INTERIM FINANCIAL STATEMENTS

For the period ended 31st December 2025

PMF FINANCE PLC

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PMF FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 31 DECEMBER 2025

	31.12.2025 Unaudited Rs. '000	31.03.2025 Audited Rs. '000	Change %
Assets			
Cash and cash equivalents	**507,874**	710,476	(28.5)
Placements with banks and financial institutions	**795,343**	1,582,180	(49.7)
Investments in securities	**1,058,995**	1,012,696	4.6
Financial assets measured at amortised cost - Loans and advances	**19,466,075**	17,173,005	13.4
Real estate stock	**57,893**	58,041	(0.3)
Property, plant and equipment	**331,768**	324,014	2.4
Intangible assets	**63,242**	55,115	14.7
Right of use assets	**273,593**	186,550	46.7
Deferred tax assets	**112,973**	134,830	(16.2)
Other Assets	**416,546**	377,797	10.3
Total Assets	**23,084,302**	21,614,703	6.8
Liabilities			
Due to banks	**4,970,840**	3,651,076	36.1
Deposits due to customers	**14,024,057**	14,408,332	(2.7)
Debt securities issued	**19,450**	19,000	2.4
Lease liabilities	**272,037**	185,449	46.7
Employee benefit obligation	**26,408**	23,885	10.6
Other liabilities	**461,173**	282,693	63.1
Total Liabilities	**19,773,964**	18,570,434	6.5
Equity			
Ordinary share capital	**3,762,054**	3,762,054	0.0
Statutory reserve fund	**85,697**	85,697	(0.0)
Accumulated losses	**(537,412)**	(803,482)	33.1
Total Equity	**3,310,338**	3,044,269	8.7
Total Liabilities & Equity	**23,084,302**	21,614,703	6.8
Contingent liabilities and commitments	**96,414**	74,681	29.1
Net assets value per ordinary share (Rs.)	**8.17**	7.51	8.7

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

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.

Malik Cader
Chairman

Dinesh De Silva
Director

28th January 2026
Colombo

PMF FINANCE PLC
STATEMENT OF PROFIT/(LOSS) AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31.12.2025

	For the Nine months ended			For the Quarter ended		
	31.12.2025 Unaudited Rs. '000	31.12.2024 Unaudited Rs. '000	Change %	31.12.2025 Unaudited Rs. '000	31.12.2024 Unaudited Rs. '000	Change %
Gross Income	**3,835,557**	3,088,171	24.2	**1,315,756**	1,073,863	22.5
Interest income	**3,680,237**	2,958,560	24.4	**1,255,726**	1,025,728	22.4
Less: Interest expense	**1,508,325**	1,475,734	2.2	**505,808**	496,337	1.9
Net interest income	**2,171,911**	1,482,826	46.5	**749,918**	529,391	41.7
Fee and commission income	**66,181**	52,974	24.9	**20,583**	20,833	(1.2)
Other operating income	**89,139**	76,637	16.3	**39,447**	27,302	44.5
Total operating income	**2,327,232**	1,612,437	44.3	**809,947**	577,526	40.2
Less: Impairment charges for loans and receivables and other losses	**297,810**	229,761	29.6	**99,434**	64,336	54.6
Net operating income	**2,029,422**	1,382,676	46.8	**710,513**	513,189	38.5
Less: Personnel Expenses	**548,080**	411,330	33.2	**194,067**	148,340	30.8
Depreciation of property, plant and equipment	**65,161**	47,169	38.1	**23,246**	16,830	38.1
Amortisation of intangible assets	**4,821**	3,877	24.4	**1,567**	1,292	21.3
Amortisation of right of use assets	**77,401**	59,664	29.7	**27,078**	26,067	3.9
Other expenses	**673,337**	573,910	17.3	**228,464**	208,661	9.5
Operating profit / (loss) before tax on financial services	**660,622**	286,726	130.4	**236,090**	112,000	110.8
Less : Tax on financial services	**203,972**	95,888	112.7	**79,849**	38,243	108.8
Profit /(loss) before income tax	**456,650**	190,837	139.3	**156,241**	73,757	111.8
(Less)/Add: Income tax (expense)/reversal	**(190,581)**	-	-	**(63,708)**	6,949	(1,016.7)
Profit/(loss) for the period	**266,070**	190,837	39.4	**92,533**	80,707	14.7
Other comprehensive income for the period	**-**	-	-	**-**	-	-
Total comprehensive income/(loss) for the period	**266,070**	190,837	39.4	**92,533**	80,707	14.7
Basic earnings/(loss) per share - (Rs)	**0.66**	0.47	39.4	**0.23**	0.20	14.7

PMF FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
AS AT 31 DECEMBER 2025

