

PMF ෆිනෑන්ස් පීඑල්සී

2023 මාර්තු 31 වන දිනයෙන් අවසන් වූ වර්ෂය සඳහා

මූලෳ පුකාශන

ආදායම් පුකාශනය මාර්තු මස 31ක් අවසන් වන වර්ෂය සඳහා	ආයතනය			සමූහය		
	2023 රු.'000 විගණනය කල	2022 රු.'000 විගණනය කල	වෙනස %	2023 රු.'000 විගණනය කල	2022 රු. '000 විගණනය කල	වෙන ස %
දළ ආදායම	2,095,447	969,469	116.1	2,095,447	969,469	116.1
පොලි ආදායම	2,008,133	794,219	152.8	2,008,133	794,219	152.8
අඩු කළා : පොලී වියදම	1,280,618	300,022	326.8	1,280,618	300,022	326.8
ශුද්ධ පොලී ආදායම	727,515	494,197	47.2	727,515	494,197	47.2
ගාස්තු හා කොමිස් ආදායම්	29,552	19,238	53.6	29,552	19,238	53.6
FVTPL හි මූලඃ වත්කම් වලින් ශුද්ධ සාධාරණ වටිනාකම/අලාභය	30,644	28,367	8.0	30,644	28,367	8.0
වෙනත් මෙහෙයුම් ආදායම්	27,118	127,645	(78.8)	27,118	127,645	(78.8
මුළු මෙහෙයුම් ආදායම්	814,829	669,447	21.7	814,829	669,447	21.7
අඩු කළා : ණය හා අනෙකුත් අලාභ සඳහා හානිකරණ	(154,029)	40,914	476.5	(154,029)	40,914	476.5
ශුද්ධ මෙහෙයුම් ආදායම්	660,800	710,361	(7.0)	660,800	710,361	(7.0
අඩු කළා :						
සේවක වියදම්	364,741	260,703	39.9	364,741	260,703	39.9
දේපල පිරියත හා උපකරණ සෂය	24,962	9,731	156.5	24,962	9,731	156.5
අස්පෘශෘ වත්කම් කුමසෂය	2,936	501	485.6	2,936	501	485.6
හිමිකමක් ඇති වත්කම්වල කුමඤය	45,685	42,897	6.5	45,685	42,897	6.5
අනෙකුත් මෙනෙයුම් වියදුම්	377,037	195,103	93.2	377,268	195,276	93.2
මූලප සේවා අගය මත බද්දට හා ආදායම් බද්දට පෙර (අලාභය) / ලාභය	(154,561)	201,426	176.7	(154,792)	201,253	176.9
අඩුකලා : මූලෘ සේවා අගය මත බද්ද	33,273	61,252	(45.7)	33,273	61,252	(45.7
බදුවලට පෙර (අලාභය) / ලාභය	(187,834)	140,174	234.0	(188,065)	140,001	234.3
අඩු කළා : ආදායම් බදු වියදම්	29,810	51,626	(42.3)	29,810	51,626	(42.3
කාලච්ඡේදය සඳහා (අලාභය) / ලාභය	(158,024)	191,800	182.4	(158,255)	191,627	182.6
සාමානෘ කොටසක ලාභය (රු)	(0.39)	0.55		(0.39)	0.55	

වරහන් තුළ ඇති අගයන් අඩ කිරීම් ලෙස පෙන්නම් කෙරේ.

විස්තීරණ	ආයතනය			සමූහය		
ආදායම් පුකාශනය මාර්තු මස 31න් අවසන් වන වර්ෂය සඳහා	2023 රු.'000 විගණනය කල	2022 රු.'000 විගණනය කල	වෙ නස %	2023 රු.'000 විගණනය කල	రా.'000	වෙනස %
කාලච්පේදය සඳහා (අලාභය) / ලාභය	(158,024)	191,800	182.4	(158,255)	191,627	182.6
වෙනස් විස්තීර්ණ ආදායම් (බදු ගෙවූ පසු)						
අලෙවිය සඳහා ඇති වත්කම් නැවත ගණනය කල ලාභ	2,194	3,764	(41.7)	2,194	3,764	(41.7)
අනෙකුත් විස්තීරණ ආදායමට අදාල බදු ආදායම් (අලාභය)	(658)	(903)	27.1	(658)	(903)	27.1
ආශුිත බදු නිශ්චිත පුතිලාභ සැලසුම් මත පුතිලාභ	1,536	2,861	(46.3)	1,536	2,861	(46.3)
කාලවිපේදය සඳහා මුළු විස්ති්ර්ණ ආදායම	(156,488)	194,661	180.4	(156,719)	194,488	180.6

