CONDENSED INTERIM FINANCIAL STATEMENTS

For the period ended 30th September 2025

PMF FINANCE PLC

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CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF FINANCIAL POSITION

As at	*Notes*	30.09.2025 Unaudited Rs. '000	31.03.2025 Audited Rs. '000	Change %
Assets				
Cash and cash equivalents	***11.1***	**627,889**	710,476	(11.6)
Placements with banks and financial institutions	***11.1***	**1,048,936**	1,582,180	(33.7)
Investments in securities	***11.1***	**1,042,971**	1,012,696	3.0
Financial assets measured at amortised cost - Loans and advances	***11.1***	**19,484,572**	17,173,005	13.5
Real estate stock		**57,893**	58,041	(0.3)
Property, plant and equipment		**327,472**	324,014	1.1
Intangible assets		**55,758**	55,115	1.2
Right of use assets		**278,698**	186,550	49.4
Deferred tax assets		**110,861**	134,830	(17.8)
Other Assets		**360,437**	377,797	(4.6)
Total Assets		**23,395,488**	21,614,703	8.2
Liabilities				
Due to banks	***11.1***	**5,225,107**	3,651,076	43.1
Deposits due to customers	***11.1***	**14,158,289**	14,408,332	(1.7)
Debt securities issued	***11.1***	**19,300**	19,000	1.6
Lease liabilities		**285,363**	185,449	53.9
Employee benefit obligation		**26,092**	23,885	9.2
Other liabilities		**463,532**	282,693	64.0
Total Liabilities		**20,177,683**	18,570,434	8.7
Equity				
Ordinary share capital		**3,762,054**	3,762,054	0.0
Statutory reserve fund		**85,697**	85,697	(0.0)
Accumulated losses		**(629,945)**	(803,482)	21.6
Total Equity		**3,217,806**	3,044,269	5.7
Total Liabilities & Equity		**23,395,488**	21,614,703	8.2
Contingent liabilities and commitments		**113,215**	74,681	51.6
Net assets value per ordinary share (Rs.)		**7.94**	7.51	5.7

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

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.
Malik Cader
Chairman

Sgd.
Ashoka Goonesekere
Director

13th November 2025
Colombo

CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF PROFIT OR LOSS

	For the six months ended			For the quarter ended		
	30.09.2025 Unaudited Rs. '000	**30.09.2024 Unaudited Rs. '000**	**Change %**	**30.09.2025 Unaudited Rs. '000**	**30.09.2024 Unaudited Rs. '000**	**Change %**
Gross Income	**2,519,802**	2,014,308	25.1	**1,300,385**	1,028,479	26.4
Interest income	**2,423,890**	1,869,000	29.7	**1,247,983**	950,629	31.3
Less: Interest expense	**1,002,517**	979,397	2.4	**506,813**	475,982	6.5
Net interest income	**1,421,373**	889,603	59.8	**741,169**	474,646	56.2
Fee and commission income	**45,599**	32,142	41.9	**21,470**	18,189	18.0
Unit Trsut Investment Income	**620**	63,832	(99.0)	**17**	38,221	(100.0)
Other operating income	**49,692**	49,335	0.7	**30,915**	21,441	44.2
Total operating income	**1,517,285**	1,034,911	46.6	**793,571**	552,497	43.6
Less: Impairment charges for loans and receivables and other losses	**198,375**	165,424	19.9	**83,093**	66,632	24.7
Net operating income	**1,318,909**	869,486	51.7	**710,478**	485,864	46.2
Less: Personnel Expenses	**354,013**	262,991	34.6	**192,053**	138,714	38.5
Depreciation of property, plant and equipment	**41,915**	30,339	38.2	**22,228**	15,723	41.4
Amortisation of intangible assets	**3,254**	2,585	25.9	**1,962**	1,292	51.8
Amortisation of right of use assets	**50,323**	33,597	49.8	**26,245**	17,781	47.6
Other expenses	**444,873**	365,249	21.8	**231,410**	199,261	16.1
Operating profit / (loss) before tax on financial services	**424,532**	174,726	143.0	**236,580**	113,092	109.2
Less : Tax on financial services	**124,123**	57,646	115.3	**68,695**	36,659	87.4
Profit /(loss) before income tax	**300,410**	117,080	156.6	**167,885**	76,434	119.6
(Less)/Add: Income tax (expense)/reversal	**(126,872)**	(6,949)	1,725.7	**(71,705)**	(6,949)	931.8
Profit/(loss) for the period	**173,537**	110,130	57.6	**96,180**	69,484	38.4
Basic earnings/(loss) per share - (Rs)	**0.43**	0.27	57.6	**0.24**	0.17	38.4

