PUBLIC

CENTRAL FINANCE COMPANY PLC
INTERIM FINANCIAL STATEMENTS
FOR THE THREE MONTHS ENDED
30TH JUNE 2026

CENTRAL FINANCE COMPANY PLC
INCOME STATEMENT

For the three months ended 30th June	Group			Company		
	2026	2025		**2026**	2025	
	Unaudited	Unaudited	Increase (decrease)	**Unaudited**	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Income	**8,605,366**	6,584,821	31	**6,618,871**	5,425,486	22
Interest income	**5,498,460**	4,423,536	24	**5,393,221**	4,311,818	25
Interest expenses	**(1,784,732)**	(1,054,907)	69	**(1,821,513)**	(1,071,790)	70
Net interest income	**3,713,728**	3,368,629	10	**3,571,708**	3,240,028	10
Net income from financial instruments at FVTPL	**185,495**	230,313	(19)	**177,874**	214,848	(17)
Net other revenue	**628,558**	391,364	61	**-**	-	-
Operating lease income	**525,846**	399,226	32	**529,108**	402,891	31
Other income /losses	**419,914**	73,885	468	**518,668**	495,929	5
Total operating income	**5,473,541**	4,463,417	23	**4,797,358**	4,353,696	10
Impairment reversal and other credit losses	**253,089**	495,498	(49)	**252,685**	496,537	(49)
Net Operating Income	**5,726,630**	4,958,915	15	**5,050,043**	4,850,233	4
Operating expenses						
Personnel expenses	**(1,166,845)**	(1,022,824)	14	**(1,028,075)**	(899,781)	14
Premises, equipment, establishment and other expenses	**(1,178,520)**	(851,958)	38	**(1,052,117)**	(812,226)	30
	(2,345,365)	(1,874,782)	25	**(2,080,192)**	(1,712,007)	22
Operating profit before share of profit of equity accounted investees	**3,381,265**	3,084,133	10	**2,969,851**	3,138,226	(5)
Share of profit of equity accounted investees, net of tax	**974,386**	1,010,986	(4)	**-**	-	-
Operating profit before taxes on financial services	**4,355,651**	4,095,119	6	**2,969,851**	3,138,226	(5)
Taxes on financial services	**(554,041)**	(584,014)	(5)	**(554,041)**	(584,014)	(5)
Profit before tax	**3,801,610**	3,511,105	8	**2,415,810**	2,554,212	(5)
Income tax expense	**(906,696)**	(932,895)	(3)	**(740,216)**	(812,382)	(9)
Profit for the period	**2,894,914**	2,578,210	12	**1,675,594**	1,741,830	(4)
Profit attributable to :						
Equity holders of the parent	**2,796,866**	2,505,061	12	**1,675,594**	1,741,830	(4)
Non-controlling interest	**98,048**	73,149	34	**-**	-	-
Profit for the period	**2,894,914**	2,578,210	12	**1,675,594**	1,741,830	(4)
Basic and Diluted Earnings Per Share (Rs.)	**12.30**	11.02				

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		
	2026	2025		**2026**	2025	
	Unaudited	Unaudited	Increase (decrease)	**Unaudited**	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Profit for the period	**2,894,914**	2,578,210	12	**1,675,594**	1,741,830	(4)
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	**(882,059)**	213,945	(512)	-	-	-
Total other comprehensive income/(expense) to be reclassified to income statement	**(882,059)**	213,945	(512)	-	-	-
Other comprehensive income/(expense) for the period (net of tax)	**(882,059)**	213,945	(512)	**-**	-	-
Total comprehensive income for the period	**2,012,855**	2,792,155	(28)	**1,675,594**	1,741,830	(4)
Total comprehensive income Attributable to:						
Equity holders of the parent	**1,914,807**	2,719,006	(30)	**1,675,594**	1,741,830	(4)
Non-controlling interest	**98,048**	73,149	34	**-**	-	-
Total comprehensive income for the period	**2,012,855**	2,792,155	(28)	**1,675,594**	1,741,830	(4)

