

Central Finance Company PLC

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

INTERIM FINANCIAL STATEMENTS FOR THE THREE MONTHS ENDED 30TH JUNE 2017

CENTRAL FINANCE COMPANY PLC CONSOLIDATED INCOME STATEMENT						
For the three months ended 30th June	Group			Company		
	2017	2016	Increase	2017	2016	Increase
	Unaudited Rs.'000	Unaudited Rs.'000	(decrease) %	Unaudited Rs.'000	Unaudited Rs.'000	(decrease) %
Income	4,810,799	4,221,614	13.96	4,202,211	3,605,485	16.55
Interest income	3,827,068	3,337,358	14.67	3,810,501	3,326,662	14.54
Less: Interest expenses	1,221,196	959,610	27.26	1,226,225	964,536	27.13
Net interest income	2,605,872	2,377,748	9.59	2,584,276	2,362,126	9.40
Other revenue	623,647	621,359	0.37	-	-	
Less: cost of sales	449,310	414,857	8.30	-	-	
Gross profit	174,337	206,502	(15.58)	-	-	
Other operating income	179,834	108,625	65.55	179,911	108,625	65.63
Other income	180,250	154,272	16.84	211,799	170,198	24.44
	3,140,293	2,847,147	10.30	2,975,986	2,640,949	12.69
Less: Operating expenses						
Personnel expenses	455,462	415,635	9.58	389,969	354,504	10.00
Premises, equipment and establishment expenses	434,079	378,874	14.57	416,013	361,202	15.17
Employee retirement benefit expenses	48,984	43,817	11.79	43,000	38,900	10.54
Other expenses	273,219	245,181	11.44	253,652	226,727	11.88
	1,211,744	1,083,507	11.84	1,102,634	981,333	12.36
Profit before impairment on loans and other credit losses	1,928,549	1,763,640	9.35	1,873,352	1,659,616	12.88
Less: Impairment on loans and other credit losses	17,610	54,859	(67.90)	17,883	54,839	(67.39)
	1,910,939	1,708,781	11.83	1,855,469	1,604,777	15.62
Share of profit of associates	246,446	214,260	15.02	-	-	
Profit before VAT on financial services, NBT and income tax	2,157,385	1,923,041	12.19	1,855,469	1,604,777	15.62
Less: VAT on financial services and NBT	264,815	190,008	39.37	264,815	189,788	39.53
Profit before income tax	1,892,570	1,733,033	9.21	1,590,654	1,414,989	12.41
Less: Income tax expense	640,628	496,708	28.97	522,407	396,197	31.86
Profit after income tax	1,251,942	1,236,325	1.26	1,068,247	1,018,792	4.85
Attributable to equity holders of the parent	1,243,095	1,211,239	2.63	1,068,247	1,018,792	4.85
Attributable to non-controlling interest	8,847	25,086	(64.73)	-	-	
Net profit for the period	1,251,942	1,236,325	1.26	1,068,247	1,018,792	4.85
Basic and diluted earnings per share - Rs.	5.73	5.59				

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

CENTRAL FINANCE COMPANY PLC CONSOLIDATED STATEMENT OF COMPREHENSIVE INCOME						
For the three months ended 30th June	Group			Company		
	2017	2016	Increase	2017	2016	Increase
	Unaudited Rs.'000	Unaudited Rs.'000	(decrease) %	Unaudited Rs.'000	Unaudited Rs.'000	(decrease) %
Profit for the period	1,251,942	1,236,325	1.26	1,068,247	1,018,792	4.85
Other comprehensive income to be reclassified to income statement						
Fair value changes in available for sale investments						
Equity securities - quoted	46,712	10,723	335.62	46,712	10,723	335.62
	46,712	10,723	335.62	46,712	10,723	335.62
Add / (less): share of other comprehensive income / (losses) of associates	58,980	37,256	58.31	-	-	-
Income tax effect	(16,514)	(10,432)	(58.31)	-	-	-
	42,466	26,824	58.31	-	-	-
Total other comprehensive income to be reclassified to income statement	89,178	37,547	137.51	46,712	10,723	335.62
Other comprehensive income for the period (net of tax)	89,178	37,547	137.51	46,712	10,723	335.62
Total comprehensive income for the period	1,341,120	1,273,872	5.28	1,114,959	1,029,515	8.30
Attributable to equity holders of the parent	1,332,273	1,248,786	6.69	1,114,959	1,029,515	8.30
Attributable to non-controlling interest	8,847	25,086	(64.73)	-	-	-
Total comprehensive income for the period	1,341,120	1,273,872	5.28	1,114,959	1,029,515	8.30

