PUBLIC

CENTRAL FINANCE COMPANY PLC
INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED
30TH SEPTEMBER 2026

CENTRAL FINANCE COMPANY PLC
INCOME STATEMENT

For the six months ended 30th September	Group			Company		
	2026	2025		**2026**	2025	
	Unaudited	Unaudited	Increase (decrease)	**Unaudited**	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Income	**17,676,633**	14,097,535	25	**13,359,781**	10,901,727	23
Interest income	**11,447,120**	9,068,167	26	**11,241,028**	8,839,093	27
Interest expenses	**(3,804,423)**	(2,167,460)	76	**(3,887,409)**	(2,205,179)	76
Net interest income	**7,642,697**	6,900,707	11	**7,353,619**	6,633,914	11
Net income from financial instruments at FVTPL	**130,454**	502,353	(74)	**116,916**	476,518	(75)
Net other revenue	**1,219,736**	900,006	36	**-**	-	-
Operating lease income	**1,096,772**	819,765	34	**1,103,323**	827,095	33
Other income /losses	**756,658**	288,626	162	**898,514**	759,021	18
Total operating income	**10,846,317**	9,411,457	15	**9,472,372**	8,696,548	9
Impairment reversal and other credit losses	**254,865**	903,847	(72)	**256,563**	903,730	(72)
Net Operating Income	**11,101,182**	10,315,304	8	**9,728,935**	9,600,278	1
Operating expenses						
Personnel expenses	**(2,336,590)**	(2,067,994)	13	**(2,057,751)**	(1,818,574)	13
Premises, equipment, establishment and other expenses	**(2,439,760)**	(1,788,131)	36	**(2,220,021)**	(1,688,703)	31
	(4,776,350)	(3,856,125)	24	**(4,277,772)**	(3,507,277)	22
Operating profit before share of profit of equity accounted investees	**6,324,832**	6,459,179	(2)	**5,451,163**	6,093,001	(11)
Share of profit of equity accounted investees, net of tax	**3,327,608**	2,314,544	44	**-**	-	-
Operating profit before taxes on financial services	**9,652,440**	8,773,723	10	**5,451,163**	6,093,001	(11)
Taxes on financial services	**(1,074,962)**	(1,145,417)	(6)	**(1,074,962)**	(1,145,417)	(6)
Profit before tax	**8,577,478**	7,628,306	12	**4,376,201**	4,947,584	(12)
Income tax expense	**(1,846,504)**	(1,884,199)	(2)	**(1,514,661)**	(1,620,007)	(7)
Profit for the period	**6,730,974**	5,744,107	17	**2,861,540**	3,327,577	(14)
Profit attributable to :						
Equity holders of the parent	**6,530,870**	5,569,518	17	**2,861,540**	3,327,577	(14)
Non-controlling interest	**200,104**	174,589	15	**-**	-	-
Profit for the period	**6,730,974**	5,744,107	17	**2,861,540**	3,327,577	(14)
Basic and Diluted Earnings Per Share (Rs.)	**28.73**	24.50		12.59	14.64	

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 six months ended 30th September	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	**6,730,974**	5,744,107	17	**2,861,540**	3,327,577	(14)
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	**(1,075,802)**	(6,746)	(15,848)	-	-	-
Total other comprehensive income/(expense) to be reclassified to income statement	**(1,075,802)**	(6,746)	(15,848)	-	-	-
Other comprehensive income/(expense) for the period (net of tax)	**(1,075,802)**	(6,746)	(15,848)	**-**	-	-
Total comprehensive income for the period	**5,655,172**	5,737,361	(1)	**2,861,540**	3,327,577	(14)
Total comprehensive income Attributable to:						
Equity holders of the parent	**5,455,068**	5,562,772	(2)	**2,861,540**	3,327,577	(14)
Non-controlling interest	**200,104**	174,589	15	**-**	-	-
Total comprehensive income for the period	**5,655,172**	5,737,361	(1)	**2,861,540**	3,327,577	(14)

