PUBLIC

CENTRAL FINANCE COMPANY PLC
INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED
30TH JUNE 2025

CENTRAL FINANCE COMPANY PLC
INCOME STATEMENT

For the three months ended 30th June	Group			Company		
	2025	2024		**2025**	2024	
	Unaudited	Unaudited	Increase (decrease)	**Unaudited**	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Income	**6,938,139**	6,299,697	10	**5,555,469**	4,902,774	13
Interest income	**4,423,536**	4,311,049	3	**4,311,818**	4,221,155	2
Interest expenses	**(1,054,907)**	(1,368,800)	(23)	**(1,071,790)**	(1,381,560)	(22)
Net interest income	**3,368,629**	2,942,249	14	**3,240,028**	2,839,595	14
Net income from financial instruments at FVTPL	**230,313**	132,901	73	**214,848**	94,802	127
Net other revenue	**391,364**	320,157	22	**-**	-	-
Operating lease income	**399,226**	334,529	19	**402,891**	337,480	19
Other income / losses	**203,868**	240,094	(15)	**625,912**	249,337	151
Total operating income	**4,593,400**	3,969,930	16	**4,483,679**	3,521,214	27
Impairment reversal and other credit losses	**365,515**	285,855	28	**366,554**	280,974	30
Net Operating Income	**4,958,915**	4,255,785	17	**4,850,233**	3,802,188	28
Operating expenses						
Personnel expenses	**(1,022,824)**	(882,083)	16	**(899,781)**	(774,301)	16
Premises, equipment, establishment and other expenses	**(851,958)**	(782,141)	9	**(812,226)**	(735,933)	10
	(1,874,782)	(1,664,224)	13	**(1,712,007)**	(1,510,234)	13
Operating profit before share of profit of equity accounted investees	**3,084,133**	2,591,561	19	**3,138,226**	2,291,954	37
Share of profit of equity accounted investees, net of tax	**1,010,986**	912,250	11	**-**	-	-
Operating profit before taxes on financial services	**4,095,119**	3,503,811	17	**3,138,226**	2,291,954	37
Taxes on financial services	**(584,014)**	(466,073)	25	**(584,014)**	(466,073)	25
Profit before tax	**3,511,105**	3,037,738	16	**2,554,212**	1,825,881	40
Income tax expense	**(932,895)**	(758,216)	23	**(812,382)**	(670,535)	21
Profit for the period	**2,578,210**	2,279,522	13	**1,741,830**	1,155,346	51
Profit attributable to :						
Equity holders of the parent	**2,505,061**	2,218,762	13	**1,741,830**	1,155,346	51
Non-controlling interest	**73,149**	60,760	20	**-**	-	-
Profit for the period	**2,578,210**	2,279,522	13	**1,741,830**	1,155,346	51
Basic and Diluted Earnings Per Share (Rs.)	**11.02**	9.76				

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

CENTRAL FINANCE COMPANY PLC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the three months ended 30th June	Group			Company		
	2025	2024		**2025**	2024	
	Unaudited	Unaudited	Increase (decrease)	**Unaudited**	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Profit for the period	**2,578,210**	2,279,522	13	**1,741,830**	1,155,346	51
Other comprehensive income/(expense) to be reclassified to income statement						
Fair value gain on debt securities at fair value through other comprehensive income						
Share of equity accounted investee, net of tax	**213,945**	(47,016)	555	-	-	-
Total other comprehensive income/(expense) to be reclassified to income statement	**213,945**	(47,016)	555	-	-	-
Other comprehensive income/(expense) for the period(net of tax)	**213,945**	(47,016)	555	**-**	-	-
Total comprehensive income for the period	**2,792,155**	2,232,506	25	**1,741,830**	1,155,346	51
Total comprehensive income Attributable to:						
Equity holders of the parent	**2,719,006**	2,171,746	25	**1,741,830**	1,155,346	51
Non-controlling interest	**73,149**	60,760	20	**-**	-	-
Total comprehensive income for the period	**2,792,155**	2,232,506	25	**1,741,830**	1,155,346	51