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

CENTRAL FINANCE COMPANY PLC
STATEMENT OF FINANCIAL POSITION

As at	Group		Company	
	30.06.2026	31.03.2026	**30.06.2026**	31.03.2026
	Unaudited	Audited	**Unaudited**	Audited
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
ASSETS				
Cash and cash equivalents	**2,115,323**	1,026,961	**1,858,748**	864,463
Fair value through profit or loss financial assets	**2,738,820**	2,194,171	**2,065,298**	1,904,352
Securities bought under repurchase agreements	**7,498,844**	6,322,443	**7,498,844**	6,322,443
Financial assets at amortised cost- Debt and other financial instruments	**9,254,135**	10,368,299	**6,442,714**	7,346,433
Financial assets at amortised cost- Loans and receivables from customers	**21,978,211**	21,447,200	**21,974,197**	21,444,964
Financial assets at amortised cost- Net investment in leases and hire purchase	**90,956,508**	83,377,069	**90,956,508**	83,377,069
Trade receivables	**1,884,427**	1,976,643	**-**	-
Investments in subsidiaries	**-**	-	**384,872**	384,872
Investments in equity accounted investees	**21,260,697**	21,168,369	**1,846,380**	1,846,380
Inventories and other stocks	**1,431,251**	1,730,962	**78,058**	76,400
Investment properties	**82,500**	82,500	**82,500**	82,500
Property, plant and equipment	**18,202,107**	16,793,815	**15,597,036**	14,173,082
Right of use assets	**716,066**	749,970	**896,002**	941,902
Intangible assets	**164,090**	183,327	**161,212**	180,194
Current tax assets	**42**	42	**-**	-
Deferred tax assets	**33,859**	33,859	**-**	-
Other assets	**1,620,510**	1,194,489	**1,239,986**	980,061
Real estates held for sale	**4,355**	4,368	**4,355**	4,368
Total assets	**179,941,745**	168,654,487	**151,086,710**	139,929,483
LIABILITIES				
Bank overdrafts	**405,709**	581,565	**396,006**	572,306
Financial liabilities at amortised cost -Deposits	**49,407,526**	48,811,525	**50,871,231**	49,899,646
Financial liabilities at amortised cost -Interest bearing borrowings	**30,098,870**	20,685,082	**30,098,870**	20,685,082
Lease liabilities	**739,299**	752,003	**938,052**	960,572
Employee benefit obligations	**2,446,900**	2,441,845	**2,220,378**	2,219,552
Current tax liabilities	**879,192**	645,293	**620,081**	439,477
Deferred tax liabilities	**2,812,815**	2,729,107	**2,305,022**	2,220,544
Other liabilities	**3,984,349**	3,928,658	**3,208,603**	3,326,852
Total liabilities	**90,774,660**	80,575,078	**90,658,243**	80,324,031
EQUITY				
Stated capital	**2,230,286**	2,230,286	**2,230,286**	2,230,286
Statutory reserve fund	**3,807,000**	3,807,000	**3,807,000**	3,807,000
Revaluation reserve	**5,247,294**	5,250,036	**3,932,077**	3,934,452
Fair value reserve	**(56,819)**	825,240	**-**	-
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	**50,820,597**	48,873,568	**26,147,328**	25,321,938
Total equity, excluding non-controlling interest	**86,371,315**	85,309,087	**60,428,467**	59,605,452
Non-controlling interest	**2,795,770**	2,770,322	**-**	-
Total equity	**89,167,085**	88,079,409	**60,428,467**	59,605,452
Total liabilities and equity	**179,941,745**	168,654,487	**151,086,710**	139,929,483
Net asset value per share - Rs.	**379.90**	375.23	**265.79**	262.17

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

12th August 2026
Colombo

PUBLIC

CENTRAL FINANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY
For the three months ended 30th June 2026

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 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**
Balance as at 01st April 2026	2,230,286	3,807,000	5,250,036	825,240	920,000	23,402,957	48,873,568	85,309,087	2,770,322	88,079,409
Total comprehensive income										
Profit for the period	-	-	-	-	-	-	2,796,866	2,796,866	98,048	2,894,914
Other comprehensive income	-	-	-	(882,059)	-	-	-	(882,059)	-	(882,059)
Total comprehensive income	**-**	**-**	**-**	**(882,059)**	**-**	**-**	**2,796,866**	**1,914,807**	**98,048**	**2,012,855**
Transactions with equity holders of the Company and other transfers , recognised directly in equity										
Depreciation on revaluation surplus	-	-	(2,742)	-	-	-	2,742	-	-	-
Dividends -Cash	-	-	-	-	-	-	(852,579)	(852,579)	(72,600)	(925,179)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(2,742)**	**-**	**-**	**-**	**(849,837)**	**(852,579)**	**(72,600)**	**(925,179)**
Balance as at 30th June 2026	**2,230,286**	**3,807,000**	**5,247,294**	**(56,819)**	**920,000**	**23,402,957**	**50,820,597**	**86,371,315**	**2,795,770**	**89,167,085**

