,000</b>	<b>-</b>	<b>-</b>	<b>(6,000)</b>	<b>59,714</b>	<b>496,716</b>	<b>194,723</b>	<b>(1,757)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>(233,927)</b>	<b>20,516</b>	<b>21,864</b>	<b>(474,181)</b>
<b>Geographic information</b>	The Group function in one geographic location. Accordingly, geographic information is not presented in the financial statements.																	
* The disposal of investment held in Mark Marine Services (Pvt) Ltd in September 2021 resulted in discontinuation of operations in the "power generation" segment. □																		
As the post tax profit of discontinued operations are insignificant to the group, the said disposal has not been identified as discontinued operations separately in the Consolidated Statement of Comprehensive Income for the Quarter Ended 30th June 2021.																		

## 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+(lka) 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	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)

### 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, Nugegoda, 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

F.J. & G. de Saram,  
Attorneys-at-Law,  
P.O. Box 212,  
Colombo.

### COMPANY SECRETARY

Corporate Services (Pvt) Limited,  
216, de Saram Place,  
Colombo10.

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Facsimile : 011 - 4718220