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

CENTRAL FINANCE COMPANY PLC
CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As at	Group		Company	
	30.06.2017	31.03.2017	30.06.2017	31.03.2017
	Unaudited	Audited	Unaudited	Audited
	Rs.'000	Rs.'000	Rs.'000	Rs.'000
ASSETS				
Cash in hand and at banks	529,496	501,267	496,862	444,940
Fair value through profit or loss financial assets	251,205	106,143	239,248	96,125
Tax receivables	1,588	1,775	-	-
Trade and other receivables	1,008,750	982,218	369,474	309,749
Available for sale investments	293,543	246,773	287,213	240,443
Inventories and other stocks	1,293,876	1,275,049	742,976	679,714
Securities bought under repurchase agreements	2,830,252	2,949,728	2,830,252	2,949,728
Loans and receivables from banks	975,341	926,394	969,740	920,818
Loans and receivables from others	812,851	1,063,880	66,094	398,326
Loans and receivables from customers	7,251,220	6,968,950	7,347,096	7,067,199
Net investment in leases and hire purchase	59,065,408	58,017,827	59,065,408	58,017,827
Investments in real estate	69,004	65,051	69,004	65,051
Investments in associates	4,242,498	4,075,059	523,458	523,458
Investments in subsidiaries	-	-	306,456	306,456
Deferred tax asset	11,968	11,920	-	-
Property, plant and equipment	7,598,601	7,134,854	6,375,341	5,921,176
Intangible assets	106,176	100,366	104,956	99,963
Total assets	86,341,777	84,427,254	79,793,578	78,040,973
LIABILITIES				
Bank overdrafts	1,322,037	1,059,332	1,305,182	1,047,908
Tax payables	1,052,718	889,101	1,006,624	834,693
Trade and other payables	1,687,730	1,642,932	1,344,922	1,292,203
Amounts due to subsidiaries	-	-	173,043	187,987
Short term borrowings	1,511,469	1,845,352	1,448,073	1,699,196
Deposits	36,018,690	35,527,936	36,184,345	35,707,147
Long term borrowings	5,850	5,425	-	-
Debentures	5,954,374	6,140,818	5,954,374	6,140,818
Employee benefit obligations	1,036,595	995,545	912,868	875,120
Deferred tax liability	3,850,169	3,755,583	3,783,340	3,690,053
Total liabilities	52,439,632	51,862,024	52,112,771	51,475,125
SHAREHOLDERS' FUNDS				
Stated capital	1,337,564	1,337,564	1,337,564	1,337,564
Capital reserves	2,509,368	2,510,631	1,918,799	1,919,787
Reserve fund	1,599,000	1,599,000	1,599,000	1,599,000
Available for sale reserve	118,926	29,748	113,483	66,771
Revenue reserves	27,448,705	26,204,347	22,711,961	21,642,726
Funds attributable to equity holders of the parent	33,013,563	31,681,290	27,680,807	26,565,848
Non-controlling interest	888,582	883,940	-	-
	33,902,145	32,565,230	27,680,807	26,565,848
Total liabilities, shareholders' funds and non-controlling interest	86,341,777	84,427,254	79,793,578	78,040,973
Net asset value per share - Rs.	152.31	146.16	127.70	122.56

I certify that the financial statements comply with the requirements of the Companies Act No.07 of 2007.



U. B. Elangasinha
Chief Financial Officer

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



E.H. Wijenaik
Managing Director

08th August 2017



G.S.N. Peiris
Director (Finance)