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

CENTRAL FINANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY
For the three months ended 30th June 2026

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 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
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**
Balance as at 01st April 2026	2,230,286	3,807,000	3,934,452	920,000	23,391,776	25,321,938	59,605,452
Total comprehensive income							
Profit for the period	-	-	-	-	-	1,675,594	1,675,594
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**1,675,594**	**1,675,594**
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 2026	**2,230,286**	**3,807,000**	**3,932,077**	**920,000**	**23,391,776**	**26,147,328**	**60,428,467**

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	
	2026 Unaudited Rs.'000	2025 Unaudited Rs.'000	**2026 Unaudited Rs.'000**	2025 Unaudited Rs.'000
Cash flows from operating activities				
Interest receipts	**4,971,568**	3,897,472	**4,883,552**	3,815,654
Interest payments	**(943,179)**	(451,262)	**(943,242)**	(451,424)
Recoveries on bad debts previously written off	**121,688**	119,706	**121,688**	119,706
Receipts from other operating activities	**3,080,355**	2,232,641	**588,984**	444,412
Cash payments to employees and suppliers	**(3,617,115)**	(3,131,217)	**(1,715,241)**	(1,508,187)
Operating profit before changes in operating assets	**3,613,317**	2,667,340	**2,935,741**	2,420,161
(Increase) / decrease in operating assets:				
Debt and other financial instruments	**(229,000)**	1,641,282	**(229,000)**	1,641,282
Loans to customers	**(18,838,575)**	(16,286,613)	**(18,834,237)**	(16,281,469)
Customer repayments	**12,327,060**	10,658,553	**12,324,797**	10,655,391
Others	**(1,398,534)**	(766,291)	**(1,392,899)**	(763,741)
Increase / (decrease) in operating liabilities:				
Net cash effect on deposits	**2,659**	2,214,593	**347,480**	2,215,705
Net cash from operating activities before taxes on financial services	**(4,523,073)**	128,864	**(4,848,118)**	(112,671)
Taxes on financial services	**(527,352)**	(539,512)	**(527,352)**	(539,512)
Net cash on operating activities before income tax	**(5,050,425)**	(410,648)	**(5,375,470)**	(652,183)
Income tax paid	**(502,117)**	(604,218)	**(414,427)**	(535,995)
Net cash generated from/(used in) operating activities	**(5,552,542)**	(1,014,866)	**(5,789,897)**	(1,188,178)
Cash flows from investing activities				
Dividends received from other companies	**17,436**	16,256	**17,436**	16,256
Acquisition of financial investments	**(744,600)**	(2,031,358)	**-**	-
Proceeds from sale of financial investments	**591,214**	1,888,001	**-**	-
Proceeds from divestment of associate company	**-**	307,597	**-**	239,918
Purchase of property, plant and equipment	**(2,711,035)**	(138,931)	**(2,699,023)**	(129,267)
Disposal of property, plant and equipment	**339,396**	14,140	**332,025**	14,140
Net cash generated from/ (used in) investing activities	**(2,507,589)**	55,705	**(2,349,562)**	141,047
Cash flows from financing activities				
Proceeds from borrowings	**11,000,000**	3,350,000	**11,000,000**	3,350,000
Repayment of borrowings	**(1,629,965)**	(2,302,220)	**(1,629,965)**	(2,300,000)
Lease installment settlement	**(45,618)**	(52,391)	**(59,935)**	(65,081)
Net cash generated from/(used in) financing activities	**9,324,417**	995,389	**9,310,100**	984,919
Net increase in cash and cash equivalents	**1,264,286**	36,228	**1,170,641**	(62,212)
Cash and cash equivalents at the beginning of the period	**445,404**	546,616	**292,163**	421,924
Cash and cash equivalents at the end of the period	**1,709,690**	582,844	**1,462,804**	359,712
Cash and cash equivalents	**2,115,323**	1,006,308	**1,858,748**	770,944
Bank overdrafts	**(405,709)**	(423,476)	**(396,006)**	(411,237)
Impairment provision for cash equivalents	**76**	12	**62**	5
Cash and cash equivalents at the end of the period	**1,709,690**	582,844	**1,462,804**	359,712

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

PUBLIC

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 2026 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. The recovery of the written-off credit contracts are recalssified from "other income" to "impairment reversal and other credit losses".