වරහන් තුළ ඇති අගයන් අඩු කිරීම් ලෙස පෙන්නුම් කෙරේ

මූලු තත්වය පිළිබඳ පුකාශනය මාර්තු මස 31න් අවසන් වන වර්ගෙ සඳහා	ආයතනය			සමූහය		
	2023 රු.'000 විගණනය කල	2022 රු. '000 විගණනය කල	වෙනස %	2023 රු.'000 විගණනය කල	2022 රු. '000 විගණනය කල	වෙනස %
වත්කම්						
මුදල් හා මුදල් වලට සමාන දෑ	561,607	660,873	(15.0)	561,846	661,116	(15.0
බැංකු සහ මූලෳ ආයතන සමග ඇති ශේෂය	1,264,071	410,942	207.6	1,264,071	410,942	207.6
ගණුදෙනු කිරීම සඳහා රදවා ගෙන ඇති මූලූූ වත්කම්	409,936	9,245	4,334.2	409,936	9,245	4,334.2
කුමක්ෂය පිරිවැයට මනින ලද මූලෘ වත්කම් - කල්බදු කුලි හා කුලීපිට මිලදී ගැනීම් ලැබීම්	4,192,052	3,148,864	33.1	4,192,052	3,148,864	33.1
කුමක්ෂය පිරිවැයට මනින ලද මූලෳ වත්කම් - වෙනත් ගනුදෙනුකරුවන්ට ණය හා ලැබීම්	4,126,051	3,527,744	17.0	4,126,051	3,527,744	17.0
දේපල පිරියත සහ උපකරණ	169,495	82,027	106.6	169,495	82,027	106.6
අස්පෘශ් වන්කම්	44,239	9,760	353.3	44,239	9,760	353.3
තිමිකමක් ඇති වත්කම්	173,662	123,822	40.3	173,662	123,822	40.3
ණය සහ ලැබීම් - කල්බඳු	79,874	50,722	57.5	79,874	50,722	57.5
අනෙකුත් වත්කම්	400,235	255,817	56.5	400,235	255,817	56.5
මුළු වත්කම්	11,421,222	8,279,816	37.9	11,421,461	8,280,059	37.9
වගකීම						
මැංකු සඳහා	757,280	1,842,767	(58.9)	757,280	1,842,767	(58.9)
කුමක්ෂය පිරිවැයට මූලෳ වත්කම් - ගනුදෙනුකරුවන්ට						
ගෙවියයුතු තැන්පතු	7,655,746	3,228,866	137.1	7,655,746	3,228,866	137.1
ගණුදෙනු කරුවන් සඳහා	17,800	17,200	3.5	17,800	17,200	3.5
නිකුත්කල ආරක්ෂක ණය	197,581	136,450	44.8	197,581	136,450	44.8
සේවක පුතිලාභ වගකීම	12,249	13,378	(8.4)	12,249	13,378	(8.4)
අනෙකුත් වගකීම්	103,360	207,460	(50.2)	104,188	208,062	(49.9)
මුළු වගකීම	8,744,016	5,446,121	60.6	8,744,844	5,446,723	60.6
හිමිකම						
පාග්ධනය	3,762,054	3,762,054	-	3,762,054	3,762,054	-
ව වියවස්ථාපිත සංචිත අරමුදල -	20,239	20,239	0.0	20,239	20,239	0.0
සමුච්චිත අලාභය	(1,105,087)	(948,598)	(16.5)	(1,105,676)	(948,957)	(16.5
මුළු හිමිකම්	2,677,206	2,833,695	(5.5)	2,676,617	2,833,336	(5.5)
මුළු වගකීම් සහ හිමිකම	11,421,222	8,279,816	37.9	11,421,461	8,280,059	37.9
	94.159	131,700	(28.5)	94,159	131,700	(28.5
කොටසක ශුද්ධ වන්කම් අගය (රු)	6.61	6.99	,,	6.60	6.99	,

වරහන් තුළ ඇති අගයන් අඩ කිරීම් ලෙස පෙන්නුම් කෙරේ.