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

CENTRAL FINANCE COMPANY PLC
INCOME STATEMENT

For the three months ended 30th September	Group			Company		
	2026	2025		**2026**	2025	
	Unaudited	Unaudited	Increase (decrease)	**Unaudited**	Unaudited	Increase (decrease)
	Rs.'000	Rs.'000	%	**Rs.'000**	Rs.'000	%
Income	**9,071,267**	7,512,714	21	**6,740,910**	5,476,241	23
Interest income	**5,948,660**	4,644,631	28	**5,847,807**	4,527,275	29
Interest expenses	**(2,019,691)**	(1,112,553)	82	**(2,065,896)**	(1,133,389)	82
Net interest income	**3,928,969**	3,532,078	11	**3,781,911**	3,393,886	11
Net income from financial instruments at FVTPL	**(55,041)**	272,040	(120)	**(60,958)**	261,670	(123)
Net other revenue	**591,178**	508,642	16	**-**	-	-
Operating lease income	**570,926**	420,539	36	**574,215**	424,204	35
Other income /losses	**336,744**	214,741	57	**379,846**	263,092	44
Total operating income	**5,372,776**	4,948,040	9	**4,675,014**	4,342,852	8
Impairment reversal and other credit losses	**1,776**	408,349	(100)	**3,878**	407,193	(99)
Net Operating Income	**5,374,552**	5,356,389	-	**4,678,892**	4,750,045	(1)
Operating expenses						
Personnel expenses	**(1,169,745)**	(1,045,170)	12	**(1,029,676)**	(918,793)	12
Premises, equipment, establishment and other expenses	**(1,261,240)**	(936,173)	35	**(1,167,904)**	(876,477)	33
	(2,430,985)	(1,981,343)	23	**(2,197,580)**	(1,795,270)	22
Operating profit before share of profit of equity accounted investees	**2,943,567**	3,375,046	(13)	**2,481,312**	2,954,775	(16)
Share of profit of equity accounted investees, net of tax	**2,353,222**	1,303,558	81	**-**	-	-
Operating profit before taxes on financial services	**5,296,789**	4,678,604	13	**2,481,312**	2,954,775	(16)
Taxes on financial services	**(520,921)**	(561,403)	(7)	**(520,921)**	(561,403)	(7)
Profit before tax	**4,775,868**	4,117,201	16	**1,960,391**	2,393,372	(18)
Income tax expense	**(939,808)**	(951,304)	(1)	**(774,445)**	(807,625)	(4)
Profit for the period	**3,836,060**	3,165,897	21	**1,185,946**	1,585,747	(25)
Profit attributable to :						
Equity holders of the parent	**3,734,004**	3,064,457	22	**1,185,946**	1,585,747	(25)
Non-controlling interest	**102,056**	101,440	1	**-**	-	-
Profit for the period	**3,836,060**	3,165,897	21	**1,185,946**	1,585,747	(25)
Basic and Diluted Earnings Per Share (Rs.)	**16.42**	13.48				

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 September	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	**3,836,060**	3,165,897	21	**1,185,946**	1,585,747	(25)
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	**(193,743)**	(220,691)	12	-	-	-
Total other comprehensive income/(expense) to be reclassified to income statement	**(193,743)**	(220,691)	12	-	-	-
Other comprehensive income/(expense) for the period(net of tax)	**(193,743)**	(220,691)	12	-	-	-
Total comprehensive income for the period	**3,642,317**	2,945,206	24	1,185,946	1,585,747	(25)
Total comprehensive income Attributable to:						
Equity holders of the parent	**3,540,261**	2,843,766	24	**1,185,946**	1,585,747	(25)
Non-controlling interest	**102,056**	101,440	1	**-**	-	-
Total comprehensive income for the period	**3,642,317**	2,945,206	24	**1,185,946**	1,585,747	(25)