3 Stated capital is represented by number of shares in issue as given below:

	As at 30.06.2026	As at 31.03.2026
Ordinary shares	**227,354,462**	227,354,462
	227,354,462	227,354,462

4 Market price per share

	Quarter ended 30.06.2026	Quarter ended 31.03.2026
	Rs.	Rs.
Highest	**262.00**	310.00
Lowest	**219.75**	208.00
Last traded	**230.00**	228.00

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

	As at 30.06.2026	As at 31.03.2026
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**	Nil
N.K.Arunatilake	**Nil**	Nil

6 Twenty largest shareholders of the Company are as follows:

		As at 30.06.2026		*As at 31.03.2026	
		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. Wijenaike	**35,039,742**	**15.41**	35,039,742	15.41
3	Employees Provident Fund	**22,735,446**	**10.00**	22,735,446	10.00
4	Thurston Investments Limited	**13,196,443**	**5.80**	13,824,392	6.08
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	**3,121,045**	**1.37**	3,121,045	1.37
9	Ceylon Guardian Investment Trust PLC A/C No.02	**3,096,773**	**1.36**	3,096,773	1.36
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	S.N.P.Palihena	**2,195,953**	**0.97**	2,195,953	0.97
14	D.P.Peiris	**2,000,000**	**0.88**	2,000,000	0.88
15	S.K. Wedande	**1,847,633**	**0.81**	1,847,633	0.81
16	A.K.Gunaratne	**1,810,661**	**0.80**	1,810,661	0.80
17	H.Yusoof	**1,746,233**	**0.77**	1,746,233	0.77
18	Perera and Sons Bakers (Pvt) Limited	**1,700,000**	**0.75**	1,500,000	0.66
19	N.M.Wahab	**1,526,448**	**0.67**	1,526,448	0.67
20	E.D.Pieris	**1,500,000**	**0.66**	1,500,000	0.66
		165,607,861	**72.84**	166,035,810	73.03
	Others	**61,746,601**	**27.16**	61,318,652	26.97
	Total	**227,354,462**	**100.00**	227,354,462	100.00

*Comparative shareholdings as at 31.03.2026 held by the twenty largest shareholders as at 30.06.2026.

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 30.06.2026 and relevant information is given below.

As at 30.06.2026

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.33.25 Bn	no minimum % required	63.60%	500	6,720

As at 31.03.2026

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.32.96 Bn	no minimum % required	63.60%	500	6,411

8 **Commitments and Contingencies**

The Commitments (unutilised credit facilities) and Contingencies (fully secured guarantees issued on behalf of depositors) as at 30th June 2026 amounted to Rs. 216 Mn. (As at 31st March 2026 - Rs. 287.00 Mn)

Company and the Group - Outstanding tax

The outstanding tax assessments related to the Company amounted to Rs.760.96 Mn which have been duly appealed as of 30.06.2026.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. 96.44 Mn in Central Industries PLC, Rs. 2.3 Mn in Central Transport & Travels Ltd , Rs. 0.3 Mn in Expanded Plastic Products (Private) Limited, Rs. 1 Mn in Central Homes Private Limited and Rs. 2.3 Mn in CF Growth Fund Ltd which have been duly appealed as of 30.06.2026.

Company and the Group - Litigations & Claims

There are no material litigations outstanding against the Company/Group as at 30th June 2026 that require provision or disclosure in the financial statements, as the Board of Directors is of the opinion that the ultimate resolution of such matters will not have a material impact on the financial position of the Company/Group.

The unresolved legal claim of the Company amounting to Rs. 44.28 Mn which may or may not cause a potential liability, have not been provided in the financial statements as the outcome of the judgement may not be predictable.