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

CENTRAL FINANCE COMPANY PLC
STATEMENT OF CHANGES IN EQUITY

Group equity statement for the three months ended 30th June 2017	Attributable to equity holders of the company						Non-controlling interest	Total
	Stated capital	Revaluation reserve	Reserve fund	Available for sale reserve	General reserves	Retained earnings		
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000		
Balance as at 1st April 2016	568,420	2,509,879	1,396,000	91	19,235,420	3,778,676	855,819	28,344,305
Net profit for the three months ended 30th June 2016	-	-	-	-	-	1,211,239	25,086	1,236,325
Other comprehensive income	-	-	-	37,547	-	-	-	37,547
Total comprehensive income for the three months ended 30th June 2016	-	-	-	37,547	-	1,211,239	25,086	1,273,872
Depreciation on revaluation surplus	-	(1,216)	-	-	-	1,216	-	-
Deferred tax attributable to revaluation surplus due to change in corporate tax rate	-	(3,901)	-	-	-	-	(1,958)	(5,859)
Dividends for the year ended 31st March 2016	-	-	-	-	-	(104,883)	(4,205)	(109,088)
Balance as at 30th June 2016	568,420	2,504,762	1,396,000	37,638	19,235,420	4,886,248	874,742	29,503,230
Balance as at 1st April 2017	1,337,564	2,510,631	1,599,000	29,748	21,643,957	4,560,390	883,940	32,565,230
Net profit for the three months ended 30th June 2017	-	-	-	-	-	1,243,095	8,847	1,251,942
Other comprehensive income	-	-	-	89,178	-	-	-	89,178
Total comprehensive income for the three months ended 30th June 2017	-	-	-	89,178	-	1,243,095	8,847	1,341,120
Depreciation on revaluation surplus	-	(1,263)	-	-	-	1,263	-	-
Dividends for the year ended 31st March 2017	-	-	-	-	-	-	(4,205)	(4,205)
Balance as at 30th June 2017	1,337,564	2,509,368	1,599,000	118,926	21,643,957	5,804,748	888,582	33,902,145
Company equity statement for the three months ended 30th June 2017	Stated capital	Revaluation reserve	Reserve fund	Available for sale reserve	General reserve	Retained earnings	Total	
	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	Rs.'000	
Balance as at 1st April 2016	568,420	1,930,651	1,396,000	54,325	19,224,239	9,630	23,183,265	
Net profit for the three months ended 30th June 2016	-	-	-	-	-	1,018,792	1,018,792	
Other comprehensive income	-	-	-	10,723	-	-	10,723	
Total comprehensive income for the three months ended 30th June 2016	-	-	-	10,723	-	1,018,792	1,029,515	
Depreciation on revaluation surplus	-	(988)	-	-	-	988	-	
Dividends for the year ended 31st March 2016	-	-	-	-	-	(104,883)	(104,883)	
Balance as at 30th June 2016	568,420	1,929,663	1,396,000	65,048	19,224,239	924,527	24,107,897	
Balance as at 1st April 2017	1,337,564	1,919,787	1,599,000	66,771	21,632,776	9,950	26,565,848	
Net profit for the three months ended 30th June 2017	-	-	-	-	-	1,068,247	1,068,247	
Other comprehensive income	-	-	-	46,712	-	-	46,712	
Total comprehensive income for the three ended 30th June 2017	-	-	-	46,712	-	1,068,247	1,114,959	
Depreciation on revaluation surplus	-	(988)	-	-	-	988	-	
Balance as at 30th June 2017	1,337,564	1,918,799	1,599,000	113,483	21,632,776	1,079,185	27,680,807	