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

CENTRAL FINANCE COMPANY PLC
STATEMENT OF FINANCIAL POSITION

	Group		Company	
As at	**30.09.2026**	31.03.2026	**30.09.2026**	31.03.2026
	Unaudited	Audited	**Unaudited**	Audited
	Rs.'000	Rs.'000	**Rs.'000**	Rs.'000
ASSETS				
Cash and cash equivalents	**892,045**	1,026,961	**734,372**	864,463
Fair value through profit or loss financial assets	**2,470,869**	2,194,171	**1,995,739**	1,904,352
Securities bought under repurchase agreements	**4,849,016**	6,322,443	**4,849,016**	6,322,443
Financial assets at amortised cost- Debt and other financial instruments	**8,092,386**	10,368,299	**5,602,675**	7,346,433
Financial assets at amortised cost- Loans and receivables from customers	**22,576,302**	21,447,200	**22,569,036**	21,444,964
Financial assets at amortised cost- Net investment in leases and hire purchase	**96,354,067**	83,377,069	**96,354,067**	83,377,069
Trade receivables	**2,084,360**	1,976,643	**-**	-
Investments in subsidiaries	**-**	-	**384,872**	384,872
Investments in equity accounted investees	**23,420,176**	21,168,369	**1,846,380**	1,846,380
Inventories and other stocks	**1,282,339**	1,730,962	**68,504**	76,400
Investment properties	**82,500**	82,500	**82,500**	82,500
Property, plant and equipment	**19,047,030**	16,793,815	**16,449,835**	14,173,082
Right of use assets	**736,390**	749,970	**904,331**	941,902
Intangible assets	**145,794**	183,327	**143,168**	180,194
Current tax assets	**43**	42	**-**	-
Deferred tax assets	**33,859**	33,859	**-**	-
Other assets	**1,822,320**	1,194,489	**1,031,542**	980,061
Real estates held for sale	**4,355**	4,368	**4,355**	4,368
Total assets	**183,893,851**	168,654,487	**153,020,392**	139,929,483
LIABILITIES				
Bank overdrafts	**316,798**	581,565	**256,946**	572,306
Financial liabilities at amortised cost -Deposits	**51,152,964**	48,811,525	**53,005,978**	49,899,646
Financial liabilities at amortised cost -Interest bearing borrowings	**29,937,238**	20,685,082	**29,937,238**	20,685,082
Lease liabilities	**775,603**	752,003	**964,266**	960,572
Employee benefit obligations	**2,506,894**	2,441,845	**2,274,489**	2,219,552
Current tax liabilities	**844,553**	645,293	**610,939**	439,477
Deferred tax liabilities	**2,870,308**	2,729,107	**2,365,453**	2,220,544
Other liabilities	**2,710,085**	3,928,658	**1,990,853**	3,326,852
Total liabilities	**91,114,443**	80,575,078	**91,406,162**	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	**5,239,144**	5,250,036	**3,924,661**	3,934,452
Fair value reserve	**(250,562)**	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	**54,562,568**	48,873,568	**27,340,507**	25,321,938
Total equity, excluding non-controlling interest	**89,911,393**	85,309,087	**61,614,230**	59,605,452
Non-controlling interest	**2,868,015**	2,770,322	**-**	-
Total equity	**92,779,408**	88,079,409	**61,614,230**	59,605,452
Total liabilities and equity	**183,893,851**	168,654,487	**153,020,392**	139,929,483
Net asset value per share - Rs.	**395.47**	375.23	**271.01**	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
Chairman

9th November 2026
Colombo

PUBLIC

CENTRAL FINANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY
For the six months ended 30th September 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	-	-	-	-	-	-	5,569,518	5,569,518	174,589	5,744,107
Other comprehensive income	-	-	-	(6,746)	-	-	-	(6,746)	-	(6,746)
Total comprehensive income	**-**	**-**	**-**	**(6,746)**	**-**	**-**	**5,569,518**	**5,562,772**	**174,589**	**5,737,361**
Transactions with equity holders of the Company and other transfers, recognised directly in equity										
Depreciation on revaluation surplus	-	-	(5,851)	-	-	-	5,851	-	-	-
Payment of forfeited dividends	-	-	-	-	-	-	(66)	(66)	-	(66)
Transfer on divestment of investment in associate	-	-	(195,578)	-	-	-	195,578	-	-	-
Dividends - Cash	-	-	-	-	-	-	(852,579)	(852,579)	(85,231)	(937,810)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(201,429)**	**-**	**-**	**-**	**(651,216)**	**(852,645)**	**(85,231)**	**(937,876)**
Balance as at 30th September 2025	**2,230,286**	**3,504,000**	**5,232,687**	**1,364,138**	**920,000**	**23,402,957**	**45,272,003**	**81,926,071**	**2,598,483**	**84,524,554**
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	-	-	-	-	-	-	6,530,870	6,530,870	200,104	6,730,974
Other comprehensive income	-	-	-	(1,075,802)	-	-	-	(1,075,802)	-	(1,075,802)
Total comprehensive income	**-**	**-**	**-**	**(1,075,802)**	**-**	**-**	**6,530,870**	**5,455,068**	**200,104**	**5,655,172**
Transactions with equity holders of the Company and other transfers, recognised directly in equity										
Depreciation on revaluation surplus	-	-	(5,851)	-	-	-	5,851	-	-	-
Payment of forfeited dividends	-	-	-	-	-	-	(183)	(183)	-	(183)
Reversal of revaluation surplus on disposal of land	-	-	(5,041)	-	-	-	5,041	-	-	-
Dividends -Cash	-	-	-	-	-	-	(852,579)	(852,579)	(102,411)	(954,990)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(10,892)**	**-**	**-**	**-**	**(841,870)**	**(852,762)**	**(102,411)**	**(955,173)**
Balance as at 30th September 2026	**2,230,286**	**3,807,000**	**5,239,144**	**(250,562)**	**920,000**	**23,402,957**	**54,562,568**	**89,911,393**	**2,868,015**	**92,779,408**