CONDENSED INTERIM FINANCIAL STATEMENTS

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the period ended 30th September	For the six months ended			For the quarter ended		
	30.09.2025 Unaudited Rs. '000	30.09.2024 Unaudited Rs. '000	Change %	30.09.2025 Unaudited Rs. '000	30.09.2024 Unaudited Rs. '000	Change %
Profit / (loss) for the period	**173,537**	**110,130**	**57.6**	**96,180**	**69,484**	**(38.4)**
Total comprehensive income/(loss) for the period	**173,537**	**110,130**	**57.6**	**96,180**	**69,484**	**38.4**

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)**	**2,723,351**
Profit for the three months ended 30th June 2024	-	-		110,130	**110,130**
Other comprehensive income				-	**-**
Total comprehensive income /(loss)				110,130	**110,130**
Transfers to the statutory reserve fund		-	40,186	(40,186)	**-**
Balance as at 30th September 2024 (Unaudited)	**3,762,054**	**21,202**	**94,359**	**(1,044,133)**	**2,833,482**
Balance as at 01st April 2025 (Audited)	**3,762,054**	**85,697**	**-**	**(803,482)**	**3,044,269**
Profit for the three months ended 30th June 2025	**-**	**-**		**173,537**	**173,537**
Other comprehensive income					
Total comprehensive income /(loss)	**-**	**-**		**173,537**	**173,537**
Balance as at 30th September 2025 (Unaudited)	**3,762,054**	**85,697**	**-**	**(629,945)**	**3,217,806**

Figures in brackets indicate deductions.

CONDENSED INTERIM FINANCIAL STATEMENTS
STATEMENT OF CASH FLOWS

For the period ended 30th September	**30.09.2025 Unaudited Rs. '000**	**30.09.2024 Unaudited Rs. '000**
Cash flows from operating activities		
Profit/(Loss) before tax	**300,410**	117,080
Adjustment for:		
- Depreciation and amortisation	45,168	32,924
- Net gain on investment securities at FVPTL	(620)	(63,832)
- Net impairment loss on loans and advances	198,375	165,424
- Interest expense on preference shares	300	250
- Interest expense due to banks	231,153	150,756
- Interest expense on leases	21,394	15,183
- Dividend on equity securities at FVPTL	(291)	(72)
- Interest income	(78,693)	(96,695)
- Provision for retirement benefit obligation	4,252	3,697
Net cash used in operating activities	**721,448**	**324,715**
Changes in		
Financial assets measured at amortised cost - Loans and advances	(2,509,943)	(2,558,281)
Right-of-use Assets	(92,148)	(17,266)
Real Estate Stocks	147	610
Other assets	17,360	(102,270)
Due to customers	(250,043)	1,890,570
Lease Liability	139,654	52,839
Other liabilities	180,840	117,152
	(1,792,684)	**(291,931)**
Retiring gratuity paid	(2,046)	(796)
Interest paid due to bank	(366,935)	(150,756)
Income tax paid	(4,050)	-
Net cash generated from / (used in) operating activities	**(2,165,715)**	(443,483)
Cash flows from investing activities		
Interest income on short term investment	78,693	96,695
Investment/upliftment of fixed deposits	533,244	(118,171)
Net proceeds from investments in securities	(29,654)	(409,217)
Acquisition of property, plant and equipment	(148,729)	(43,494)
Purchase of intangible assets	(3,897)	-
Dividends received from investments	291	72
Net cash generated from / (used in) investing activities	**429,947**	(474,115)
Cash flows from financing activities		
Net proceeds from Borrowing from due to banks	2,260,652	735,153
Lease rental payments	(60,682)	(38,176)
Net cash generated from / (used in) financing activities	**2,199,970**	696,977
Net increase in cash and cash equivalents	464,202	(220,621)
Cash and cash equivalents at beginning of the year	(347,456)	464,397
Cash and cash equivalents at the end of the year	**116,746**	243,777
Cash and cash equivalents at the end of the year		
Cash and cash equivalents	627,889	243,777
Bank overdraft	(511,143)	-
	116,746	243,777

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	**30.09.2025**	**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	**30.09.2025**	**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	**30.09.2025 Rs.**	**30.09.2024 Rs.**
Highest	19.50	5.40
Lowest	11.50	4.00
Closing	15.90	5.00

7 **Ratios**

Ratios as at	**As at 30.09.2025**	**As at 31.03.2025**
Debt to equity ratio (times)	6.02	5.93
Ratios for the period ended	**As at 30.09.2025**	**As at 30.09.2024**
Interest cover (times)	1.42	1.18
Return on Assets	3.63%	1.84%