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

CENTRAL FINANCE COMPANY PLC
CASH FLOW STATEMENT

For the three months ended 30th June	Group		Company	
	2017 Unaudited Rs.'000	2016 Unaudited Rs.'000	2017 Unaudited Rs.'000	2016 Unaudited Rs.'000
Cash flows from operating activities				
Interest receipts	3,456,492	3,011,573	3,443,841	3,011,436
Interest payments	(521,174)	(359,149)	(518,394)	(361,460)
Recoveries on bad debts previously written off	30,035	37,682	30,035	37,682
Receipts from other operating activities	1,558,486	1,489,235	230,026	152,958
Cash payments to employees and suppliers	(2,037,954)	(1,937,878)	(863,898)	(842,731)
Operating profit before changes in operating assets	2,485,885	2,241,463	2,321,610	1,997,885
(Increase) / decrease in operating assets:				
(Investments) / divestments in government securities and receivables from banks maturing after 90 days	-	(460,000)	-	(460,000)
Loans to customers	(8,755,903)	(8,000,757)	(8,755,903)	(8,040,757)
Recoveries from customers	7,935,552	7,248,104	7,939,052	7,316,959
Others	(549,709)	(448,228)	(550,409)	(448,181)
Increase / (decrease) in operating liabilities:				
Net cash effect on deposits	150,855	(170,386)	136,065	(51,327)
Net cash from operating activities before income tax	1,266,680	410,196	1,090,415	314,579
Income tax paid	(268,195)	(139,055)	(243,089)	(117,000)
Net cash inflow from operating activities	998,485	271,141	847,326	197,579
Cash flows from investing activities				
Dividends received from subsidiaries and associates	23,679	113,744	17,271	57,150
Dividends received from other companies	6,978	7,308	4,858	4,322
Investments in fixed deposits	(85,000)	(5,163)	-	-
Investments in unit trusts	-	(16,000)	-	-
Investments in debentures	-	(145,000)	-	-
Divestment of unit trusts	-	47,686	-	-
Divestment of fixed deposits	6,324	57,121	-	-
Purchase of property, plant and equipment	(592,870)	(289,138)	(569,246)	(271,631)
Disposal of property, plant and equipment	14,042	6,175	14,013	5,867
Net cash outflow from investing activities	(626,847)	(223,267)	(533,104)	(204,292)
Cash flows from financing activities				
Borrowings	4,246,001	1,655,000	4,085,000	1,655,000
Repayment of borrowings	(4,878,336)	(2,055,000)	(4,635,000)	(2,055,000)
Dividends paid to equity holders of the parent	(102)	(103,629)	(102)	(103,629)
Dividends paid to non-controlling interest	(4,205)	(4,205)	-	-
Net cash outflow from financing activities	(636,642)	(507,834)	(550,102)	(503,629)
Net decrease in cash and cash equivalents	(265,004)	(459,960)	(235,880)	(510,342)
Cash and cash equivalents at the beginning of the period	3,207,463	3,465,977	3,162,560	3,413,614
Cash and cash equivalents at the end of the period	2,942,459	3,006,017	2,926,680	2,903,272
Analysis of cash and cash equivalents				
Cash in hand and at banks	529,496	469,038	496,862	439,256
Investments in government securities maturing within 90 days	2,830,252	3,035,815	2,830,252	2,945,815
Investments in government securities maturing after 90 days	-	(460,000)	-	(460,000)
Receivables from banks	975,341	733,297	969,740	728,064
Effect of amortised interest cost	(65,093)	(60,112)	(64,992)	(58,879)
Receivables from banks maturing after 90 days	(5,500)	(4,000)	-	-
Bank overdrafts	(1,322,037)	(708,021)	(1,305,182)	(690,984)
Cash and cash equivalents at the end of the period	2,942,459	3,006,017	2,926,680	2,903,272
Movement of borrowings (short term, long term loans and debentures)				
Balance at the beginning of the period	7,991,595	7,833,388	7,840,014	7,833,388
Amount borrowed during the period	4,246,001	1,655,000	4,085,000	1,655,000
Capital repaid during the period	(4,878,336)	(2,055,000)	(4,635,000)	(2,055,000)
Amortised interest payable	112,433	117,866	112,433	117,866
Balance at the end of the period	7,471,693	7,551,254	7,402,447	7,551,254

Figures in brackets indicate outflows.