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 Nine months ended 31st December 2024	-	-		190,837	**190,837**
Other comprehensive income	-	-	-	-	**-**
Total comprehensive income /(loss)	-	-	-	190,837	**190,837**
Transfers to the regulatory loss allowances reserve			(19,455)	19,455	**-**
Balance as at 31st December 2024 (Unaudited)	**3,762,054**	**21,202**	**34,718**	**(903,785)**	**2,914,188**
Balance as at 01st April 2025 (Audited)	**3,762,054**	**85,697**	**-**	**(803,482)**	**3,044,269**
Profit for the Nine months ended 31st December 2025	**-**	**-**		**266,070**	**266,070**
Other comprehensive income	**-**	**-**	**-**	**-**	**-**
Total comprehensive income /(loss)	**-**	**-**		**266,070**	**266,070**
Balance as at 31st December 2025 (Unaudited)	**3,762,054**	**85,697**	**-**	**(537,412)**	**3,310,339**

Figures in brackets indicate deductions.

PMF FINANCE PLC
STATEMENT OF CASH FLOWS

FOR THE PERIOD ENDED 31.12.2025	31.12.2025 Unaudited Rs. '000	31.12.2024 Unaudited Rs. '000
Cash flows from operating activities		
Profit/(Loss) before tax	**456,650**	190,837
Adjustment for:		
- Depreciation and amortisation	69,982	110,710
- Net gain on investment securities at FVPTL	-	(95,972)
- Net impairment loss on loans and advances	297,810	229,761
- Interest expense on preference shares	450	350
- Interest expense due to banks	365,786	243,456
- Interest expense on leases	32,211	25,622
- Dividend on equity securities at FVPTL	(291)	(344)
- Interest income	(118,969)	(137,830)
- Provision for retirement benefit obligation	6,555	5,629
Net cash used in operating activities	**1,110,185**	**572,219**
Changes in		
Financial assets measured at amortised cost - Loans and advances	(2,590,880)	(4,723,357)
Right-of-use Assets	(87,043)	18,240
Real Estate Stocks	147	(1,580)
Other assets	(38,749)	28,616
Due to customers	(384,275)	2,699,051
Lease Liability	141,635	165,760
Other liabilities	178,480	296,355
	(1,670,500)	**(944,697)**
Retiring gratuity paid	(4,033)	(796)
Interest paid due to bank	(657,816)	(243,456)
Income tax paid	(9,500)	-
Net cash generated from / (used in) operating activities	**(2,341,849)**	(1,188,949)
Cash flows from investing activities		
Interest income on short term investment	118,969	137,830
Investment/upliftment of fixed deposits	786,837	115,499
Net proceeds from investments in securities	(46,299)	(139,353)
Acquisition of property, plant and equipment	(72,871)	(34,230)
Purchase of intangible assets	(12,949)	-
Dividends received from investments	291	344
Net cash generated from / (used in) investing activities	**773,979**	80,091
Cash flows from financing activities		
Net proceeds from Borrowing from due to banks	1,813,175	621,900
Lease rental payments	(93,211)	(61,198)
Net cash generated from / (used in) financing activities	**1,719,965**	560,702
Net increase in cash and cash equivalents	152,094	(548,156)
Cash and cash equivalents at beginning of the year	(347,456)	464,397
Cash and cash equivalents at the end of the period	**(195,362)**	(83,759)
Cash and cash equivalents	507,874	406,542
Bank overdraft	(703,236)	(490,301)
Cash and cash equivalents at the end of the period	**(195,362)**	(83,759)

Figures in brackets indicate deductions.

PMF FINANCE PLC
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	31.12.2025	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	31.12.2025	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	31.12.2025 Rs.	31.12.2024 Rs.
Highest	19.50	8.5
Lowest	11.90	4.7
Closing	14.00	7.9

7 **Ratios**

Ratios as at	As at 31.12.2025	As at 31.03.2025
Debt to equity ratio (times)	5.74	5.93
Ratios for the period ended	**As at 31.12.2025**	**As at 31.12.2024**
Interest cover (times)	1.44	1.19
Return on Assets	3.82%	1.84%

8 **Twenty Largest Ordinary Shareholders as at 31st December 2025**

Name of the Share Holder	No: of Shares	%
Sterling Capital Investments (Private) Limited	330,653,462.00	81.58
Peoples Bank	33,815,767.00	8.34
People'S Leasing & Finance Plc	9,895,339.00	2.44
Sampath Bank Plc/ Dr. Palamandadige Lahiru Shanthawarna Ariyananda	878,000.00	0.22
Commercial Bank Of Ceylon Plc/R.H.P. Janadheera	719,331.00	0.18
Mr. