CONDENSED INTERIM FINANCIAL STATEMENTS

For the period ended 30th June 2025

PMF FINANCE PLC

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CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION

As at,	*Notes*	30.06.2025 Unaudited Rs. '000	31.03.2025 Audited Rs. '000	Change %
Assets				
Cash and cash equivalents	***11.1***	**286,211**	710,476	(59.7)
Placements with banks and financial institutions	***11.1***	**1,696,392**	1,582,180	7.2
Investments in securities	***11.1***	**1,037,757**	1,012,696	2.5
Financial assets measured at amortised cost - Loans and advances	***11.1***	**18,143,479**	17,173,005	5.7
Real estate stock		**57,591**	58,041	(0.8)
Property, plant and equipment		**340,745**	324,014	5.2
Intangible assets		**53,822**	55,115	(2.3)
Right of use assets		**237,856**	186,550	27.5
Deferred tax assets		**106,293**	134,830	(21.2)
Other Assets		**366,537**	377,797	(3.0)
Total Assets		**22,326,682**	21,614,703	3.3
Liabilities				
Due to banks	***11.1***	**4,379,747**	3,651,076	20.0
Deposits due to customers	***11.1***	**14,263,373**	14,408,332	(1.0)
Debt securities issued	***11.1***	**19,150**	19,000	0.8
Lease liabilities		**237,480**	185,449	28.1
Employee benefit obligation		**25,513**	23,885	6.8
Other liabilities		**279,794**	282,693	(1.0)
Total Liabilities		**19,205,056**	18,570,435	3.4
Equity				
Ordinary share capital		**3,762,054**	3,762,054	0.0
Statutory reserve fund		**85,697**	85,697	(0.0)
Accumulated losses		**(726,125)**	(803,482)	9.6
Total Equity		**3,121,626**	3,044,269	2.5
Total Liabilities & Equity		**22,326,682**	21,614,703	3.3
Contingent liabilities and commitments		**149,956**	74,681	100.8
Net assets value per ordinary share (Rs.)		**7.70**	7.51	2.5

CERTIFICATION

We certify that the above interim financial statements are in compliance with the requirement of the Companies Act No 07 of 2007.

Sgd.
Amila Bandara
Head of Finance

Sgd.
Ajith Medis
Chief Executive 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 of Directors.

Sgd.
Chandula Abeywickrema
Chairman

Sgd.
Ashoka Goonesekere
Director

12th August 2025
Colombo

CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS

	For the three months ended			For the quarter ended		
	30.06.2025 Unaudited Rs. '000	**30.06.2024 Unaudited Rs. '000**	**Change %**	**30.06.2025 Unaudited Rs. '000**	**30.06.2024 Unaudited Rs. '000**	**Change %**
Gross Income	**1,219,417**	988,081	23.4	**1,219,417**	988,081	23.4
Interest income	**1,175,908**	921,168	27.7	**1,175,908**	921,168	27.7
Less: Interest expense	**495,704**	503,942	(1.6)	**495,704**	503,942	(1.6)
Net interest income	**680,204**	417,226	63.0	**680,204**	417,226	63.0
Fee and commission income	**21,424**	13,953	53.5	**21,424**	13,953	53.5
Unit Trsut Investment Income	**603**	25,340	(97.6)	**603**	25,340	(97.6)
Other operating income	**21,482**	27,620	(22.2)	**21,482**	27,620	(22.2)
Total operating income	**723,713**	484,139	49.5	**723,713**	484,139	49.5
Less: Impairment charges for loans and receivables and other losses	**115,282**	98,792	16.7	**115,282**	98,792	16.7
Net operating income	**608,431**	385,347	57.9	**608,431**	385,347	57.9
Less: Personnel Expenses	**161,959**	122,994	31.7	**161,959**	122,994	31.7
Depreciation of property, plant and equipment	**19,686**	14,617	34.7	**19,686**	14,617	34.7
Amortisation of intangible assets	**1,292**	1,292	0.0	**1,292**	1,292	0.0
Amortisation of right of use assets	**24,078**	15,524	55.1	**24,078**	15,524	55.1
Other expenses	**213,463**	170,457	25.2	**213,463**	170,457	25.2
Operating profit / (loss) before tax on financial services	**187,952**	60,463	210.9	**187,952**	60,463	210.9
Less : Tax on financial services	**55,428**	19,817	179.7	**55,428**	19,817	179.7
Profit /(loss) before income tax	**132,525**	40,646	226.0	**132,525**	40,646	226.0
(Less)/Add: Income tax (expense)/reversal	**(55,168)**	-	-	**(55,168)**	-	-
Profit/(loss) for the period	**77,357**	40,646	90.3	**77,357**	40,646	90.3
Basic earnings/(loss) per share - (Rs)	**0.19**	0.10	90.9	**0.19**	0.10	90.9