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

CENTRAL FINANCE COMPANY PLC
STATEMENT OF FINANCIAL POSITION

	Group		Company	
As at	**30.06.2025**	31.03.2025	**30.06.2025**	31.03.2025
	Unaudited	Audited	**Unaudited**	Audited
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
ASSETS				
Cash and cash equivalents	**1,006,308**	1,011,416	**770,944**	874,621
Fair value through profit or loss financial assets	**2,298,575**	1,807,449	**1,665,263**	1,466,670
Securities bought under repurchase agreements	**4,382,089**	3,401,767	**4,382,089**	3,401,767
Financial assets at amortised cost- Debt and other financial instruments	**18,416,041**	21,070,588	**15,059,039**	17,597,353
Financial assets at amortised cost- Loans and receivables from customers	**13,536,541**	9,574,069	**13,528,779**	9,566,996
Financial assets at amortised cost- Net investment in leases and hire purchase	**59,651,912**	56,556,667	**59,651,912**	56,556,667
Trade receivables	**1,427,998**	1,419,590	**-**	-
Investments in subsidiaries	**-**	-	**407,979**	407,979
Investments in equity accounted investees	**18,991,315**	18,297,316	**1,734,726**	1,834,063
Inventories and other stocks	**1,307,094**	1,054,483	**69,269**	72,132
Investment properties	**66,611**	66,611	**66,611**	66,611
Property, plant and equipment	**14,085,225**	14,230,125	**11,464,636**	11,593,908
Right of use assets	**588,433**	596,481	**816,353**	836,396
Intangible assets	**229,387**	246,745	**225,870**	242,956
Current tax assets	**43**	43	**-**	-
Deferred tax assets	**35,313**	35,313	**-**	-
Other assets	**635,825**	780,056	**537,300**	488,673
Real estates held for sale	**4,368**	4,368	**4,368**	4,368
Total assets	**136,663,078**	130,153,087	**110,385,138**	105,011,160
LIABILITIES				
Bank overdrafts	**423,476**	464,813	**411,237**	452,705
Financial liabilities at amortised cost -Deposits	**44,223,453**	41,675,987	**44,680,274**	42,122,280
Financial liabilities at amortised cost -Interest bearing borrowings	**1,055,099**	4,444	**1,052,875**	-
Lease liabilities	**600,221**	601,993	**832,621**	841,908
Employee benefit obligations	**2,098,911**	2,089,165	**1,869,121**	1,866,402
Current tax liabilities	**924,847**	794,032	**696,937**	605,096
Deferred tax liabilities	**2,423,321**	2,303,249	**1,911,221**	1,791,483
Other liabilities	**3,321,705**	2,494,335	**2,836,159**	2,125,844
Total liabilities	**55,071,033**	50,428,018	**54,290,445**	49,805,718
EQUITY				
Stated capital	**2,230,286**	2,230,286	**2,230,286**	2,230,286
Statutory reserve fund	**3,504,000**	3,504,000	**3,504,000**	3,504,000
Revaluation reserve	**5,235,613**	5,434,116	**3,941,577**	3,943,952
Fair value reserve	**1,584,829**	1,370,884	**-**	-
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	**42,204,686**	40,353,701	**22,107,054**	21,215,428
Total equity, excluding non-controlling interest	**79,082,371**	77,215,944	**56,094,693**	55,205,442
Non-controlling interest	**2,509,674**	2,509,125	**-**	-
Total equity	**81,592,045**	79,725,069	**56,094,693**	55,205,442
Total liabilities and equity	**136,663,078**	130,153,087	**110,385,138**	105,011,160
Net asset value per share - Rs.	**347.84**	339.63	**246.73**	242.82

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.

A.K. Gunaratne
Managing Director/Chief Executive officer

M.H.de Silva
Senior Director

11th August 2025
Colombo

PUBLIC

CENTRAL FINANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY
For the three months ended 30th June 2025

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	Rs.'000	Rs.'000
Balance as at 1st April 2024	2,230,286	3,204,000	5,384,232	1,053,010	920,000	23,402,957	31,857,928	68,052,413	2,293,388	70,345,801
Total comprehensive income										
Profit for the period	-	-	-	-	-	-	2,218,762	2,218,762	60,760	2,279,522
Other comprehensive income	-	-	-	(47,016)	-	-	-	(47,016)	-	(47,016)
Total comprehensive income	**-**	**-**	**-**	**(47,016)**	**-**	**-**	**2,218,762**	**2,171,746**	**60,760**	**2,232,506**
Transactions with equity holders of the Company and other transfers , recognised directly in equity										
Depreciation on revaluation surplus	-	-	(3,033)	-	-	-	3,033	-	-	-
Payment of forfeited dividends	-	-	-	-	-	-	(36)	(36)	-	(36)
Dividends - cash	-	-	-	-	-	-	(454,709)	(454,709)	-	(454,709)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(3,033)**	**-**	**-**	**-**	**(451,712)**	**(454,745)**	**-**	**(454,745)**
Balance as at 30th June 2024	**2,230,286**	**3,204,000**	**5,381,199**	**1,005,994**	**920,000**	**23,402,957**	**33,624,978**	**69,769,414**	**2,354,148**	**72,123,562**
Balance as at 01st April 2025	2,230,286	3,504,000	5,434,116	1,370,884	920,000	23,402,957	40,353,701	77,215,944	2,509,125	79,725,069
Total comprehensive income										
Profit for the period	-	-	-	-	-	-	2,505,061	2,505,061	73,149	2,578,210
Other comprehensive income	-	-	-	213,945	-	-	-	213,945	-	213,945
Total comprehensive income	**-**	**-**	**-**	**213,945**	**-**	**-**	**2,505,061**	**2,719,006**	**73,149**	**2,792,155**
Transactions with equity holders of the Company and other transfers , recognised directly in equity										
Depreciation on revaluation surplus	-	-	(2,925)	-	-	-	2,925	-	-	-
Transfer on divestment of investment in associate	-	-	(195,578)				195,578	-	-	-
Dividends -Cash	-	-	-	-	-	-	(852,579)	(852,579)	(72,600)	(925,179)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(198,503)**	**-**	**-**	**-**	**(654,076)**	**(852,579)**	**(72,600)**	**(925,179)**
Balance as at 30th June 2025	**2,230,286**	**3,504,000**	**5,235,613**	**1,584,829**	**920,000**	**23,402,957**	**42,204,686**	**79,082,371**	**2,509,674**	**81,592,045**

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

PUBLIC

CENTRAL FINANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY
For the three months ended 30th June 2025

Company	Stated capital Rs.'000	Statutory reserve fund Rs.'000	Revaluation reserve Rs.'000	Loan loss reserve Rs.'000	General reserve Rs.'000	Retained earnings Rs.'000	Total Rs.'000
Balance as at 01st April 2024	2,230,286	3,204,000	3,953,451	920,000	23,391,776	16,619,099	50,318,612
Total comprehensive income							
Profit for the period	-	-	-	-	-	1,155,346	1,155,346
Other comprehensive income	-	-	-	-	-	-	-
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**1,155,346**	**1,155,346**
Transactions with equity holders of the Company and other transfers , recognised directly in equity							
Depreciation on revaluation surplus	-	-	(2,375)	-	-	2,375	-
Payment of forfeited dividends	-	-	-	-	-	(36)	(36)
Dividends - Cash	-	-	-	-	-	(454,709)	(454,709)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(2,375)**	**-**	**-**	**(452,370)**	**(454,745)**
Balance as at 30th June 2024	**2,230,286**	**3,204,000**	**3,951,076**	**920,000**	**23,391,776**	**17,322,075**	**51,019,213**
Balance as at 01st April 2025	2,230,286	3,504,000	3,943,952	920,000	23,391,776	21,215,428	55,205,442
Total comprehensive income							
Profit for the period	-	-	-	-	-	1,741,830	1,741,830
Other comprehensive income	-	-	-	-	-	-	-
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**1,741,830**	**1,741,830**
Transactions with equity holders of the Company and other transfers , recognised directly in equity							
Depreciation on revaluation surplus	-	-	(2,375)	-	-	2,375	-
Dividends -Cash	-	-	-	-	-	(852,579)	(852,579)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(2,375)**	**-**	**-**	**(850,204)**	**(852,579)**
Balance as at 30th June 2025	**2,230,286**	**3,504,000**	**3,941,577**	**920,000**	**23,391,776**	**22,107,054**	**56,094,693**

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

PUBLIC

CENTRAL FINANCE COMPANY PLC
STATEMENT OF CASH FLOWS

For the three months ended 30th June	Group		Company	
	2025 Unaudited Rs.'000	2024 Unaudited Rs.'000	**2025 Unaudited Rs.'000**	2024 Unaudited Rs.'000
Cash flows from operating activities				
Interest receipts	**3,897,472**	4,551,318	**3,815,654**	4,440,486
Interest payments	**(451,262)**	(692,462)	**(451,424)**	(697,957)
Recoveries on bad debts previously written off	**119,706**	100,779	**119,706**	100,779
Receipts from other operating activities	**2,232,641**	1,818,771	**444,412**	378,025
Cash payments to employees and suppliers	**(3,131,217)**	(2,667,576)	**(1,508,187)**	(1,301,273)
Operating profit before changes in operating assets	**2,667,340**	3,110,830	**2,420,161**	2,920,060
(Increase) / decrease in operating assets:				
Debt and Other Financial Instruments	**1,641,282**	1,307,136	**1,641,282**	1,307,136
Loans to customers	**(16,286,613)**	(8,953,372)	**(16,281,469)**	(8,950,271)
Customer repayments	**10,658,553**	7,950,974	**10,655,391**	7,947,954
Others	**(766,291)**	(449,076)	**(763,741)**	(440,347)
Increase / (decrease) in operating liabilities:				
Net cash effect on deposits	**2,214,593**	(1,477,051)	**2,215,705**	(1,539,229)
Net cash from operating activities before taxes on financial services	**128,864**	1,489,441	**(112,671)**	1,245,303
Taxes on financial services	**(539,512)**	(472,730)	**(539,512)**	(472,730)
Net cash on operating activities before income tax	**(410,648)**	1,016,711	**(652,183)**	772,573
Income tax paid	**(604,218)**	(504,090)	**(535,995)**	(449,986)
Net cash generated from/(used in) operating activities	**(1,014,866)**	512,621	**(1,188,178)**	322,587
Cash flows from investing activities				
Dividends received from equity accounted investees	**-**	34,167	**-**	-
Dividends received from other companies	**16,256**	8,042	**16,256**	7,258
Acquisition of financial investments	**(2,031,358)**	(744,797)	**-**	-
Proceeds from sale of financial investments	**1,888,001**	569,005	**-**	-
Proceeds from divestment of associate company	**307,597**	-	**239,918**	-
Investment in unquoted shares	**-**	(37,786)	**-**	(37,786)
Purchase of property, plant and equipment	**(138,931)**	(203,808)	**(129,267)**	(191,294)
Disposal of property, plant and equipment	**14,140**	12,160	**14,140**	5,600
Net cash generated from/ (used in) investing activities	**55,705**	(363,017)	**141,047**	(216,222)
Cash flows from financing activities				
Proceeds from borrowings	**3,350,000**	500,000	**3,350,000**	-
Repayment of borrowings	**(2,302,220)**	(4,320)	**(2,300,000)**	-
Lease installment settlement	**(52,391)**	(35,241)	**(65,081)**	(45,930)
Net cash generated from/(used in) financing activities	**995,389**	460,439	**984,919**	(45,930)
Net increase in cash and cash equivalents	**36,228**	610,043	**(62,212)**	60,435
Cash and cash equivalents at the beginning of the period	**546,616**	441,369	**421,924**	341,147
Cash and cash equivalents at the end of the period	**582,844**	1,051,412	**359,712**	401,582
Cash and cash equivalents	**1,006,308**	1,290,076	**770,944**	604,746
Bank overdrafts	**(423,476)**	(238,903)	**(411,237)**	(203,397)
Impairment provision for cash equivalents	**12**	239	**5**	233
Cash and cash equivalents at the end of the period	**582,844**	1,051,412	**359,712**	401,582

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 2025 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 30.06.2025	As at 31.03.2025
Ordinary shares	**227,354,462**	227,354,462
	227,354,462	227,354,462

4 Market price per share

	Quarter ended 30.06.2025	Quarter ended 31.03.2025
	Rs.	Rs.
Highest	**265.00**	226.00
Lowest	**167.00**	180.00
Last traded	**263.75**	194.25

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

	As at 30.06.2025	As at 31.03.2025
A.R. Fernando	**Nil**	Nil
E.H. Wijenaike	**35,039,742**	35,039,742
A.K. Gunaratne	**1,810,661**	1,810,661
D.P. de Silva	**225,117**	225,117
C.K. Hettiarachchi	**134,399**	134,399
K.B. Herath	**Nil**	Nil
M.H.de Silva	**Nil**	Nil
M.S.De Saram	**Nil**	Nil
S.H.Munasinghe	**Nil**	N/A
N.K.Arunatilake	**Nil**	N/A

6 Twenty largest shareholders of the Company are as follows:

		As at 30.06.2025		*As at 31.03.2025	
		Number of	**%**	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. Wijenaike	**35,039,742**	**15.41**	35,039,742	15.41
3	Employees Provident Fund	**22,735,446**	**10.00**	23,702,974	10.43
4	Thurston Investments Limited	**13,624,392**	**5.99**	13,849,392	6.09
5	Hallsville Frontier Equities Limited	**13,083,136**	**5.75**	13,083,136	5.75
6	E.W. Balasuriya & Co.(Pvt) Ltd. A/C No.01	**8,889,789**	**3.91**	8,889,789	3.91
7	A.J. Wijenaike	**7,091,476**	**3.12**	7,091,476	3.12
8	Ceylon Investment PLC A/C No.02	**4,814,663**	**2.12**	5,414,663	2.38
9	Ceylon Guardian Investment Trust PLC A/C No.02	**4,688,801**	**2.06**	5,088,801	2.24
10	C.R. Dunuwille	**2,923,384**	**1.29**	2,923,384	1.29
11	N.M. Gunawardana	**2,818,820**	**1.24**	2,818,820	1.24
12	P.R. Munasinha	**2,659,783**	**1.17**	2,659,783	1.17
13	Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund	**2,135,065**	**0.94**	1,056,298	0.46
14	S.K. Wedande	**1,847,633**	**0.81**	1,847,633	0.81
15	A.K.Gunaratne	**1,810,661**	**0.80**	1,810,661	0.80
16	H.Yusoof	**1,630,754**	**0.72**	1,234,256	0.54
17	J.B.Cocoshell (Pvt) Ltd.	**1,543,922**	**0.68**	1,806,155	0.79
18	N.M.Wahab	**1,526,448**	**0.67**	1,526,448	0.67
19	S.N.P.Palihena	**1,473,637**	**0.65**	-	-
20	Shalfar Pty Ltd	**1,458,834**	**0.64**	1,458,834	0.64
		168,421,482	**74.08**	167,927,341	73.86
	Others	**58,932,980**	**25.92**	59,427,121	26.14
	Total	**227,354,462**	**100.00**	227,354,462	100.00

*Comparative shareholdings as at 31.03.2025 held by the twenty largest shareholders as at 30.06.2025.

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 No.7.13.1 of the Listing Rules of the Colombo Stock Exchange as of 30.06.2025 and relevant information is given below.

As at 30.06.2025

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.38.10 Bn	no minimum % required	63.54%	500	4,590

As at 31.03.2025

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.28.08 Bn	no minimum % required	63.59%	500	4,247

8 **Commitments and Contingencies**

The Commitments (unutilised credit facilities) and Contingencies (fully secured guarantees issued on behalf of depositors) as at 30th June 2025 amounted to Rs. 499.22 Mn. (As at 31st March 2025 - Rs. 296.46 Mn)

Company and the group

The outstanding tax assessments related to the Company amounted to Rs.998.20 Mn which have been duly appealed as of 30.06.2025.The outstanding tax assessments related to Subsidiary Companies includes Rs. 70.9 Mn in CF Insurance Brokers (Pvt) Ltd., Rs. 26.7 Mn in Hedges Court Residencies (Pvt) Ltd, Rs. 17.8 Mn in Central Industries PLC, Rs. 2.3 Mn in Central Transport & Travels Ltd , Rs. 0.3 Mn in Expanded Plastic Products (Private) Limited and Rs. 1 Mn in Central Homes Private Limited which have been duly appealed as of 30.06.2025.

Capital commitments

Capital expenditure approved by the board of directors for which provision has not been made in the financial statements amounts to approximately Rs 132.57 Mn. (As at 31st March 2025 -Rs.161.26 Mn) for the Company and Rs. 194.87 Mn (As at 31st March 2025 - Rs. 236.18 Mn) for the Group.