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 six months ended 30th September 2026

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 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	-	-	-	-	-	3,327,577	3,327,577
Other comprehensive income	-	-	-	-	-	-	-
Total comprehensive income	-	-	-	-	-	**3,327,577**	**3,327,577**
Transactions with equity holders of the Company and other transfers , recognised directly in equity							
Depreciation on revaluation surplus	-	-	(4,750)	-	-	4,750	-
Payment of forfeited dividends	-	-	-	-	-	(66)	(66)
Dividends - Cash	-	-	-	-	-	(852,579)	(852,579)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(4,750)**	**-**	**-**	**(847,895)**	**(852,645)**
Balance as at 30th September 2025	**2,230,286**	**3,504,000**	**3,939,202**	**920,000**	**23,391,776**	**23,695,110**	**57,680,374**
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	-	-	-	-	-	2,861,540	2,861,540
Other comprehensive income	-	-	-	-	-	-	-
Total comprehensive income	**-**	**-**	**-**	**-**	**-**	**2,861,540**	**2,861,540**
Transactions with equity holders of the Company and other transfers, recognised directly in equity							
Depreciation on revaluation surplus	-	-	(4,750)	-	-	4,750	-
Payment of forfeited dividends	-	-	-	-	-	(183)	(183)
Reversal of revaluation surplus on disposal of land	-	-	(5,041)	-	-	5,041	-
Dividends -Cash	-	-	-	-	-	(852,579)	(852,579)
Total contributions from and distribution to equity holders and other transfers	**-**	**-**	**(9,791)**	**-**	**-**	**(842,971)**	**(852,762)**
Balance as at 30th September 2026	**2,230,286**	**3,807,000**	**3,924,661**	**920,000**	**23,391,776**	**27,340,507**	**61,614,230**