CONDENSED INTERIM FINANCIAL STATEMENTS

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the three months Ended 30th June	For the three months ended			For the quarter ended		
	30.06.2025 Unaudited Rs. '000	30.06.2024 Unaudited Rs. '000	Change %	30.06.2025 Unaudited Rs. '000	30.06.2024 Unaudited Rs. '000	Change %
Profit / (loss) for the period	**77,357**	**40,646**	**90.3**	**77,357**	**40,646**	**(90.3)**
Total comprehensive income/(loss) for the period	**77,357**	**40,646**	**90.3**	**77,357**	**40,646**	**90.3**

Figures in brackets indicate deductions.

CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CHANGES IN EQUITY

In thousands of rupees	Ordinary share capital	Reserve fund	Regulatory loss allowances reserve	Retained earnings	Total equity
Balance as at 01st April 2024 (Audited)	**3,762,054**	**21,202**	**54,173**	**(1,114,077)**	**2,723,352**
Profit for the three months ended 30th June 2024	-	-		40,646	**40,646**
Other comprehensive income				-	**-**
Total comprehensive income /(loss)				40,646	**40,646**
Balance as at 30th June 2024 (Unaudited)	**3,762,054**	**21,202**	**54,173**	**(1,073,431)**	**2,763,998**
Balance as at 01st April 2025 (Audited)	**3,762,054**	**85,697**	**-**	**(803,482)**	**3,044,270**
Profit for the three months ended 30th June 2025	**-**	**-**		**77,357**	**77,357**
Other comprehensive income					
Total comprehensive income /(loss)	**-**	**-**		**77,357**	**77,357**
Balance as at 30th June 2025 (Unaudited)	**3,762,054**	**85,697**	**-**	**(726,125)**	**3,121,626**

Figures in brackets indicate deductions.

CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS

For the three months Ended 30th June	**30.06.2025 Unaudited Rs. '000**	**30.06.2024 Unaudited Rs. '000**
Cash flows from operating activities		
Profit/(Loss) before tax	**132,525**	40,646
Adjustment for:		
- Depreciation and amortisation	**45,056**	15,909
- Net gain on investment securities at FVPTL	**(603)**	(29,235)
- Net impairment loss on loans and advances	**115,282**	98,792
- Interest expense on preference shares	**150**	150
- Interest expense due to banks	**100,880**	-
- Interest expense on leases	**8,203**	30,181
- Dividend on equity securities at FVPTL	**-**	-
- Interest income	**(46,983)**	(96,288)
- Provision for retirement benefit obligation	**2,034**	3,849
- Loss / (Gain) on disposal of property, plant and equipment	**-**	(7)
Net cash used in operating activities	**356,544**	63,997
Changes in		
Financial assets measured at amortised cost - Loans and advances	**(1,085,756)**	(1,325,345)
Other assets	**11,260**	(242,466)
Due to customers	**(144,959)**	1,352,708
Other liabilities	**(2,898)**	164,805
	(865,810)	13,699
Retiring gratuity paid	(406)	-
Interest paid due to bank	(120,643)	-
Net cash generated from / (used in) operating activities	**(986,859)**	13,699
Cash flows from investing activities		
Interest income on short term investment	**46,983**	96,288
Investment/upliftment of fixed deposits	**(114,212)**	287,649
Net proceeds from investments in securities	**(24,457)**	(715,536)
Acquisition of property, plant and equipment	**(16,730)**	(27,091)
Purchase of intangible assets	**1,292**	-
Proceeds from disposal of property, plant and equipment	**-**	-
Dividends received from investments	**-**	-
Net cash generated from / (used in) investing activities	**(107,124)**	(358,690)
Cash flows from financing activities		
Net proceeds from Borrowing from due to banks	**431,173**	140,878
Lease rental payments	**(27,596)**	(34,972)
Net cash generated from / (used in) financing activities	**403,577**	105,906
Net increase in cash and cash equivalents	**(690,407)**	(239,085)
Cash and cash equivalents at beginning of the year	**(347,456)**	673,411
Cash and cash equivalents at the end of the year	**(1,037,863)**	434,326
Cash and cash equivalents at the end of the year		
Cash and cash equivalents	**286,211**	434,326
Bank overdraft	**(1,324,074)**	-
	(1,037,863)	434,326