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.

CENTRAL FINANCE COMPANY PLC
NOTES TO THE INTERIM FINANCIAL STATEMENTS

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

30.06.2025	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	671,419	-	-	671,419
Unquoted equities	-	-	167,822	167,822
Investments in units	-	1,459,334	-	1,459,334
	671,419	1,459,334	167,822	2,298,575

Fair value through profit or loss financial assets - Group

31.03.2025	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	591,404	-	-	591,404
Unquoted equities	-	-	167,822	167,822
Investments in units	-	1,048,223	-	1,048,223
	591,404	1,048,223	167,822	1,807,449

Fair value through profit or loss financial assets - Company

30.06.2025	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	617,595	-	-	617,595
Unquoted equities	-	-	165,505	165,505
Investments in units	-	882,163	-	882,163
	617,595	882,163	165,505	1,665,263

Fair value through profit or loss financial assets - Company

31.03.2025	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	537,191	-	-	537,191
Unquoted equities	-	-	165,505	165,505
Investments in units	-	763,974	-	763,974
	537,191	763,974	165,505	1,466,670

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.

	Group		**Company**	
As at	**30.06.2025**	**31.03.2025**	**30.06.2025**	**31.03.2025**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Balance at the beginning of the period	167,822	120,303	165,505	118,390
Additions during the period	-	37,786	-	37,786
Changes in fair value during the period	-	9,733	-	9,329
Balance at the end of the period	167,822	167,822	165,505	165,505

Level 01 valuations are based on market prices published by the Colombo Stock Exchange for shares quoted on the Colombo Stock Exchange and
Level 02 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.

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CENTRAL FINANCE COMPANY PLC
NOTES TO THE INTERIM FINANCIAL STATEMENTS

10 **Analysis of financial assets and liabilities by measurement basis - Group**
As at 30.06.2025

	Amortised cost	Fair value			Total
		Level 1	Level 2	Level 3	
Description	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**
Cash and cash equivalents	1,006,308	-	1,006,308	-	1,006,308
Securities bought under repurchase agreements	4,382,089	-	4,387,534	-	4,387,534
Financial assets at amortised cost- Debt and other financial instruments	18,416,041	-	18,897,110	-	18,897,110
Financial assets at amortised cost- Loans and receivables from customers	13,536,541	-	13,810,108	-	13,810,108
Financial assets at amortised cost- Net investment in leases and hire purchase	59,651,912	-	59,651,912	-	59,651,912
Trade receivables	1,427,998	-	1,427,998	-	1,427,998
Other financial assets	143,727	-	143,727	-	143,727
Total financial assets	98,564,616	-	99,324,697	-	99,324,697
Bank overdrafts	423,476	-	423,476	-	423,476
Financial liabilities at amortised cost -Deposits	44,223,453	-	45,108,428	-	45,108,428
Financial liabilities at amortised cost -Interest bearing borrowings	1,055,099	-	1,055,999	-	1,055,999
Lease liabilities	600,221	-	699,287	-	699,287
Other financial liabilities	2,029,369	-	2,029,369	-	2,029,369
Total financial liabilities	48,331,618	-	49,316,559	-	49,316,559

Analysis of financial assets and liabilities by measurement basis - Group
As at 31.03.2025

	Amortised cost	Fair value			Total
		Level 1	Level 2	Level 3	
Description	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**
Cash and cash equivalents	1,011,416	-	1,011,416	-	1,011,416
Securities bought under repurchase agreements	3,401,767	-	3,416,889	-	3,416,889
Financial assets at amortised cost- Debt and other financial instruments	21,070,588	-	21,569,434	-	21,569,434
Financial assets at amortised cost- Loans and receivables from customers	9,574,069	-	10,018,904	-	10,018,904
Financial assets at amortised cost- Net investment in leases and hire purchase	56,556,667	-	56,556,667	-	56,556,667
Trade receivables	1,419,590	-	1,419,590	-	1,419,590
Other financial assets	111,658	-	111,658	-	111,658
Total financial assets	93,145,755	-	94,104,558	-	94,104,558
Bank overdrafts	464,813	-	464,813	-	464,813
Financial liabilities at amortised cost -Deposits	41,675,987	-	42,826,994	-	42,826,994
Financial liabilities at amortised cost -Interest bearing borrowings	4,444	-	4,548	-	4,548
Lease liabilities	601,993	-	695,981	-	695,981
Other financial liabilities	1,534,623	-	1,534,623	-	1,534,623
Total financial liabilities	44,281,860	-	45,526,959	-	45,526,959

Analysis of financial assets and liabilities by measurement basis - Company
As at 30.06.2025

	Amortised cost	Fair value			Total
		Level 1	Level 2	Level 3	
Description	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	
Cash and cash equivalents	770,944	-	770,944	-	770,944
Securities bought under repurchase agreements	4,382,089	-	4,387,534	-	4,387,534
Financial assets at amortised cost- Debt and other financial instruments	15,059,039	-	15,200,543	-	15,200,543
Financial assets at amortised cost- Loans and receivables from customers	13,528,779	-	13,802,346	-	13,802,346
Financial assets at amortised cost- Net investment in leases and hire purchase	59,651,912	-	59,651,912	-	59,651,912
Other financial assets	126,075	-	126,075	-	126,075
Total financial assets	93,518,838	-	93,939,354	-	93,939,354
Bank overdrafts	411,237	-	411,237	-	411,237
Financial liabilities at amortised cost -Deposits	44,680,274	-	45,565,249	-	45,565,249
Financial liabilities at amortised cost -Interest bearing borrowings	1,052,875		1,053,775		1,053,775
Lease liabilities	832,621	-	941,892	-	941,892
Other financial liabilities	1,775,642	-	1,775,642	-	1,775,642
Total financial liabilities	48,752,649	-	49,747,795	-	49,747,795