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

BUSINESS SEGMENT INFORMATION																		
For the three months ended 30th June																		
	Leasing, hire purchase and other advances		Medical services		Power generation		Manufacturing		Insurance broking		Investments		Real estate		Intra segmental adjustments		Total	
All figures in Rs.000	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016	2017	2016
Revenue																		
Interest income	3,700,242	3,226,015	3,206	246	-	-	405	1,191	12,979	7,242	109,559	102,397	677	267	-	-	3,827,068	3,337,358
Other revenue	-	-	28,395	28,419	12,297	18,028	512,920	509,364	70,035	65,548	-	-	-	-	-	-	623,647	621,359
Other operating income	179,834	108,625	-	-	-	-	-	-	-	-	-	-	-	-	-	-	179,834	108,625
Other income	161,661	144,693	113	152	-	-	208	450	28	502	41,102	33,601	818	1,074	(23,680)	(26,200)	180,250	154,272
Income from external customers	4,041,737	3,479,333	31,714	28,817	12,297	18,028	513,533	511,005	83,042	73,292	150,661	135,998	1,495	1,341	(23,680)	(26,200)	4,810,799	4,221,614
Inter - segment income	6,432	7,760	-	1,539	2,211	971	1	26	302	285	16,351	1,130	9,977	9,126	(35,274)	(20,837)	-	-
Total income	4,048,169	3,487,093	31,714	30,356	14,508	18,999	513,534	511,031	83,344	73,577	167,012	137,128	11,472	10,467	(58,954)	(47,037)	4,810,799	4,221,614
Expenses																		
Interest expenses	1,151,409	885,768	-	-	-	-	-	-	-	-	68,082	72,405	1,705	1,437	-	-	1,221,196	959,610
Depreciation & amortisation	116,161	89,983	2,356	2,395	966	966	9,799	9,278	316	351	-	-	619	619	-	-	130,217	103,592
Cost of sales	-	-	11,356	11,839	4,468	4,654	424,836	389,762	-	-	-	-	-	-	-	-	440,660	406,255
Impairment on loans and other credit losses	17,883	55,025	-	-	-	-	(273)	(166)	-	-	-	-	-	-	-	-	17,610	54,859
Other operating and administrative expenses	975,823	885,007	13,434	13,358	1,057	905	69,933	62,510	27,791	25,244	30	46	2,109	1,447	-	-	1,090,177	988,517
Total expenses	2,261,276	1,915,783	27,146	27,592	6,491	6,525	504,295	461,384	28,107	25,595	68,112	72,451	4,433	3,503	-	-	2,899,860	2,512,833
Inter - segment expenses	14,390	14,443	-	-	-	-	77	-	2,190	2,601	3,770	3,793	-	-	(20,427)	(20,837)	-	-
Segment results	1,772,503	1,556,867	4,568	2,764	8,017	12,474	9,162	49,647	53,047	45,381	95,130	60,884	7,039	6,964	(38,527)	(26,200)	1,910,939	1,708,781
Share of profit of associates																	246,446	214,260
Profit before VAT on financial services, NBT and income tax																	2,157,385	1,923,041
Less: VAT on financial services and NBT																	264,815	190,008
Profit before income tax																	1,892,570	1,733,033
Less: Income tax expense																	640,628	496,708
Profit after income tax																	1,251,942	1,236,325
Non-controlling interest																	8,847	25,086
Profit attributable to equity holders of the parent																	1,243,095	1,211,239

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 2017 and provide the information as required by the Colombo Stock Exchange and LKAS 34-Interim Financial Reporting.

2 The presentation and classification of the financial statements for previous period has 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 30.06.2017	As at 31.03.2017
Ordinary shares	216,758,888	216,758,888

4 Market price per share

	Quarter ended 30.06.2017 Rs.	Quarter ended 31.03.2017 Rs.
Highest	99.00	99.80
Lowest	86.00	84.50
Last traded	91.00	86.20

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

	As at 30.06.2017	As at 31.03.2017
J.D. Bandaranayake (retired on 13.07.2017)	Nil	Nil
E.H. Wijenaik	33,405,854	33,405,854
G.S.N. Peiris	3,778,213	3,778,213
R.E. Rambukwelle	2,035,473	2,035,473
A.K. Gunaratne	1,726,233	1,726,233
D.P. de Silva	214,623	214,623
C.L.K.P. Jayasuriya	Nil	Nil
S.C.S. Wickramasinghe	Nil	Nil
A.D.B.Talwatte	Nil	Nil
Dr.(Mrs).A.D.N.de Zoysa	Nil	Nil

6 Twenty largest shareholders of the Company are as follows:

	As at 30.06.2017		As at 31.03.2017	
	Number of shares	%	Number of shares	%
1 Corporate Services (Pvt) Ltd.A/C No.01	34,917,287	16.11	34,917,287	16.11
2 E. H. Wijenaik	33,405,854	15.41	33,405,854	15.41
3 Employees Provident Fund	23,280,525	10.74	23,280,525	10.74
4 Thurston Investments Limited	12,622,582	5.82	12,622,582	5.82
5 A.J. Wijenaik	6,760,804	3.12	6,760,804	3.12
6 Perpetual Equities (Pvt) Ltd.	4,479,880	2.07	4,555,555	2.10
7 N.W. Wijegoonawardene	4,468,863	2.06	4,468,863	2.06
8 G.S.N. Peiris	3,778,213	1.74	3,778,213	1.74
9 B.P.De Silva Holdings (Pte) Ltd.	3,622,660	1.67	3,622,660	1.67
10 J.B. Cocoshell (Pvt) Ltd.	3,271,661	1.51	3,271,661	1.51
11 C.R. Dunuwille	2,787,069	1.29	2,787,069	1.29
12 N.M. Gunawardana	2,687,382	1.24	2,687,382	1.24
13 P.R. Munasinha	2,535,759	1.17	2,535,759	1.17
14 The Ceylon Investment PLC A/C No.02	2,410,136	1.11	2,410,136	1.11
15 Employees Trust Fund Board	2,263,347	1.04	2,263,347	1.04
16 P.M. Wijenaik	2,100,105	0.97	2,100,105	0.97
17 Waldock Mackenzie Limited/Perpetual Equities (Pvt)Limited	2,052,112	0.95	3,047,741	1.41
18 Deutsche Bank AG -National Equity Fund	2,049,373	0.95	2,049,373	0.95
19 R.E. Rambukwelle	2,035,473	0.94	2,035,473	0.94
20 The Ceylon Guardian Investment Trust PLC A/C No.02	2,013,107	0.93	2,013,107	0.93