Figures in brackets indicate deductions.

CONDENSED INTERIM FINANCIAL STATEMENTS
EXPLANATORY NOTES

1 PMF Finance PLC ("the Company") is a Licensed Finance Company registered under the Finance Business Act No. 42 of 2011 and listed on the Colombo Stock Exchange. The Company was incorporated on 26 January 1983 and is domiciled in Sri Lanka. The Company was listed on the main board of Colombo Stock Exchange on 11th July 1994 and transferred to Dirisavi Board with effect from 2nd July 2018. The registered office of the Company and the principal place of the business is situated at No. 361, 361/1, R.A.De Mel Mawatha, Colombo 03.

2 The condensed Interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34 - Interim Financial Reporting and the provisions of the Companies Act No. 7 of 2007 and provide the information as required in terms of Rule 7.4 of Colombo Stock Exchange .

3 There are no significant changes in the accounting policies since the publication of 2024/25 Audited Financial Statements.

4 **Share capital**

As at	30.06.2025	31.03.2025
Ordinary Shares (Number of Shares)	405,301,750	405,301,750
Ordinary Shares (Value Rs.)	3,762,054,500	3,762,054,500

5 **Preference shares**

As at	30.06.2025	31.03.2025
Cumulative Preference Shares (Number of Shares)	1,000,000	1,000,000
Cumulative Preference Shares (Value Rs.)	10,000,000	10,000,000

6 **Market Price**

Market Price	30.06.2025 Rs.	30.06.2024 Rs.
Highest	13.70	6.30
Lowest	6.90	4.50
Closing	13.20	5.20

7 **Ratios**

Ratios as at	As at 30.06.2025	As at 31.03.2025
Debt to equity ratio (times)	5.97	5.93
Ratios for the period ended	**As at 30.06.2025**	**As at 30.06.2024**
Interest cover (times)	1.38	1.08
Return on Assets	1.39%	0.90%

8 Twenty Largest Ordinary Shareholders as at 30th June 2025

Name of the Share Holder	No: of Shares	%
STERLING CAPITAL INVESTMENTS (PRIVATE) LIMITED	330,714,052.00	81.60
PEOPLES BANK	33,856,246.00	8.35
PEOPLE'S LEASING & FINANCE PLC	25,014,002.00	6.17
ASSETLINE FINANCE LIMITED/P.H.SUSIL RANATUNGA	1,000,372.00	0.25
MR. L. DE FONSEKA	900,000.00	0.22
MR. Z.G. CARIMJEE	600,000.00	0.15
ASSETLINE FINANCE LIMITED/CEYLON CAPITAL MANAGEMENT (PVT) LTD	439,346.00	0.11
MR. H.V. PAKIANATHAN	370,143.00	0.09
DR. H.S.D. SOYSA (JOINT - 1 : MRS. G. SOYSA)	348,000.00	0.09
MR. H. BERUWALAGE	344,088.00	0.08
MR. H.G.D.R.D.K. JAYAWARDANA	330,186.00	0.08
MISS. M.Z.F. SHAFRINA	283,815.00	0.07
SENKADAGALA FINANCE PLC/W.G.HERATH	228,270.00	0.06
MR. K.D. SOMADASA	214,504.00	0.05
MR. D.T. BERUWALAGE	202,480.00	0.05
MRS P.D.A.S.K. BERUWALAGE	200,348.00	0.05
MR. R.G. IRUGALBANDARA	200,000.00	0.05
ONLINE BUSINESS ADVISOR (PVT) LTD	200,000.00	0.05
MR. K.M.D.S. JAYATHILAKA	180,000.00	0.04
MERCHANT BANK OF SRI LANKA & FINANCE PLC/S.P.WEERAWARDANA	137,130.00	0.03
	395,762,982	97.64