Analysis of financial assets and liabilities by measurement basis - Company
As at 31.03.2025

	Amortised cost	Fair value			Total
		Level 1	Level 2	Level 3	
Description	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	
Cash and cash equivalents	874,621	-	874,621	-	874,621
Securities bought under repurchase agreements	3,401,767	-	3,416,889	-	3,416,889
Financial assets at amortised cost- Debt and other financial instruments	17,597,353	-	17,765,194	-	17,765,194
Financial assets at amortised cost- Loans and receivables from customers	9,566,996	-	10,011,831	-	10,011,831
Financial assets at amortised cost- Net investment in leases and hire purchase	56,556,667	-	56,556,667	-	56,556,667
Other financial assets	77,825	-	77,825	-	77,825
Total financial assets	88,075,229	-	88,703,027	-	88,703,027
Bank overdrafts	452,705	-	452,705	-	452,705
Financial liabilities at amortised cost -Deposits	42,122,280	-	43,273,287	-	43,273,287
Lease liabilities	841,908	-	935,896	-	935,896
Other financial liabilities	1,389,917	-	1,389,917	-	1,389,917
Total financial liabilities	44,806,810	-	46,051,805	-	46,051,805

CENTRAL FINANCE COMPANY PLC
NOTES TO THE INTERIM FINANCIAL STATEMENTS

11 In assessing the Expected Credit Loss (ECL) for the period ended 30th June 2025, Company consistently adopted above 30 days past due as the point in which significant increase in credit risk (SICR) occurs and above 90 days past due as the default point for all credit products in compliance with the Finance Business Act Direction No 01 of 2020 - Classification & Measurement of Credit Facilities. The Company has adopted the basis provided in section 4.3.1 (i) of the Direction for the reclassification of non-performing loans(NPLs) to performing loans(PLs) on clearance of the entire arrears for the purpose of calculation of Expected Credit Loss w.e.f. 30th September 2024.

The impairment includes post model adjustments for the potential impairment that could arise through various stress testing techniques to ensure adequate provision for impairment is recognized in the financial statements as of 30th June 2025. The improvements in macro-economic conditions had been taken in to consideration in assessing the maro-economic factor assessment and potential downgrade of the credit portfolio for Expected Credit Loss as of 30th June 2025.

The impairment reversal for the Company amounted to Rs. 366.55 Mn for the period ended 30th June 2025 while an impairment reversal of Rs. 280.97 Mn was reported for the period ended 30th June 2024. The impairment reversal was mainly due to customer engagement driven collection efforts leading to improved recoveries and significant reduction in NPLs, re-assessment of assumptions on stress testing scenarios arising from improved macro economic conditions and decrease in probability of default ratios (PDs) compared to prior period.

12 A final dividend of Rs.3.75 per share payable by cash for the financial year ended 31st March 2025 approved by the shareholders at the Annual General Meeting held on 30th June 2025, was paid on 07th July 2025.

13 Divestment of equity stake held in Tea Smallholder Factories PLC (TSFP)

Pursuant to the acquisition of a 37.59% equity stake in Tea Smallholder Factories PLC by Udapussellawa Plantations PLC on 3rd April 2025 at a price of Rs. 35/- per share, and the subsequent announcement of a mandatory offer in accordance with the Takeovers and Mergers Code of 1995, the Board of Directors of Central Finance Company PLC, together with its subsidiary CF Growth Fund, accepted the said offer. Consequently, the CF Group divested its 29.29% stake in Tea Smallholder Factories PLC in June 2025.

The Company has recorded a profit of Rs. 140,581 (000's) from the divestment of its equity interest in TSFP. However, at the Group level, the transaction has resulted in a loss of Rs. 223,335 (000's) due to cumulative share of profit and other comprehensive income of TSFP accounted under equity method. The profit/loss on disposal has been disclosed under "Other Income / Losses" in the financial statements for the period ended 30th June 2025.

	Central Finance Company PLC	CF Growth Fund Ltd	Group
Number of shares held by the Group	6,854,814	1,933,678	8,788,492
Holdings (%)	22.85%	6.45%	29.29%
Sales proceeds (Rs. 000's)	239,918	67,679	307,597
Cost of investment (Rs. 000's)	99,337	30,361	129,698
Share of associate companies retained assets (Rs. 000's)*	-	-	401,234
Profit/(Loss) on sale (Rs. 000's)	140,581	37,318	(223,335)

*The cumulative share of profit and other comprehensive income, including the revaluation reserve, previously recognized under the equity method in the consolidated financial statements.

The cumulative other comprehensive income related to Tea Smallholder Factories PLC (TSFP), previously recognized under the Group revaluation reserve amounting to Rs. 195,578 (000's), has been directly transferred to retained earnings upon the divestment of the associate.