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.42.33 Mn. (As at 31st March 2026 -Rs.54.8 Mn) for the Company and Rs. 57.42 Mn (As at 31st March 2026 -Rs. 134.18 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

30.06.2026	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	815,386	-	-	815,386
Unquoted equities	-	-	179,538	179,538
Investments in units	-	1,743,896	-	1,743,896
	815,386	1,743,896	179,538	2,738,820

Fair value through profit or loss financial assets - Group

31.03.2026	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	746,755	-	-	746,755
Unquoted equities	-	-	179,538	179,538
Investments in units	-	1,267,878	-	1,267,878
	746,755	1,267,878	179,538	2,194,171

Fair value through profit or loss financial assets - Company

30.06.2026	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	794,697	-	-	794,697
Unquoted equities	-	-	177,344	177,344
Investments in units	-	1,093,257	-	1,093,257
	794,697	1,093,257	177,344	2,065,298

Fair value through profit or loss financial assets - Company

31.03.2026	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	725,864	-	-	725,864
Unquoted equities	-	-	177,344	177,344
Investments in units	-	1,001,144	-	1,001,144
	725,864	1,001,144	177,344	1,904,352

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	**30.06.2026**	**31.03.2026**	**30.06.2026**	**31.03.2026**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Balance at the beginning of the period	179,538	167,822	177,344	165,505
Changes in fair value during the period	-	11,716	-	11,839
Balance at the end of the period	179,538	179,538	177,344	177,344

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 30.06.2026

	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	2,115,323	-	2,115,323	-	2,115,323
Securities bought under repurchase agreements	7,498,844	-	7,485,704	-	7,485,704
Financial assets at amortised cost- Debt and other financial instruments	9,254,135	-	9,307,049	-	9,307,049
Financial assets at amortised cost- Loans and receivables from customers	21,978,211	-	21,004,228	-	21,004,228
Financial assets at amortised cost- Net investment in leases and hire purchase	90,956,508	-	89,972,594	-	89,972,594
Trade receivables	1,884,427	-	1,884,427	-	1,884,427
Other financial assets	167,269	-	167,269	-	167,269
Total financial assets	133,854,717	-	131,936,594	-	131,936,594
Bank overdrafts	405,709	-	405,709	-	405,709
Financial liabilities at amortised cost -Deposits	49,407,526	-	49,445,936	-	49,445,936
Financial liabilities at amortised cost -Interest bearing borrowings	30,098,870	-	27,659,363	-	27,659,363
Lease liabilities	739,299	-	779,595	-	779,595
Other financial liabilities	2,596,788	-	2,596,788	-	2,596,788
Total financial liabilities	83,248,192	-	80,887,391	-	80,887,391

Analysis of financial assets and liabilities by measurement basis - Group
As at 31.03.2026

	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	1,026,961	-	1,026,961	-	1,026,961
Securities bought under repurchase agreements	6,322,443	-	6,317,412	-	6,317,412
Financial assets at amortised cost- Debt and other financial instruments	10,368,299	-	10,900,253	-	10,900,253
Financial assets at amortised cost- Loans and receivables from customers	21,447,200	-	21,142,433	-	21,142,433
Financial assets at amortised cost- Net investment in leases and hire purchase	83,377,069	-	83,011,126	-	83,011,126
Trade receivables	1,976,643	-	1,976,643	-	1,976,643
Other financial assets	133,175	-	133,175	-	133,175
Total financial assets	124,651,790	-	124,508,003	-	124,508,003
Bank overdrafts	581,565	-	581,565	-	581,565
Financial liabilities at amortised cost -Deposits	48,811,525	-	49,358,388	-	49,358,388
Financial liabilities at amortised cost -Interest bearing borrowings	20,685,082	-	20,623,940	-	20,623,940
Lease liabilities	752,003	-	815,433	-	815,433
Other financial liabilities	2,612,677	-	2,612,677	-	2,612,677
Total financial liabilities	73,442,852	-	73,992,003	-	73,992,003

Analysis of financial assets and liabilities by measurement basis - Company
As at 30.06.2026