CENTRAL FINANCE COMPANY PLC
NOTES TO THE INTERIM FINANCIAL STATEMENTS

7 Information on listed debentures

7.1 Market value and traded yield

There were no debenture trades during the quarter ended 30.06.2017 and the preceding quarter.

7.2 Yield of comparable government securities(%)

	As at 30.06.2017	As at 31.03.2017
03 year treasury bonds	10.96%	11.95%
04 year treasury bonds	11.65%	11.93%
05 year treasury bonds	11.31%	12.78%

Debt related ratios

	As at 30.06.2017	As at 31.03.2017
Debt/equity ratio (times)	1.62	1.68
Quick assets ratio (%)	78.71	83.56
Interest cover (times)	2.30	2.39

7.3 Objectives of the debentures issued in June 2013, December 2013 and June 2015 have been fully achieved.

CENTRAL FINANCE COMPANY PLC
NOTES TO THE INTERIM FINANCIAL STATEMENTS

8 Public holding	As at	As at
	30.06.2017	31.03.2017
% public holding	<u>59.92</u>	<u>59.92</u>
Number of shareholders	<u>3,014</u>	<u>2,870</u>
9 Contingent liabilities	As at	As at
	30.06.2017	31.03.2017
	Rs.000	Rs.000
Guarantees issued		
Guarantees issued on behalf of depositors, fully secured on their deposits	<u>30,815</u>	<u>25,615</u>
Letter of Credit facilities	<u>1,668</u>	<u>58,860</u>
Other guarantees	<u>10,015</u>	<u>10,897</u>
	<u>42,498</u>	<u>95,372</u>

10 Interest expenses of the Group other than the parent & Isuru Leasing Company Limited ,which was a subsidiary company up to its amalgamation on 28.02.2017 are categorised under other expenses.

11 According to the best of the knowledge and belief of the Directors, there have been no events subsequent to this interim period, which require adjustments to or disclosure in the Interim Financial Statements at the time of the issue of these financial statements to the shareholders.

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

DIRECTORS

C. L. K. P. Jayasuriya - Non - executive Director / Chairman
E. H. Wijenaikie - Managing Director/Chief Executive Officer
G. S. N. Peiris - Director (Finance)
R. E. Rambukwelle - Director (Marketing and Operations)
A. K. Gunaratne - Director (Group Co-ordination)
D. P. de Silva - Director (Credit)
S. C. S. Wickramasinghe - Independent Non - executive Director
A.D.B.Talwatte - Independent Non - executive Director
Dr.(Mrs).A.D.N.de Zoysa - Independent Non - executive Director

STOCK EXCHANGE LISTING

The ordinary shares of the Company, the Rated Unsecured Redeemable Debentures issued in June 2013 and the Rated Secured Redeemable Debentures issued in December 2013 and June 2015 are listed on the Colombo Stock Exchange.

HEAD / REGISTERED OFFICE

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

CITY OFFICE

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

BRANCH OFFICES

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

BANKERS

Bank of Ceylon
Citibank N.A.
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
Standard Chartered Bank
DFCC Bank PLC

AUDITOR

SJMS Associates,
Chartered Accountants,
11, Castle Lane,
Colombo 04.

LEGAL ADVISER

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P.O. Box 212,
Colombo.

COMPANY SECRETARY

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Telephone : 011 - 4605100
Facsimile : 011 - 4718220