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

15 **Selected Performance Indicators of the Company**	**As at 30.06.2025**	**As at 30.06.2024**
Regulatory Capital Adequacy (%) (Note)		
Tier 1 Capital Adequacy Ratio (Minimum - 10%)	43.04%	51.97%
Total Capital Adequacy Ratio (Minimum - 14%)	40.90%	52.31%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	112.81%	106.65%
Profitability (%)		
Return on Average Assets - After Tax (Annualized)	6.47%	4.59%
Return on Average Equity - After Tax (Annualized)	12.52%	9.12%
Asset Quality (%)		
Gross Stage 3 Loans Ratio	2.09%	6.02%
Net Stage 3 Loans Ratio	0.48%	2.20%
Net Stage 3 Loans to Core Capital Ratio	0.78%	2.81%
Stage 3 Impairment Coverage Ratio	77.29%	63.38%
Total Impairment Coverage Ratio	3.78%	9.09%
Liquidity (%)		
Required Minimum Amount of Liquid Assets (Rs. 000's)	4,532,150	4,365,828
Available Minimum Amount of Liquid Assets (Rs. 000's)	9,768,203	24,766,851
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	215.53%	567.29%

Note - Company has calculated Stage-3 loans.as per section 4.3.1 (i) of the Finance Business Act Direction No 01 of 2020 - Classification & Measurement of Credit Facilities for the reclassification of non-performing loans(NPLs) to performing loans(PLs) on clearance of the entire arrears.as of 30th June 2025. The Company adopted the aforesaid section 4.3.1 (i) w.e.f. 30th September 2024.

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BUSINESS SEGMENT INFORMATION