	Amortised cost	Fair value			Total
		Level 1	Level 2	Level 3	
Description	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	
Cash and cash equivalents	1,858,748	-	1,858,748	-	1,858,748
Securities bought under repurchase agreements	7,498,844	-	7,485,704	-	7,485,704
Financial assets at amortised cost- Debt and other financial instruments	6,442,714	-	6,398,406	-	6,398,406
Financial assets at amortised cost- Loans and receivables from customers	21,974,197	-	21,000,214	-	21,000,214
Financial assets at amortised cost- Net investment in leases and hire purchase	90,956,508	-	89,972,594	-	89,972,594
Other financial assets	236,212	-	236,212	-	236,212
Total financial assets	128,967,223	-	126,951,878	-	126,951,878
Bank overdrafts	396,006	-	396,006	-	396,006
Financial liabilities at amortised cost -Deposits	50,871,231	-	51,088,022	-	51,088,022
Financial liabilities at amortised cost -Interest bearing borrowings	30,098,870	-	27,659,363	-	27,659,363
Lease liabilities	938,052	-	978,348	-	978,348
Other financial liabilities	2,329,301	-	2,329,301	-	2,329,301
Total financial liabilities	84,633,460	-	82,451,040	-	82,451,040

Analysis of financial assets and liabilities by measurement basis - Company
As at 31.03.2026

	Amortised cost	Fair value			Total
		Level 1	Level 2	Level 3	
Description	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	
Cash and cash equivalents	864,463	-	864,463	-	864,463
Securities bought under repurchase agreements	6,322,443	-	6,317,412	-	6,317,412
Financial assets at amortised cost- Debt and other financial instruments	7,346,433	-	7,469,700	-	7,469,700
Financial assets at amortised cost- Loans and receivables from customers	21,444,964	-	21,140,197	-	21,140,197
Financial assets at amortised cost- Net investment in leases and hire purchase	83,377,069	-	83,011,126	-	83,011,126
Other financial assets	102,877	-	102,877	-	102,877
Total financial assets	119,458,249	-	118,905,775	-	118,905,775
Bank overdrafts	572,306	-	572,306	-	572,306
Financial liabilities at amortised cost -Deposits	49,899,646	-	50,449,487	-	50,449,487
Financial liabilities at amortised cost -Interest bearing borrowings	20,685,082		20,623,940	-	20,623,940
Lease liabilities	960,572	-	1,024,002	-	1,024,002
Other financial liabilities	2,421,704	-	2,421,704	-	2,421,704
Total financial liabilities	74,539,310	-	75,091,439	-	75,091,439

CENTRAL FINANCE COMPANY PLC
NOTES TO THE INTERIM FINANCIAL STATEMENTS

11 In assessing the Expected Credit Loss (ECL) for the year ended 30th June 2026, 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.

In assessing the Expected Credit Loss (ECL) for the period ended 30th June 2026, Company has taken into consideration the potential losses in loans, lease and hire purchase portfolios using various scenario-based stress testing techniques due to continued macro-economic uncertainties arising from external risks despite the economic recovery in the year 2025. The impairment reversal for the Company amounted to Rs. 252.68 Mn for the period ended 30th June 2026 while an impairment reversal of Rs.496.53 Mn was reported for the period ended 30th June 2025.

12 All material events subsequent to the reporting date have been considered and where appropriate adjustments to or disclosures are made in these interim Financial Statements

A final dividend of Rs.3.75 per share payable by cash for the financial year ended 31st March 2026 approved by the shareholders at the Annual General Meeting held on 30th June 2026, was paid on 07th July 2026.

13 **Selected Performance Indicators of the Company**

	As at 30.06.2026	As at 30.06.2025
Regulatory Capital Adequacy (%) (Note)		
Tier 1 Capital Adequacy Ratio (Minimum - 10%)	33.18%	43.04%
Total Capital Adequacy Ratio (Minimum - 14%)	31.78%	40.90%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	107.72%	112.81%
Profitability (%)		
Return on Average Assets - After Tax (Annualized)	4.61%	6.47%
Return on Average Equity - After Tax (Annualized)	11.17%	12.52%
Asset Quality (%)		
Gross Stage 3 Loans Ratio	1.53%	2.09%
Net Stage 3 Loans Ratio	0.59%	0.48%
Net Stage 3 Loans to Core Capital Ratio	1.33%	0.78%
Stage 3 Impairment Coverage Ratio	61.29%	77.29%
Total Impairment Coverage Ratio	1.82%	3.78%
Liquidity (%)		
Required Minimum Amount of Liquid Assets (Rs. 000's)	5,148,214	4,532,150
Available Minimum Amount of Liquid Assets (Rs. 000's)	9,198,977	9,768,203
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	178.68%	215.53%