9 Directors and Chief Executive Officer's holding in Shares as at 30th June 2025

Name	Position	No: of Shares
Chandula Palith Abeywickrema	Chairman	-
Moderage Joseph Travis Waas	Director	-
Krystle Reid Wijesuriya	Director	-
Michael Nirmal De Silva	Director	-
Rohan Gerald Pandithakoralage	Director	-
Kariyapperu Mudiyanselage Dharmasiri Bandara Rekogama	Director	-
Weerasinghe Mudiyanselage Kanishka Lilantha Weerasinghe	Director	-
Ashoka Goonesekere	Director	-
Lansage Ajith Prasanna Medis	CEO	-
Total		**-**

10 Public Holding as at 30th June 2025

Public Holding percentage as at 30th June 2025 being 18.403% comprising of 10,145 shareholders
The Float adjusted market capitalisation as at 30th June 2025 – Rs.984,396,890
The Float adjusted market capitalization of the Company falls under Option 2 of Rule 7.13.1 (i) (b), of the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

11 Financial instruments

11.1 Analysis of financial instrument by measurement basis

As at 30th June 2025	Financial instruments recognized through profit or loss (FVTPL) Rs. '000	Financial instruments recognized through other comprehensive income (FVTOCI) Rs. '000	Financial instruments at amortised cost (AC) Rs. '000	Total Rs. '000
Assets				
Cash and cash equivalents	**-**	**-**	**286,211**	**286,211**
Balances with banks and financial institutions	**-**	**-**	**1,696,392**	**1,696,392**
Financial assets measured at amortised cost - Loans and advances	**-**	**-**	**18,143,479**	**18,143,479**
Investments in securities	**1,037,734**	**23**	**-**	**1,037,757**
Total Financial Assets	**1,037,734**	**23**	**20,126,082**	**21,163,837**
Liabilities				
Due to banks	**-**	**-**	**4,379,747**	**4,379,747**
Financial liabilities at amortised cost - due to depositors	**-**	**-**	**14,263,373**	**14,263,373**
Debt securities issued	**-**	**-**	**19,150**	**19,150**
Total Liabilities	**-**	**-**	**18,662,269**	**18,662,269**

11.1 Analysis of financial instrument by measurement basis

As at 31.03.2025	Financial instruments recognized through profit or loss (FVTPL) Rs. '000	Financial instruments recognized through other comprehensive income (FVTOCI) Rs. '000	Financial instruments at amortised cost (AC) Rs. '000	Total Rs. '000
Assets				
Cash and cash equivalents	-	-	710,476	710,476
Balances with banks and financial institutions	-	-	1,582,180	1,582,180
Financial assets measured at amortised cost - Loans and advances	-	-	17,173,005	17,173,005
Investments in securities	1,012,673	23	-	1,012,696
Total Financial Assets	1,012,673	23	19,465,662	20,478,357

11.1 Analysis of financial instrument by measurement basis (Continued)

Liabilities				
Due to banks	-	-	3,651,076	3,651,076
Financial liabilities at amortised cost - due to depositors	-	-	14,408,332	14,408,332
Debt securities issued	-	-	19,000	19,000
Total Liabilities	-	-	18,078,408	18,078,408

11.2 Fair value measurement hierarchy

The following table shows the carrying amounts and fair values of financial assets and liabilities including their levels in the fair value hierarchy. It does not include fair value information for financial assets at fair value if the carrying amount is a reasonable approximation of fair value.