All figures in Rs.000	Leasing, hire purchase and other advances		Medical services		Manufacturing		Insurance broking		Investments		Real estate		Intra segmental adjustments		Total	
For the three months ended 30th June	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**	**2025**	**2024**
Revenue																
Interest income	**3,784,917**	3,340,859	**6,974**	3,402	**23,845**	26,738	**69,123**	50,117	**537,185**	888,638	**1,492**	1,295	**-**	-	**4,423,536**	4,311,049
Other revenue	**-**	-	**35,381**	38,299	**1,330,213**	1,169,549	**92,267**	73,276	**-**	-	**-**	-	**-**	-	**1,457,861**	1,281,124
Net income from financial instruments at FVTPL	**37**	70	**-**	3,610	**5,451**	10,542	**9,905**	23,760	**214,920**	94,919	**-**	-	**-**	**-**	**230,313**	132,901
Operating lease income	**399,226**	334,529		-		-		-		-		-	**-**	-	**399,226**	334,529
Other income / losses	**424,389**	237,989	**559**	576	**1,272**	1,048	**8,011**	220	**195,217**	-	**22**	261	**(425,602)**	-	**203,868**	240,094
Income from external customers	**4,608,569**	3,913,447	**42,914**	45,887	**1,360,781**	1,207,877	**179,306**	147,373	**947,322**	983,557	**1,514**	1,556	**(425,602)**	-	**6,714,804**	6,299,697
Inter - segment income	**10,509**	14,277	**-**	-	**10**	9	**3,989**	4,131	**4,968**	5,439	**15,373**	13,875	**(34,849)**	(37,731)	**-**	-
Total income	**4,619,078**	3,927,724	**42,914**	45,887	**1,360,791**	1,207,886	**183,295**	151,504	**952,290**	988,996	**16,887**	15,431	**(460,451)**	(37,731)	**6,714,804**	6,299,697
Expenses																
Interest expenses	**(817,897)**	(853,951)	**-**	-	**-**	-	**-**	-	**(242,877)**	(514,944)	**(719)**	(988)	**8,200**	1,083	**(1,053,292)**	(1,368,800)
Depreciation & amortisation	**(176,483)**	(141,220)	**(1,560)**	(1,632)	**(22,501)**	(20,060)	**(5,438)**	(5,297)	**(3)**	(3)	**(869)**	(869)	**16,801**	13,119	**(190,053)**	(155,962)
Cost of sales	**-**	-	**(15,713)**	(18,032)	**(1,050,784)**	(924,590)	**-**	-	**-**	-	**-**	-	**-**	-	**(1,066,497)**	(942,622)
Impairment (charge)/reversal and other credit losses	**362,527**	288,480	**-**	-	**-**	5,000	**(454)**	29	**3,525**	(7,535)	**(83)**	(114)	**-**	(5)	**365,515**	285,855
Other operating and administrative expenses	**(1,534,295)**	(1,368,060)	**(15,335)**	(13,795)	**(90,743)**	(107,349)	**(37,551)**	(31,879)	**(114)**	(50)	**(1,941)**	(2,157)	**(6,365)**	(3,317)	**(1,686,344)**	(1,526,607)
	(2,166,148)	(2,074,751)	**(32,608)**	(33,459)	**(1,164,028)**	(1,046,999)	**(43,443)**	(37,147)	**(239,469)**	(522,532)	**(3,612)**	(4,128)	**18,636**	10,880	**(3,630,671)**	(3,708,136)
Inter - segment expenses	**(24,625)**	(23,693)	**-**	-	**-**	-	**(10,224)**	(14,038)	**-**	-	**-**	-	**34,849**	37,731	**-**	-
Total expenses	**(2,190,773)**	(2,098,444)	**(32,608)**	(33,459)	**(1,164,028)**	(1,046,999)	**(53,667)**	(51,185)	**(239,469)**	(522,532)	**(3,612)**	(4,128)	**53,485**	48,611	**(3,630,671)**	(3,708,136)
Segment results	**2,428,305**	1,829,280	**10,306**	12,428	**196,763**	160,887	**129,628**	100,319	**712,821**	466,464	**13,275**	11,303	**(406,966)**	10,880	**3,084,133**	2,591,561
Share of profit of equity accounted investees															**1,010,986**	912,250
Operating profit before taxes on financial services															**4,095,119**	3,503,811
Taxes on financial services															**(584,014)**	(466,073)
Profit before tax															**3,511,105**	3,037,738
Income tax expense															**(932,895)**	(758,216)
Profit for the period															**2,578,210**	2,279,522
Non-controlling interest															**73,149**	60,760
Profit attributable to equity holders of the parent															**2,505,061**	2,218,762
	As at 30.06.2025	As at 31.03.2025	**As at 30.06.2025**	As at 31.03.2025	**As at 30.06.2025**	As at 31.03.2025	**As at 30.06.2025**	As at 31.03.2025	**As at 30.06.2025**	As at 31.03.2025	**As at 30.06.2025**	As at 31.03.2025	**As at 30.06.2025**	As at 31.03.2025	**As at 30.06.2025**	As at 31.03.2025
Segment assets	**86,193,205**	79,238,354	**742,052**	734,953	**5,368,466**	5,177,572	**6,985,131**	6,527,719	**27,806,158**	28,911,075	**1,027,320**	1,010,672	**(11,447,383)**	(10,862,151)	**116,674,949**	110,738,194
Investments in equity accounted investees															**18,991,315**	18,297,316
Unallocated assets															**996,814**	1,117,577
Total assets	**86,193,205**	79,238,354	**742,052**	734,953	**5,368,466**	5,177,572	**6,985,131**	6,527,719	**27,806,158**	28,911,075	**1,027,320**	1,010,672	**(11,447,383)**	(10,862,151)	**136,663,078**	130,153,087
Segment liabilities	**39,326,412**	32,344,653	**157,631**	157,095	**918,970**	720,978	**581,207**	589,917	**10,461,303**	13,172,987	**470,475**	463,777	**(1,322,243)**	(1,284,370)	**50,593,755**	46,165,037
Unallocated liabilities															**4,477,279**	4,262,981
Total liabilities	**39,326,412**	32,344,653	**157,631**	157,095	**918,970**	720,978	**581,207**	589,917	**10,461,303**	13,172,987	**470,475**	463,777	**(1,322,243)**	(1,284,370)	**55,071,034**	50,428,018
For the three months ended 30th June	**2025**	2024	**2025**	2024	**2025**	2024	**2025**	2024	**2025**	2024	**2025**	2024	**2025**	2024	**2025**	2024
Additions to non-current assets	**88,521**	237,206	**49**	17	**2,107**	2,826	**-**	2,510	**-**	-	**-**	-	**-**	-	**90,677**	242,559
Additions to intangible assets	**2,335**	-	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-			**2,335**	-
Additions to right of use assets	**28,099**	20,261	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**28,099**	20,261
															-	-
Cash flows from operating activities	**(4,094,268)**	(1,804,624)	**4,228**	6,741	**42,164**	45,412	**137,428**	74,012	**2,902,532**	2,132,489	**13,217**	13,388	**(20,167)**	45,203	**(1,014,866)**	512,621
Cash flows from investing activities	**(114,777)**	(186,845)	**(49)**	(2,905)	**(2,173)**	(5,073)	**(72,801)**	(28,011)	**258,223**	(64,771)	**(13,830)**	(13,234)	**1,112**	(62,178)	**55,705**	(363,017)
Cash flows from financing activities	**984,919**	(45,930)	**-**	-	**(2,220)**	495,680	**(6,365)**	(6,164)	**-**	(50)	**-**	(70)	**19,055**	16,973	**995,389**	460,439

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 (lka) by Fitch Ratings Lanka Ltd.

DIRECTORS

A.R. Fernando	- Chairman / Non-Independent Non-executive Director
A.K. Gunaratne	- Managing Director/Chief Executive Officer
D.P. de Silva	- Deputy Managing Director
C.K. Hettiarachchi	- Director (Marketing)
K.B. Herath	- Independent Non-executive Director
M.H.de Silva	- Senior Independent Non-executive Director
E.H. Wijenaike	- Non- Independent Non - executive Director
M.S.De Saram	- Independent Non - executive Director
S.H.Munasinghe	- Independent Non - executive Director
N.K.Arunatilake	- Independent Non - executive Director

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.

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Telephone : 011 - 2315065

REGISTRARS
Corporate Services (Pvt) Limited,
216, de Saram Place,
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Telephone : 011 - 4605100

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

CITY OFFICE
270, Vauxhall Street, Colombo 2.
Telephone : 011 - 2300555
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, Kuliyapitiya, Kurunegala, Maharagama, Mahiyanganaya, Maho, Malabe, Mannar, Maradana, Matale, Matara, Matugama, Mawanella, Mawathagama, Melsiripura, Minuwangoda, Mirigama, Monaragala, Narammala,Natttandiya, 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.