8 Twenty Largest Ordinary Shareholders as at 30th September 2025

Name of the Share Holder	No: of Shares	%
STERLING CAPITAL INVESTMENTS (PRIVATE) LIMITED	330,653,462.00	81.58
PEOPLES BANK	33,856,246.00	8.35
PEOPLE'S LEASING & FINANCE PLC	23,892,501.00	5.89
MR. L. DE FONSEKA	750,000.00	0.19
MR. Z.G. CARIMJEE	600,000.00	0.15
ASSETLINE FINANCE LIMITED/P.H.SUSIL RANATUNGA	459,000.00	0.11
MR. H.V. PAKIANATHAN	370,143.00	0.09
DR. H.S.D. SOYSA (JOINT - MRS. G. SOYSA)	348,000.00	0.09
MR. H. BERUWALAGE	344,088.00	0.08
MERCHANT BANK OF SRI LANKA FINANCE PLC/U.D.L.C. UDAWATTA	342,815.00	0.08
MR. H.G.D.R.D.K. JAYAWARDANA	320,186.00	0.08
COMMERCIAL BANK OF CEYLON PLC/R.H.P. JANADHEERA	256,120.00	0.06
MR. K.Y.S.H. PERERA	250,000.00	0.06
SENKADAGALA FINANCE PLC/W.G.HERATH	228,269.00	0.06
MR. B.A.C.W.K. BATUWATHTHA	219,700.00	0.05
MR. A.M.L.W. ATTANAYAKA	210,000.00	0.05
MRS P.D.A.S.K. BERUWALAGE	200,348.00	0.05
MR. H.A. PADMASIRI	200,026.00	0.05
MR. D.T. BERUWALAGE	195,480.00	0.05
MRS. B.R.R. PERERA	179,500.00	0.04
	393,875,884	97.16

9 Directors and Chief Executive Officer's holding in Shares as at 12th November 2025

Name	Position	No: of Shares
Mr. C.P.Abeywickrema (Chairman to the Board of Directors until 1st October 2025 and resigned with effective from the same date)	Chairman	-
Ms. K. R. Wijesuriya	Director	-
Dr. M. N. De Silva	Director	-
Mr. K. M. D. B. Rekogama	Director	-
Mr. A. Goonesekere	Director	-
Mr. N. N. Abeysinghe	Director	47,338
Mr. H. M. S. Perera	Director	-
Mr. M. M. R. A. Cader - Chairman (appointed as Non-Executive Director w.e.f. 29th September 2025 and appointed as Chairman w.e.f. 8th October 2025)	Director	-
Prof. D. N. Jayantha (appointed w.e.f. 21st October 2025)	Director	
Mr.W J A N Prasad (appointed w.e.f. 04th November 2025)	Director	
Mr.M.J.T.Waas (resigned w.e.f. 26th September 2025)	Director	
Mr. R. G. Pandithakoralage (resigned w.e.f. 16th September 2025)	Director	
Mr. W. M. K. L. Weerasinghe (resigned w.e.f. 16th September 2025)	Director	
Lansage Ajith Prasanna Medis	CEO	-
Total		**47,338**

10 Public Holding as at 30th September2025

Public Holding percentage as at 30th September 2025 being 18.406% comprising of 10,304 shareholders

The Float adjusted market capitalisation as at 30th September 2025 – Rs.1,186,137,457.67

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 September 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	-	-	**627,889**	**627,889**
Balances with banks and financial institutions	-	-	**1,048,936**	**1,048,936**
Financial assets measured at amortised cost - Loans and advances	-	-	**19,484,572**	**19,484,572**
Investments in securities	**1,042,948**	**23**	-	**1,042,971**
Total Financial Assets	**1,042,948**	**23**	**21,161,398**	**22,204,367**
Liabilities				
Due to banks	-	-	**5,225,107**	**5,225,107**
Financial liabilities at amortised cost - due to depositors	-	-	**14,158,289**	**14,158,289**
Debt securities issued	-	-	**19,300**	**19,300**
Total Liabilities	-	-	**19,402,696**	**19,402,696**

11.1 Analysis of financial instrument by measurement basis

As at 31st March 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	-	-	18,078,407	18,078,407