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 six months ended 30th September	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	**11,021,325**	8,947,201	**10,804,869**	8,734,957
Interest payments	**(2,157,652)**	(827,776)	**(2,158,027)**	(828,077)
Recoveries on bad debts previously written off	**246,558**	238,731	**246,558**	238,731
Receipts from other operating activities	**6,457,161**	4,786,524	**1,282,555**	924,962
Cash payments to employees and suppliers	**(8,162,481)**	(6,741,569)	**(3,367,628)**	(2,975,852)
Operating profit before changes in operating assets	**7,404,911**	6,403,111	**6,808,327**	6,094,721
(Increase) / decrease in operating assets:				
Debt and other financial instruments	**2,776,679**	6,380,051	**2,776,679**	6,380,051
Loans to customers	**(37,046,889)**	(37,728,179)	**(37,039,990)**	(37,720,663)
Customer repayments	**25,318,812**	21,848,302	**25,314,810**	21,841,691
Others	**(2,344,468)**	(1,662,588)	**(2,314,114)**	(1,648,547)
Increase / (decrease) in operating liabilities:				
Net cash effect on deposits	**1,164,976**	3,951,930	**1,864,111**	4,200,022
Net cash from operating activities before taxes on financial services	**(2,725,979)**	(807,373)	**(2,590,177)**	(852,725)
Taxes on financial services	**(1,051,824)**	(1,181,358)	**(1,051,824)**	(1,181,358)
Net cash on operating activities before income tax	**(3,777,803)**	(1,988,731)	**(3,642,001)**	(2,034,083)
Income tax paid	**(1,308,801)**	(1,497,936)	**(1,042,475)**	(1,228,440)
Net cash generated from / (used in) operating activities	**(5,086,604)**	(3,486,667)	**(4,684,476)**	(3,262,523)
Cash flows from investing activities				
Dividends received from other companies	**26,119**	31,660	**26,037**	31,422
Dividends received from subsidiaries	**-**	-	**137,636**	94,796
Acquisition of financial investments	**(1,599,000)**	(2,576,881)	**-**	-
Proceeds from sale of financial investments	**2,190,692**	2,774,729	**-**	-
Proceeds from divestment of associate company	**-**	307,597	**-**	239,918
Purchase of property, plant and equipment	**(3,931,191)**	(512,657)	**(3,896,535)**	(485,514)
Disposal of property, plant and equipment	**440,818**	14,701	**440,779**	14,701
Net cash generated from / (used in) investing activities	**(2,872,562)**	39,149	**(3,292,083)**	(104,677)
Cash flows from financing activities				
Proceeds from borrowings	**16,100,000**	9,298,261	**16,100,000**	9,098,261
Repayment of borrowings	**(6,949,230)**	(5,164,775)	**(6,949,230)**	(5,160,335)
Lease installment settlement	**(105,814)**	(109,942)	**(134,448)**	(135,322)
Dividends paid	**(854,497)**	(852,588)	**(854,497)**	(852,588)
Dividends paid to minority shareholders	**(101,440)**	(84,307)	**-**	-
Net cash generated from / (used in) financing activities	**8,089,019**	3,086,649	**8,161,825**	2,950,016
Net increase in cash and cash equivalents	**129,853**	(360,869)	**185,266**	(417,184)
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	**575,257**	185,747	**477,429**	4,740
Cash and cash equivalents	**892,045**	880,750	**734,372**	686,358
Bank overdrafts	**(316,798)**	(695,010)	**(256,946)**	(681,622)
Impairment provision for cash equivalents	**10**	7	**3**	4
Cash and cash equivalents at the end of the period	**575,257**	185,747	**477,429**	4,740

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.

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

	As at 30.09.2026	As at 30.06.2026
Ordinary shares	**227,354,462**	227,354,462
	227,354,462	227,354,462

4 Market price per share

	Quarter ended 30.09.2026	Quarter ended 30.06.2026
	Rs.	Rs.
Highest	**240.00**	262.00
Lowest	**207.75**	219.75
Last traded	**208.50**	230.00

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

	As at 30.09.2026	As at 30.06.2026
A.R. Fernando (retried w.e.f.15.08.2026)	**N/A**	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
S.Prabagar (appointed w.e.f.16.08.2026)	**Nil**	N/A

6 Twenty largest shareholders of the Company are as follows:

		As at 30.09.2026		*As at 30.06.2026	
		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	**13,239,955**	**5.82**	13,196,443	5.80
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 Guardian Investment Trust PLC A/C No.02	**3,121,045**	**1.37**	3,121,045	1.37
9	Ceylon Investment 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	**2,200,000**	**0.97**	2,195,953	0.97
14	D.P.Peiris	**2,000,000**	**0.88**	2,000,000	0.88
15	Perera and Sons Bakers (Pvt) Limited	**1,850,000**	**0.81**	1,700,000	0.75
16	S.K. Wedande	**1,847,633**	**0.81**	1,847,633	0.81
17	A.K.Gunaratne	**1,810,661**	**0.80**	1,810,661	0.80
18	H.Yusoof	**1,746,233**	**0.77**	1,746,233	0.77
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
		165,805,420	**72.93**	165,607,861	72.84
	Others	**61,549,042**	**27.07**	61,746,601	27.16
	Total	**227,354,462**	**100.00**	227,354,462	100.00

*Comparative shareholdings as at 30.06.2026 held by the twenty largest shareholders as at 30.09.2026.

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 30.09.2026 and relevant information is given below.

As at 30.09.2026

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.30.14 Bn	no minimum % required	63.60%	500	6,847

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

8 **Commitments and Contingencies**

The Commitments (unutilised credit facilities) and Contingencies (fully secured guarantees issued on behalf of depositors) as at 30th September 2026 amounted to Rs. 217.96 Mn. (As at 30th June 2026 - Rs. 215.87 Mn)

Company and the Group - Outstanding tax assessments

The outstanding tax assessments related to the Company amounted to Rs.760.96 Mn which have been duly appealed as of 30.09.2026.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. 96.35 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 30.09.2026.

Company and the Group - Litigations & Claims

There are no material litigations outstanding against the Company/Group as at 30th September 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 has 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.24.41 Mn. (As at 30th June 2026 -Rs.42.33 Mn) for the Company and Rs. 29.26 Mn (As at 30th June 2026 -Rs. 57.42 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

30.09.2026	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	777,438	-	-	777,438
Unquoted equities	-	-	179,538	179,538
Investments in units	-	1,513,893	-	1,513,893
	777,438	1,513,893	179,538	2,470,869

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

30.09.2026	**Level 1**	**Level 2**	**Level 3**	**Total**
	Rs.'000	**Rs.'000**	**Rs.'000**	**Rs.'000**
Investments in quoted securities	758,591	-	-	758,591
Unquoted equities	-	-	177,344	177,344
Investments in units	-	1,059,804	-	1,059,804
	758,591	1,059,804	177,344	1,995,739

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	**30.09.2026**	**31.03.2026**	**30.09.2026**	**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.

PUBLIC

CENTRAL FINANCE COMPANY PLC
NOTES TO THE INTERIM FINANCIAL STATEMENTS

10 **Analysis of financial assets and liabilities by measurement basis - Group**
As at 30.09.2026

	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	892,045	-	892,045	-	892,045
Securities bought under repurchase agreements	4,849,016	-	4,843,585	-	4,843,585
Financial assets at amortised cost- Debt and other financial instruments	8,092,386	-	8,124,641	-	8,124,641
Financial assets at amortised cost- Loans and receivables from customers	22,576,302	-	21,991,953	-	21,991,953
Financial assets at amortised cost- Net investment in leases and hire purchase	96,354,067	-	95,342,312	-	95,342,312
Trade receivables	2,084,360	-	2,084,360	-	2,084,360
Other financial assets	151,485	-	151,485	-	151,485
Total financial assets	134,999,661	-	133,430,381	-	133,430,381
Bank overdrafts	316,798	-	316,798	-	316,798
Financial liabilities at amortised cost -Deposits	51,152,964	-	50,671,765	-	50,671,765
Financial liabilities at amortised cost -Interest bearing borrowings	29,937,238	-	29,524,518	-	29,524,518
Lease liabilities	775,603	-	785,551	-	785,551
Other financial liabilities	1,449,290	-	1,449,290	-	1,449,290
Total financial liabilities	83,631,893	-	82,747,923	-	82,747,923

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 30.09.2026

	Amortised cost	Fair value			Total
		Level 1	Level 2	Level 3	
Description	**Rs.'000**	**Rs.'000**	**Rs.'000**	**Rs.'000**	
Cash and cash equivalents	734,372	-	734,372	-	734,372
Securities bought under repurchase agreements	4,849,016	-	4,843,585	-	4,843,585
Financial assets at amortised cost- Debt and other financial instruments	5,602,675	-	5,550,014	-	5,550,014
Financial assets at amortised cost- Loans and receivables from customers	22,569,036	-	21,984,687	-	21,984,687
Financial assets at amortised cost- Net investment in leases and hire purchase	96,354,067	-	95,342,312	-	95,342,312
Other financial assets	124,386	-	124,386	-	124,386
Total financial assets	130,233,552	-	128,579,356	-	128,579,356
Bank overdrafts	256,946	-	256,946	-	256,946
Financial liabilities at amortised cost -Deposits	53,005,978	-	52,524,779	-	52,524,779
Financial liabilities at amortised cost -Interest bearing borrowings	29,937,238	-	29,524,518	-	29,524,518
Lease liabilities	964,266	-	974,214	-	974,214
Other financial liabilities	1,177,359	-	1,177,359	-	1,177,359
Total financial liabilities	85,341,787	-	84,457,817	-	84,457,817

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 six months ended 30th September 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 September 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. 256.5 Mn for the period ended 30th September 2026 while an impairment reversal of Rs.903.7 Mn was reported for the period ended 30th September 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