	Carrying amount Rs. '000	Fair value Rs. '000		
As At 30th June 2025				
		Level 1	**Level 2**	**Level 3**
Financial assets				
Financial assets measured at fair value				
Investment securities measured at FVTPL (note a)	1,037,734	6,058	1,031,675	-
Investment securities measured at FVOCI (note b)	23	-	-	23
	1,037,757	**6,058**	**1,031,675**	**23**
Financial assets not measured at fair value				
Loans and advances (note c)	18,143,479	-	-	-
Cash and cash equivalent (note d)	286,211	-	-	-
Placements with banks and financial institutions (note e)	1,696,392	-	-	-
	20,126,082	**-**	**-**	**-**
	21,163,838	**6,058**	**1,031,675**	**23**

	Carrying amount Rs. '000	Fair value Rs. '000		
		Level 1	**Level 2**	**Level 3**
Financial liabilities				
Financial liabilities not measured at fair value				
Due to banks (note f)	4,379,747	-	-	-
Deposits due to customers (note g)	14,263,373	-	-	-
Debt securities issued (note h)	19,150	-	-	-
Financial liabilities (note i)	305,307	-	-	-
Lease liabilities (note j)	237,480	-	-	-
	19,205,056	-	-	-
	19,205,056	-	-	-

	Carrying amount Rs. '000	Fair value Rs. '000		
As at 31st March 2025				
		Level 1	**Level 2**	**Level 3**
Financial assets measured at fair value				
Investment securities measured at FVTPL (note a)	1,012,673	5,493	1,007,180	-
Investment securities measured at FVOCI (note b)	23	-	-	23
	1,012,696	5,493	1,007,180	23
Financial assets not measured at fair value				
Loans and advances (note c)	17,173,005	-	-	-
Cash and cash equivalent (note d)	710,476	-	-	-
Placements with banks and financial institutions (note e)	1,582,180	-	-	-
	19,465,661	-	-	-
	20,478,357	5,493	1,007,180	23

11.2 Fair value measurement hierarchy (Continued)

Financial liabilities not measured at fair value				
Due to banks (note f)	3,651,076	-	-	-
Deposits due to customers (note g)	14,408,332	-	-	-
Debt securities issued (note h)	19,000	-	-	-
Financial liabilities (note i)	306,578			
Lease liabilities (note j)	185,449	-	-	-
	18,570,435	-	-	-

The methodologies and assumptions used to estimate the fair values of the financial instruments, which are not carried at fair value are as follows:

a) Investment securities measured at FVTPL – The carrying amount of these investments reflect last traded price at stock exchange and First Capital and Cal Investment Fund Plus Plus daily reports.

b) Investment securities measured at FVOCI – The carrying amount of these shows investments in the Credit Information Bureau of Sri Lanka. As CRIB is a private company unable to find market values. It is assumed that the carrying amounts approximate their fair values.

c) Loans and advances to customers – The carrying amount reflects amortised value of loan and advances. Thus its carrying amount approximates to the fair value

d) Cash and cash equivalents – The carrying amount of cash and cash equivalents approximate its fair value due to the relatively short maturity of the financial instruments

e) Placements with banks and financial institutions – The carrying amount of investment in fixed deposits approximate its fair value due to the relatively short maturity of the financial instruments;

f) Due to banks – Fair value of these financial instruments with remaining maturity of less than one year approximate their carrying amounts due to the relatively short maturity of such instruments;

g) Deposits due to customers – The carrying amount reflecting amortised cost of deposits from customers. Thus its carrying amount approximates to the fair value

h) Debt securities issued – Fair value of preference shares reflect market value with the consideration of 6% interest rate
i) Financial liabilities – The carrying value is approximately its fair value of the financial instrument
j) Lease liabilities – The carrying amount reflects the amortised cost of lease liabilities.

There were no transfers between Level 1 and Level 2 during the reporting period.