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 September 2025				
		Level 1	**Level 2**	**Level 3**
Financial assets				
Financial assets measured at fair value				
Investment securities measured at FVTPL (note a)	1,042,948	5,282	1,037,666	-
Investment securities measured at FVOCI (note b)	23	-	-	23
	1,042,971	**5,282**	**1,037,666**	**23**
Financial assets not measured at fair value				
Loans and advances (note c)	19,484,572	-	-	-
Cash and cash equivalent (note d)	627,889	-	-	-
Placements with banks and financial institutions (note e)	1,048,936	-	-	-
	21,161,398	**-**	**-**	**-**
	22,204,368	**5,282**	**1,037,666**	**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)	5,225,107	-	-	-
Deposits due to customers (note g)	14,158,289	-	-	-
Debt securities issued (note h)	19,300	-	-	-
Financial liabilities (note i)	489,624	-	-	-
Lease liabilities (note j)	285,363	-	-	-
	20,177,683	-	-	-
	20,177,683	-	-	-

	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	-	-	-
	18,570,434	-	-	-

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 Cal Investment Fund 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	
	30.09.2025	**31.03.2**
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 other than the below.

- Resignation of Mr. C.P.Abeywickrema - Chairman to the Board of Directors w.e.f 01st October 2025.
- Appointment of Mr. M. M. R. A. Cader as Non-Executive Director w.e.f. 29th September 2025 and appointed as Chairman w.e.f. 08th October 2025.
- Appointment of Prof. D. N. Jayantha as lndependent Non-Executive Director w.e.f. 21st October 2025.
- Appointment of Mr.W J A N Prasad as Non Independent Non-Executive Director w.e.f. 04th November 2025.

13 Commitments and contingencies

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

- The contingent liability has increased to Rs. 113,214,738.20 as at 30-09-2025, due to a increase in unutilized balances from margin trading.

Segmental analysis

Rs. '000

For the period ended 30th September	Leasing		Loans		Gold Loans		Margin Trading		Treasury		Total	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Income												
Interest income	**1,407,939**	1,066,727	**396,224**	270,893	458,866	310,871	**48,910**	59,051	111,952	161,459	**2,423,890**	1,869,000
Fee and commission income	**28,043**	21,069	**14,418**	9,379	3,138	1,694	**-**	-	-	-	**45,599**	32,142
Unit Trsut Investment Income	**-**	-	**-**	-	-	-	**-**	-	620	63,832	**620**	63,832
Other operating income	**48,338**	48,138	**-**	-	366	287	**-**	-	-	-	**48,704**	48,425
Unallocated	**-**	-	**-**	-	-	-	**-**	-	-	-	**988**	907
Gross Income	**1,484,320**	1,135,934	**410,642**	280,272	462,370	312,851	**48,910**	59,051	**112,572**	225,290	**2,519,802**	**2,014,305**
Less: Interest expenses	**430,914**	392,253	**214,628**	174,001	**228,737**	175,771	**38,967**	24,919	**89,271**	212,452	**1,002,517**	979,397
Total operating income	**1,053,406**	743,680	**196,014**	106,270	233,633	137,080	**9,943**	34,132	**23,301**	12,839	**1,517,285**	1,034,908
Net impairment charges/(reversal)	**130,074**	91,732	**71,608**	50,068	(2,106)	1,346	**(1,201)**	22,279	-		**198,375**	165,425
Net operating income	**923,332**	651,949	**124,406**	282,070	**235,739**	135,734	**11,144**	11,852	**23,301**	12,839	**1,318,909**	**869,483**
Less: Operating Expenses	**580,547**	422,096	**105,060**	67,408	158,324	119,945	**20,256**	16,175	30,190	69,136	**894,377**	694,759
Segment results	**342,785**	229,852	**19,346**	214,662	**77,415**	15,789	**(9,113)**	(4,322)	**(6,890)**	(56,298)	**424,532**	174,724
Less: Tax on financial services											**124,123**	57,646
Less: Income tax expense											**126,872**	6,949
Profit/(loss) attributable to equity holders											**173,537**	110,129
As at 30th September												
Segment Assets	**8,984,156**	6,973,798	**4,619,292**	3,093,538	4,922,950	3,125,008	**958,174**	443,039	2,091,907	3,777,135	**21,576,479**	17,412,518
Unallocated	**-**	-	**-**	-	-	-	**-**	-	-	-	**1,819,009**	1,612,011
Total Assets	**8,984,156**	6,973,798	**4,619,292**	3,093,538	**4,922,950**	3,125,008	**958,174**	443,039	**2,091,907**	3,777,135	**23,395,488**	**19,024,529**
Segment Liabilities	**8,401,716**	6,484,592	**4,319,825**	2,876,529	**4,603,796**	2,905,791	**896,056**	411,960	**1,956,290**	3,512,173	**20,177,683**	16,191,046
Total Liabilities	**8,401,716**	6,484,592	**4,319,825**	2,876,529	**4,603,796**	2,905,791	**896,056**	411,960	**1,956,290**	3,512,173	**20,177,683**	16,191,046