13 **Selected Performance Indicators of the Company**

	As at 30.09.2026	As at 30.09.2025
Regulatory Capital Adequacy (%) (Note)		
Tier 1 Capital Adequacy Ratio (Minimum - 10%)	31.86%	38.36%
Total Capital Adequacy Ratio (Minimum - 14%)	30.67%	36.52%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	103.39%	106.74%
Profitability (%)		
Return on Average Assets - After Tax (Annualized)	3.91%	5.99%
Return on Average Equity - After Tax (Annualized)	9.44%	11.79%
Asset Quality (%)		
Gross Stage 3 Loans Ratio	1.79%	1.76%
Net Stage 3 Loans Ratio	0.73%	0.37%
Net Stage 3 Loans to Core Capital Ratio	1.72%	0.69%
Stage 3 Impairment Coverage Ratio	59.02%	79.24%
Total Impairment Coverage Ratio	1.82%	2.96%
Liquidity (%)		
Required Minimum Amount of Liquid Assets (Rs. 000's)	5,358,523	4,788,752
Available Minimum Amount of Liquid Assets (Rs. 000's)	6,768,098	6,097,618
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	126.31%	127.33%

PUBLIC

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 six months ended 30th September	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**
Revenue																
Interest income	**10,647,026**	7,902,608	**14,185**	13,889	**45,350**	49,528	**135,530**	145,030	**601,399**	954,139	**3,630**	2,973	**-**	-	**11,447,120**	9,068,167
Other revenue	**-**	-	**80,439**	80,438	**3,867,982**	3,141,025	**297,208**	197,161	**-**	-	**-**	-	**-**	-	**4,245,629**	3,418,624
Net income from financial instruments at FVTPL	**42**	55	**-**	-	**6,404**	11,138	**6,944**	14,497	**117,064**	476,663			**-**	-	**130,454**	502,353
Operating lease income	**1,096,772**	819,765	**-**	-	**-**	-	**-**	-	**-**	-	**-**		**-**	-	**1,096,772**	819,765
Other income/losses	**756,144**	513,140	**889**	1,117	**1,854**	1,356	**21,266**	8,011	**197,004**	256,061	**1,229**	257	**(221,728)**	(491,316)	**756,658**	288,626
Income from external customers	**12,499,984**	9,235,568	**95,513**	95,444	**3,921,590**	3,203,047	**460,948**	364,699	**915,467**	1,686,863	**4,859**	3,230	**(221,728)**	(491,316)	**17,676,633**	14,097,535
Inter - segment income	**31,028**	23,982	**-**	-	**20**	19	**37,746**	8,111	**28,798**	13,125	**34,531**	30,741	**(132,123)**	(75,978)	**-**	-
Total income	**12,531,012**	9,259,550	**95,513**	95,444	**3,921,610**	3,203,066	**498,694**	372,810	**944,265**	1,699,988	**39,390**	33,971	**(353,851)**	(567,294)	**17,676,633**	14,097,535
Expenses																
Interest expenses	**(3,376,537)**	(1,749,879)	**-**	-	**-**	-	**-**	-	**(436,665)**	(429,108)	**(2,335)**	(1,432)	**11,114**	12,959	**(3,804,423)**	(2,167,460)
Depreciation & amortisation	**(581,663)**	(357,534)	**(3,092)**	(3,121)	**(47,370)**	(45,545)	**(12,623)**	(10,837)	**-**	(5)	**(1,737)**	(1,737)	**34,867**	33,603	**(611,618)**	(385,176)
Cost of sales	**-**	-	**(34,655)**	(35,450)	**(2,947,747)**	(2,441,059)	**-**	-	**-**	-	**-**	-	**-**	-	**(2,982,402)**	(2,476,509)
Impairment reversal and other credit losses	**249,721**	895,317	**300**	(115)	**(2,527)**	-	**26**	(499)	**7,296**	9,147	**28**	(3)	**21**	-	**254,865**	903,847
Other operating and administrative expenses	**(3,662,232)**	(3,119,248)	**(29,362)**	(29,917)	**(381,363)**	(247,339)	**(85,476)**	(73,943)	**(2,761)**	(294)	**(5,401)**	(4,386)	**(41,628)**	(37,931)	**(4,208,223)**	(3,513,058)
	(7,370,711)	(4,331,344)	**(66,809)**	**(68,603)**	**(3,379,007)**	(2,733,943)	**(98,073)**	(85,279)	**(432,130)**	(420,260)	**(9,446)**	(7,558)	**4,374**	8,631	**(11,351,801)**	(7,638,356)
Inter - segment expenses	**(104,257)**	(53,530)	**-**	-	**-**	-	**(27,730)**	(22,448)	**(136)**	-	**-**	-	**132,123**	75,978	**-**	-
Total expenses	**(7,474,968)**	(4,384,874)	**(66,809)**	(68,603)	**(3,379,007)**	(2,733,943)	**(125,803)**	(107,727)	**(432,266)**	(420,260)	**(9,446)**	(7,558)	**136,497**	84,609	**(11,351,801)**	(7,638,356)