තෝරාගත් කාර්යය සාධක දර්ශක	ආයා	ආයතනය		
	31.03.2023 දීනට	31.03.202 දීනර		
වත්කම් වල තත්වය - (රු '000)				
මුළු පුතියෝජන	8,836,458	7,061,666		
ශුද්ධ මුළු පුතියෝජන (අඩමාන ණය සඳහා ශුද්ධ පුතිපාදන)	8,318,103	6,676,608		
අඛ්ය පුතියෝජන (අවලම්භන පොලී පුමාණය)	927,052	441,951		
දළ අඛ්ය අත්තිකාරම් අනුපාතය (%)	10.49%	6.26%		
නියාමන දවශීලතාවය - (රු. '000)				
අවශය අවම දුවශීල වත්කම් පුමාණය	770,394	330,053		
පවත්නා දුවශීල වත්කම් පුමාණය	936,979	1,071,829		
අවශෘ අවම රාජෘ සුරැකුම්පත් පුමාණය	204,440	164,423		
පවත්නා රාජෘ සුරැකුම්පත් පුමාණය	316,700	205,859		
	31.03.2023 දිනට	31.03.202 දින්		
පුාශ්ධන පුමාණාත්මතාව				
මූලික පුාග්ධනය (පළමු පෙළ පුාග්ධනය) (රු. දහස්)	2,677,208	2,833,695		
මුළු පුාග්ධනය (රු. දහස්)	2,677,208	2,822,703		
අවදානම් මත බර තැබූ වන්කම් මත මූලික පාග්ධන පුමාණාත්මතා අනුපානය. % ලෙස (අවම අනුපාතය 8.5%)	26.76%	37.71%		
අවදානම මත බර තැබූ වන්කම් මත මුළු පුාග්ධන පුමාණාත්මතා අනුපාතය % ලෙස (අවම අනුපාතය 12.5%)	26.76%	37.71%		
පුාග්ධන අනුපාතයට මුළු තැන්පතු වගකීම් අනුපාතය % ලෙස (අවම අනුපාතය 10%)	34.97%	87.42%		
ලාභදායිත්වය (වාශෂික)				
පොලි ආන්තිකය	8.51%	7.22%		
වත්කම් මත පුතිලාභය (බළු පෙර)	-1.91%	1.59%		
සාමානෘ හිමිකම් මත පුතිලාභය (බදු පසු)	-5.73%	3.68%		
නාමික තොරතුරු				
සේවක සංඛනාව	261	168		
ශාඛා ගණන	13	11		
සේවා මධ්පස්ථාන පුමාණය	-			
උකස් මධ්‍යස්ථාන පුමාණය	-	1		
බාහිර මාය ශේුම්ගතකරමාය	B + ස්ථාවර LRA විසින්	[SL] B ස්ථාවර ICRA විසින්		

* වත්කම් ගුණාත්මක අනුපාත පසුගිය හිඟ දින 120 මත පදනම් වී ගණනය කර ඇත

සහතික කිරීම

2007 අංක 07 දරණ සමාගම් පනතේ අවශෘතාවයන්ට අනුකූලව මෙම මූලෘ පුකාශන සකස් කර ඇත.

(අත්සන් කලේ) ජනක පුනාන්දු සහකාර කළමනාකරු - මූලඃ (අත්සන් කලේ) ටෙරන්ස් කුමාර පුධාන විධායක නිලධාරි

මෙම මූලෘ පුකාශ පිළියෙල කිරීම සහ ඉදිරිපත් කිරීම සඳහා අධෘක්ෂ මණ්ඩලය වගකීමට බැඳී සිටී. අධ්යක්ෂ මණ්ඩලය සඳහා සහ වෙනුවෙන් අනුමත කර අත්සන් කරන ලදී.

(අත්සන් කලේ)

(අත්සන් කලේ) චන්දුල අබේවිකුම

2023 ජූති 30

රංගන කෝරලගේ

ආයෝජකයන් හට ස්වාධීන විගණන වාර්තාව PMF ෆිනෑන්ස් පීඑල්සී



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INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF PMF FINANCE PLC Report on the Audit of the Financial Statements

We have audited the accompanying financial statements of PMF Finance PLC ("the Company") and the consolidated financial statements of the Company and its subsidiary ('the Group'), which comprise the statement of financial position as at 31 March 2023, and statements of profit or loss and other comprehensive income, changes in equity and cash flows for the year then ended, and notes, comprising significant accounting policies set out on pages 12 to 74.