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BUSINESS SEGMENT INFORMATION

All figures in Rs.000	Leasing, hire purchase, loans and other advances		Medical services		Manufacturing		Insurance broking		Investments		Real estate		Intra segmental adjustments		Total	
For the three months ended 30th June	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**
Revenue																
Interest income	**5,084,452**	3,784,917	**6,927**	6,974	**21,822**	23,845	**70,306**	69,123	**312,988**	537,185	**1,965**	1,492	**-**	-	**5,498,460**	4,423,536
Other revenue	**-**	-	**38,378**	35,381	**1,778,643**	1,330,213	**158,630**	92,267	**-**	-	**-**	-	**-**	-	**1,975,651**	1,457,861
Net income from financial instruments at FVTPL	**6**	37	**-**	-	**4,220**	5,451	**3,322**	9,905	**177,947**	214,920	**-**	-	**-**	-	**185,495**	230,313
Operating lease income	**525,846**	399,226	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**525,846**	399,226
Other income/losses	**410,821**	294,406	**430**	559	**1,408**	1,272	**13,104**	8,011	**153,141**	195,217	**1,200**	22	**(160,190)**	(425,602)	**419,914**	73,885
Income from external customers	**6,021,125**	4,478,586	**45,735**	42,914	**1,806,093**	1,360,781	**245,362**	179,306	**644,076**	947,322	**3,165**	1,514	**(160,190)**	(425,602)	**8,605,366**	6,584,821
Inter - segment income	**17,720**	10,509	**-**	-	**10**	10	**15,890**	3,989	**12,689**	4,968	**17,184**	15,373	**(63,493)**	(34,849)	**-**	-
Total income	**6,038,845**	4,489,095	**45,735**	42,914	**1,806,103**	1,360,791	**261,252**	183,295	**656,765**	952,290	**20,349**	16,887	**(223,683)**	(460,451)	**8,605,366**	6,584,821
Expenses																
Interest expenses	**(1,559,859)**	(817,897)	**-**	-	**-**	-	**-**	-	**(229,461)**	(242,877)	**(1,106)**	(719)	**5,694**	6,585	**(1,784,732)**	(1,054,907)
Depreciation & amortisation	**(278,895)**	(176,483)	**(1,546)**	(1,560)	**(23,470)**	(22,501)	**(6,279)**	(5,438)	**-**	(3)	**(869)**	(869)	**17,314**	16,801	**(293,745)**	(190,053)
Cost of sales	**-**	-	**(16,367)**	(15,713)	**(1,309,172)**	(1,050,784)	**-**	-	**-**	-	**-**	-	**-**	-	**(1,325,539)**	(1,066,497)
Impairment (charge)/reversal and other credit losses	**249,868**	492,510	**-**	-	**-**	-	**1**	(454)	**3,288**	3,525	**(80)**	(83)	**12**	-	**253,089**	495,498
Other operating and administrative expenses	**(1,784,312)**	(1,534,295)	**(14,718)**	(15,335)	**(208,132)**	(90,743)	**(39,837)**	(37,551)	**(2,506)**	(114)	**(2,846)**	(1,941)	**(20,823)**	(4,750)	**(2,073,174)**	(1,684,729)
	(3,373,198)	(2,036,165)	**(32,631)**	**(32,608)**	**(1,540,774)**	(1,164,028)	**(46,115)**	(43,443)	**(228,679)**	(239,469)	**(4,901)**	(3,612)	**2,197**	18,636	**(5,224,101)**	(3,500,688)
Inter - segment expenses	**(47,280)**	(24,625)	**-**	-	**-**	-	**(16,136)**	(10,224)	**(77)**	-	**-**	-	**63,493**	34,849	**-**	-
Total expenses	**(3,420,478)**	(2,060,790)	**(32,631)**	(32,608)	**(1,540,774)**	(1,164,028)	**(62,251)**	(53,667)	**(228,756)**	(239,469)	**(4,901)**	(3,612)	**65,690**	53,485	**(5,224,101)**	(3,500,688)
Segment results	**2,618,367**	2,428,305	**13,104**	10,306	**265,329**	196,763	**199,001**	129,628	**428,009**	712,821	**15,448**	13,275	**(157,993)**	(406,966)	**3,381,265**	3,084,133
Share of profit of equity accounted investees															**974,386**	1,010,986
Operating profit before taxes on financial services															**4,355,651**	4,095,119
Taxes on financial services															**(554,041)**	(584,014)
Profit before tax															**3,801,610**	3,511,105