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

	Rs. "000	
	30.06.2025	**31.03.2025**
Balance at the beginning of the year	23	23
Changes in fair value during the period	-	-
Balance at the end of the year	23	23

12 Events occurring after the reporting date

There have been no material events occurring after the reporting date which require adjustments to or disclosure in these financial statements.

13 Commitments and contingencies

There are no significant capital commitments which have been approved or contracted for by the company as at 30th June 2025.

- Contingent liability has been increased up to Rs 149,956,000 as at 30-06-2025 due to the increased of Margin Trading un-utilized balances.

Segmental analysis

Rs. '000

For the Year ended 30th June	Leasing		Loans and Gold Loan		Margin Trading		Unallocated		Total	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Income										
Interest income	**657,224**	463,010	**432,543**	332,442	**22,099**	33,198	**64,041**	92,518	**1,175,908**	921,168
Fee and commission income	**21,424**	13,953	**-**	-	**-**	-	**-**	-	**21,424**	13,953
Unit Trsut Investment Income	**-**	-	**-**	-	**-**	-	**603**	25,340	**603**	25,340
Other operating income	**14,720**	2,067	**6,761**	989	**-**	-	**1**	24,564	**21,482**	27,620
Gross revenue	**693,368**	479,030	**439,305**	333,431	**22,099**	33,198	**64,645**	142,422	**1,219,417**	**988,081**
Less: Interest expenses	**213,199**	188,694	**204,777**	146,601	**15,258**	14,166	**62,469**	154,481	**495,704**	503,942
Total operating income	**480,169**	290,336	**234,528**	186,830	**6,841**	19,032	**2,176**	(12,059)	**723,713**	484,139
Net impairment charges/(reversal)	**78,504**	60,093	**41,043**	37,907	**(4,265)**	792	**-**	-	**115,282**	98,792
Net operating income	**401,664**	230,243	**193,484**	148,923	**11,106**	18,240	**2,176**	(12,059)	**608,432**	385,347
Less: Operating Expenses	**180,845**	121,648	**173,701**	94,511	**12,943**	9,133	**52,989**	99,592	**420,479**	324,884
Segment results	**220,819**	108,595	**19,783**	54,412	**(1,836)**	9,107	**(50,814)**	(111,651)	**187,953**	60,463
Less: Tax on financial services	**-**	-	**-**	-	**-**	-	**-**	-	**55,428**	19,817
Less: Income tax expense									**55,168**	-
Profit/(loss) attributable to equity holders									**77,358**	40,646
As at 30th June										
Segment Assets	**8,790,176**	6,748,337	**8,732,047**	5,242,935	**621,255**	506,640	**4,183,204**	5,524,762	**22,326,682**	18,022,674
Total Assets	**8,790,176**	6,748,337	**8,732,047**	5,242,935	**621,255**	506,640	**4,183,204**	5,524,762	**22,326,682**	18,022,674
Segment Liabilities	**7,561,170**	5,713,397	**7,511,168**	4,438,867	**534,394**	428,940	**3,598,325**	4,677,472	**19,205,056**	15,258,676
Total Liabilities	**7,561,170**	5,713,397	**7,511,168**	4,438,867	**534,394**	428,940	**3,598,325**	4,677,472	**19,205,056**	15,258,676

Figures in brackets indicate deductions.

CORPORATE INFORMATION

Name of Company
PMF Finance PLC

Legal Form
Public Limited Liability Company

(Incorporated and domiciled in Sri Lanka)

Date of Incorporation

26th January 1983

Company Registration Number
PQ 200

Stock Exchange Listing

The ordinary shares of the Company were quoted on the Colombo Stock Exchange (CSE) on 11th July 1994 on Main Board. Ordinary Shares has been transferred to Diri Savi Board with effect from July 02,2018.