In our opinion, the accompanying financial statements of the Company and the Group give a true and fair view of the financial position of the Company and the Group as at 31 March 2023 and of their financial performance and their cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for Opinion

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Group in accordance with the Code of Ethics issued by CA Sri Lanka (Code of Ethics), and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the Company financial statements and the consolidated financial statements of the current year. These matters were addressed in the context of our audit of the Company financial statements and the consolidated financial statements as a whole and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

Allowances for Expected Credit losses loans and lease rental receivable Refer to note 19 and 36 to the Financial Statements and Note 4.17 in the accounting policies

Our response

Our audit procedures included

Assessing the reliability of

model used by management

in determining loss allowanc-

es, including assessing the

appropriateness of the key

in the expected credit loss (ECL) against the requirement

Testing the accuracy and

completeness of the data

inputs by testing reconcilia-

tions between source systems

and the ECL. We assessed the

appropriateness of assump-

tions, particularly in light of

scenarios caused by the

extreme volatility in economic

current economic uncertainty

and government responses.

Recalculating the amount of

credit loss allowance for sample of loans and lease rental

Involving our Financial Risk

Management (FRM) specialist

to assess the reasonability of

the adjustments made by the

Company to the forward look

ing macro-economic factors

and assumptions used in the

Involving our FRM specialist

to assess the logic and com-

pilation of the overdue infor-

mation of loans and advances

finance lease receivables and

hire purchase receivables.

disclosures on impairment

of loans and lease rental re-

ceivables meet the disclosure

requirements of the prevailing

Evaluating whether the

accounting standards.

receivables

ECL model.

parameters and assumptions

the expected credit loss

the following:

of SLFRS 09

Risk description As disclosed in Note 19 to the financial statements, the Group has recorded Rs.8,318 Mn as loan and lease rental receivables as at 31 March 2023. Expected credit loss allowance (ECL) of Rs. 518 Mn is recorded against the loan and lease rental receivable. Higher degree of complexity and judgement are involved in estimating ECL as at the reporting date.

Allowance for expected credit losses is a key audit matter due to the significance of the loans and receivables and lease rental receivable balances to the financial statements and the inherent complexity of the Group's ECL models used to measure ECL allowances. These models are reliant on data and a number of estimates including the impact of multiple economic scenarios and other assumptions such as defining a significant increase in credit risk (SICR).

SLFRS 9 - Financial Instruments requires the Group to measure ECL on a forward-looking basis reflecting a range of economic conditions. Postmodel adjustments are made by the Group to address known ECL model limitations or emerging trends in the loan and lease receivable portfolios. We exercise significant judgement when evaluating the economic scenarios used and the judgmental post model adjustments the Group applies to the ECL results.

Additional subjectivity and judgment have been introduced into the Company's measurements of ECL due to the heightened uncertainty associated with the impact of the economic outlook to the Company's customers, increasing out audit effort thereon.

The disclosures regarding the Group's application of SLFRS 9 are key to explaining the key judgements and material inputs to the SLFRS 9 ECL results.

Management is responsible for the preparation of Financial

Governance for the Financial Statements

Responsibilities of Management and Those Charged with

Statements that give a true and fair view in accordance with Sri Lanka Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of Financial Statements that are free from material misstatement, whether due to

In preparing the Financial Statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's Report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SLAuSs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

As part of an audit in accordance with SLAuSs, we exercise professional judgment and maintain professional skepticism throughout the audit.

We also:

- Identify and assess the risks of material misstatement of Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's and Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our Auditor's Report to the related disclosures in the Financial Statements or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our Auditor's Report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.
- · Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated Financial Statements. We are responsible for the direction, supervision and performance of the group audit we remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with ethical requirements in accordance with the Code of Ethics regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our Auditor's Report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such

Report on Other Legal and Regulatory Requirements

As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and as far as appears from our examination. proper accounting records have been kept by the Company.

CA Sri Lanka membership number of the engagement partner responsible for signing this Independent Auditor's report is 3544.

30 June 2023

Other Information

Management is responsible for the other information. The other information comprises the information included in the Annual Report but does not include the Financial Statements and our Auditor's Report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Financial Statements does not cover the other information and we do not express any form of assurance conclusion

In connection with our audit of the Financial Statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.