Income tax expense															**(906,696)**	(932,895)
Profit for the period															**2,894,914**	2,578,210
Non-controlling interest															**98,048**	73,149
Profit attributable to equity holders of the parent															**2,796,866**	2,505,061
	As at 30.06.2026	As at 31.03.2026	**As at 30.06.2026**	As at 31.03.2026	**As at 30.06.2026**	As at 31.03.2026	**As at 30.06.2026**	As at 31.03.2026	**As at 30.06.2026**	As at 31.03.2026	**As at 30.06.2026**	As at 31.03.2026	**As at 30.06.2026**	As at 31.03.2026	**As at 30.06.2026**	As at 31.03.2026
Segment assets	**130,877,507**	121,127,284	**761,032**	752,521	**6,144,619**	5,833,712	**9,456,151**	8,944,144	**24,708,066**	23,867,079	**1,057,348**	1,041,326	**(16,343,635)**	(15,124,605)	**156,661,088**	146,441,461
Investments in equity accounted investees															**21,260,697**	21,168,369
Unallocated assets															**2,019,960**	1,044,657
Total assets	**130,877,507**	121,127,284	**761,032**	752,521	**6,144,619**	5,833,712	**9,456,151**	8,944,144	**24,708,066**	23,867,079	**1,057,348**	1,041,326	**(16,343,635)**	(15,124,605)	**179,941,745**	168,654,487
Segment liabilities	**75,216,913**	62,848,881	**157,279**	158,031	**1,139,913**	868,643	**770,537**	662,074	**10,259,056**	12,558,315	**494,327**	487,353	**(2,408,844)**	(1,887,790)	**85,629,181**	75,695,507
Unallocated liabilities															**5,145,479**	4,879,571
Total liabilities	**75,216,913**	62,848,881	**157,279**	158,031	**1,139,913**	868,643	**770,537**	662,074	**10,259,056**	12,558,315	**494,327**	487,353	**(2,408,844)**	(1,887,790)	**90,774,660**	80,575,078
For the three months ended 30th June	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025
Additions to non-current assets	**1,937,411**	88,521	**39**	49	**13,725**	2,107	**510**	-	**-**	-	**-**	-	**(8,618)**	-	**1,943,067**	90,677
Additions to intangible assets	**-**	2,335	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**-**	-	**-**	2,335
Additions to right of use assets	**8,994**	28,099	**-**	-	**-**	-	**8,618**	-	**-**	-	**-**	-	**-**	-	**17,612**	28,099
Cash flows from operating activities	**(6,101,318)**	(4,094,268)	**6,201**	4,228	**438,926**	42,164	**142,053**	137,428	**311,803**	2,902,532	**13,853**	13,217	**(364,060)**	(20,167)	**(5,552,542)**	(1,014,866)
Cash flows from investing activities	**(2,366,698)**	(114,777)	**39**	(49)	**(362,512)**	(2,173)	**(129,154)**	(72,801)	**14,656**	258,223	**(8,741)**	(13,830)	**344,821**	1,112	**(2,507,589)**	55,705
Cash flows from financing activities	**9,310,100**	984,919	**-**	-	**-**	(2,220)	**(6,122)**	(6,365)	**1,200**	-	**-**	-	**19,239**	19,055	**9,324,417**	995,389

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
M.H.de Silva	- Senior 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
E.H. Wijenaike	- Non- Independent Non - executive Director
M.S.De Saram	- Non- Independent Non - executive Director
S.H.Munasinghe	- Independent Non - executive Director
N.K.Arunatilake	- Independent Non - executive Director

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

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Telephone : 081 - 2227000

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

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
MCB Bank Ltd.

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Telephone : 011 - 2315065

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Telephone : 011 - 4605100

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