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

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
Bandarawela

Board of Directors and Board Sub-Committees

Board of Directors
Mr. M. M. R. A. Cader - Chairman (appointed as Non-Executive Director w.e.f. 29th September 2025 and appointed as Chairman w.e.f. 8th October 2025)
Dr. M. N. De Silva
Ms. K. R. Wijesuriya
Mr. K. M. D. B. Rekogama
Mr. A. Goonesekere
Mr. N. N. Abeysinghe
Mr. H. M. S. Perera
Prof. D. N. Jayantha (appointed w.e.f. 21st October 2025)
Mr.W J A N Prasad (appointed w.e.f. 04th November 2025)
Mr. C.P.Abeywickrema (Chairman to the Board of Directors until 1st October 2025 and resigned with effective from the same date)
Mr.M.J.T.Waas (resigned w.e.f. 26th September 2025)
Mr. R. G. Pandithakoralage (resigned w.e.f. 16th September 2025)
Mr. W. M. K. L. Weerasinghe (resigned w.e.f. 16th September 2025)

Integrated Risk Management Committee
Dr. M. N. De Silva - Chairman (appointed as Chairman w.e.f.26th September 2025)
Mr. A. Goonesekere
Mr. N. N. Abeysinghe (appointed as member w.e.f. 26th September 2025)
Mr. M. M. R. A. Cader (appointed as member w.e.f. 14th October 2025)
Mr.M.J.T.Waas (Chairman to the committee until 26th September 2025 and ceased to be a member with effect from the same date)
Mr. C.P.Abeywickrema (ceased to be a member w.e.f. 1st October 2025)

Board Audit Committee
Mr. A. Goonesekere - Chairman
Dr. M. N. De Silva
Mr. N. N. Abeysinghe
Mr. M. M. R. A. Cader (appointed as member w.e.f. 14th October 2025)
Mr. C.P.Abeywickrema (ceased to be a member w.e.f. 1st October 2025)
Mr.M.J.T.Waas (ceased to be a member w.e.f. 26th September 2025)

Nominations & Governance Committee
Ms. K. R. Wijesuriya - Chairman (appointed as Chairman w.e.f. 26th September 2025)
Mr. H. M. S. Perera (appointed as member w.e.f. 17th September 2025)
Mr. K. M. D. B. Rekogama (appointed as member w.e.f. 26th September 2025)
Mr. M. M. R. A. Cader (appointed as member w.e.f. 14th October 2025)
Mr. R. G. Pandithakoralage (Chairman to the committee until 16th September 2025 and ceased to be a member with effect from the same date)
Mr. C.P.Abeywickrema (ceased to be a member w.e.f. 1st October 2025)

HR & Remuneration Committee
Ms. K. R. Wijesuriya - Chairman (appointed as Chairman w.e.f. 26th September 2025)
Mr. H. M. S. Perera (appointed as member w.e.f. 26th September 2025)
Mr. K. M. D. B. Rekogama (appointed as member w.e.f. 29th September 2025)
Mr. M. M. R. A. Cader (appointed as member w.e.f. 14th October 2025)
Mr. R. G. Pandithakoralage (Chairman to the committee until 16th September 2025 and ceased to be a member with effect from the same date)
Mr. C.P.Abeywickrema (ceased to be a member w.e.f. 1st October 2025)
Mr.M.J.T.Waas (ceased to be a member w.e.f. 26th September 2025)
Mr. W. M. K. L. Weerasinghe (ceased to be a member w.e.f. 16th September 2025)

Related Party Transactions Review Committee
Mr. A. Goonesekere - Chairman
Ms. K. R. Wijesuriya
Mr. N. N. Abeysinghe
Mr. W. M. K. L. Weerasinghe (ceased to be a member w.e.f. 16th September 2025)

Credit Committee
Mr. K. M. D. B. Rekogama - Chairman
Dr. M. N. De Silva
Mr. M. M. R. A. Cader (appointed as member w.e.f. 14th October 2025)
Mr. C.P.Abeywickrema (ceased to be a member w.e.f. 1st October 2025)
Mr.M.J.T.Waas (ceased to be a member w.e.f. 26th September 2025)

IT Steering Committee
Dr. M. N. De Silva - Chairman
Mr. K. M. D. B. Rekogama
Mr. H. M. S. Perera

Procurement Committee
Dr. M. N. De Silva - Chairman
Ms. K. R. Wijesuriya
Mr. H. M. S. Perera

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
Union Bank of Colombo PLC

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