Accounting Year-End

March -31

Registered Office & Principle Place of Business

No. 361,361/1, R.A.De Mel Mawatha,
Colombo 03, Sri Lanka

Telephone +94117666333/4
Email; info@pmf.lk
Web Address; www.pmf.lk

Registrars

SSP Corporate Services (Pvt) Ltd

No. 101, Inner Flower Road,

Colombo 03, Sri Lanka
Telephone; +94112573894, +94112576871
Fax; +94112573609

Email; sspsec@sltnet.lk

Auditors
Ernst & Young

Chartered Accountants

No.109, Galle Road, P.O Box 101
Colombo 03.

Branch Offices
Corporate
Anuradhapura
Kurunegala
Negombo
Trincomalee
Kandy
Matara
Homagama
Matugama
Elpitiya
Gampaha
Wellawatta
Matale
Narahenpitiya
Galle
Chilaw
Jaffna
Rathnapura
Embilipitiya

Board of Directors and Board Sub-Committees

Board of Directors
Mr. C.P.Abeywickrema - Chairman
Mr.M.J.T.Waas
Dr. M. N. De Silva
Ms. K. R. Wijesuriya
Mr. R. G. Pandithakoralage
Mr. K. M. D. B. Rekogama
Mr. A. Goonesekere
Mr. W. M. K. L. Weerasinghe
Mr. N. N. Abeysinghe (appointed as member w.e.f. 1st July 2025)
Mr. H. M. S. Perera (appointed as member w.e.f. 1st July 2025)

Integrated Risk Management Committee
Mr.M.J.T.Waas - Chairman
Mr. C.P.Abeywickrema
Dr. M. N. De Silva
Mr. A. Goonesekere

Board Audit Committee
Mr. A. Goonesekere - Chairman
Mr. C.P.Abeywickrema
Mr.M.J.T.Waas
Dr. M. N. De Silva
Mr. N.N Abeysinghe (appointed as member w.e.f. 29th July 2025)

HR & Remuneration Committee
Mr. R. G. Pandithakoralage - Chairman
Mr. C.P.Abeywickrema
Mr.M.J.T.Waas
Ms. K. R. Wijesuriya
Mr. W. M. K. L. Weerasinghe

Nominations & Governance Committee
Mr. R. G. Pandithakoralage - Chairman
Mr. C.P.Abeywickrema
Ms. K. R. Wijesuriya

Related Party Transactions Review Committee
Mr. A. Goonesekere - Chairman
Mr. W. M. K. L. Weerasinghe
Ms. K. R. Wijesuriya
Mr. N.N Abeysinghe (appointed as member w.e.f. 29th July 2025)

Credit Committee
Mr. K. M. D. B. Rekogama - Chairman (appointed as Committee Chairman w.e.f 4th June 2025)
Mr. C.P.Abeywickrema (Chairman to the committee until 4th June 2025)
Mr.M.J.T.Waas
Dr. M. N. De Silva

IT Steering Committee
Dr. M. N. De Silva - Chairman
Mr.M.J.T.Waas
Mr. K. M. D. B. Rekogama
Mr. H. M. S. Perera (appointed as member w.e.f. 29th July 2025)

Procurement Committee
Dr. M. N. De Silva - Chairman
Ms. K. R. Wijesuriya
Mr. H. M. S. Perera (appointed as member w.e.f. 29th July 2025)

Bankers
People's Bank
National Development Bank PLC
Cargills Bank Ltd
Hatton National Bank PLC
Commercial Bank PLC
Pan Asia Bank Corporation PLC
Bank of Ceylon
Sampath Bank PLC
DFCC Bank PLC

Subsidiary Company
PMB Services Limited

Vehicle Yard
01 No.479, Elvitigala Mawatha, Narahenpita.
02 Walawwatta, Waduragala, Kurunegala.
03 Panthiya Village, Mathugama.
04 No 33,Maligawa Road, Moratuwa.

Tax Payer Identity Number (TIN)

134000228

Central Bank Registration Number
LFC/043 (Under the Finance Business Act No. 42 of 2011)

Credit Agency Status
An approved Credit Agency under the Mortgage Act No.6 of 1949 and the Trust Receipt Ordinance No.12 of 1947 by the department of Commerce.

Credit Rating
BB- (Stable) by Lanka Rating Agency