Segment results	**5,056,044**	4,874,676	**28,704**	26,841	**542,603**	469,123	**372,891**	265,083	**511,999**	1,279,728	**29,944**	26,413	**(217,354)**	(482,685)	**6,324,832**	6,459,179
Share of profit of equity accounted investees															**3,327,608**	2,314,544
Operating profit before taxes on financial services															**9,652,440**	8,773,723
Taxes on financial services															**(1,074,962)**	(1,145,417)
Profit before tax															**8,577,478**	7,628,306
Income tax expense															**(1,846,504)**	(1,884,199)
Profit for the period															**6,730,974**	5,744,107
Non-controlling interest															**200,104**	174,589
Profit attributable to equity holders of the parent															**6,530,870**	5,569,518
	As at 30.09.2026	As at 31.03.2026	**As at 30.09.2026**	As at 31.03.2026	**As at 30.09.2026**	As at 31.03.2026	**As at 30.09.2026**	As at 31.03.2026	**As at 30.09.2026**	As at 31.03.2026	**As at 30.09.2026**	As at 31.03.2026	**As at 30.09.2026**	As at 31.03.2026	**As at 30.09.2026**	As at 31.03.2026
Segment assets	**137,532,142**	121,127,284	**752,251**	752,521	**6,171,185**	5,833,712	**9,418,273**	8,944,144	**20,992,832**	23,867,079	**1,042,779**	1,041,326	**(16,313,327)**	(15,124,605)	**159,596,135**	146,441,461
Investments in equity accounted investees															**23,420,176**	21,168,369
Unallocated assets															**877,540**	1,044,657
Total assets	**137,532,142**	121,127,284	**752,251**	752,521	**6,171,185**	5,833,712	**9,418,273**	8,944,144	**20,992,832**	23,867,079	**1,042,779**	1,041,326	**(16,313,327)**	(15,124,605)	**183,893,851**	168,654,487
Segment liabilities	**76,762,930**	62,848,881	**207,268**	158,031	**973,970**	868,643	**811,591**	662,074	**9,350,605**	12,558,315	**500,228**	487,353	**(2,743,027)**	(1,887,790)	**85,863,564**	75,695,507
Unallocated liabilities															**5,250,879**	4,879,571
Total liabilities	**76,762,930**	62,848,881	**207,268**	158,031	**973,970**	868,643	**811,591**	662,074	**9,350,605**	12,558,315	**500,228**	487,353	**(2,743,027)**	(1,887,790)	**91,114,443**	80,575,078
For the six months ended 30th September	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025	**2026**	2025
Additions to non-current assets	**3,179,421**	433,179	**39**	49	**34,621**	16,001	**1,757**	258	**-**	-	**-**	-	**(8,618)**	-	**3,207,220**	449,487
Additions to intangible assets	**968**	17,784	**-**	-	**-**	484	**-**	-	**-**	-	**-**	-	**-**	-	**968**	18,268
Additions to right of use assets	**67,562**	133,081	**-**	-	**-**	-	**8,618**	-	**-**	-	**-**	-	**(8,618)**	-	**67,562**	133,081
Cash flows from operating activities	**(8,642,406)**	(11,998,570)	**12,882**	9,813	**(64,317)**	(220,290)	**385,183**	251,354	**3,954,516**	8,751,710	**28,088**	22,031	**(760,550)**	(302,715)	**(5,086,604)**	(3,486,667)
Cash flows from investing activities	**(3,437,332)**	(470,658)	**49,836**	(10,049)	**121,200**	211,138	**(251,803)**	(178,871)	**162,836**	347,386	**5,294**	7,640	**477,407**	132,563	**(2,872,562)**	39,149
Cash flows from financing activities	**8,161,825**	2,950,016	**(69,913)**	(19,267)	**(145,171)**	50,389	**(110,741)**	(46,797)	**1,200**	-	**(31,324)**	(29,716)	**283,143**	182,024	**8,089,019**	3,086,649

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

M.H.de Silva	- Chairman-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
S.Prabagar	- Independent Non - executive Director

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

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.

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
Ms.A.A.R.L Gurusinghe
270,Vauxhall Street,Colombo 02
Telephone : 011 - 2315065

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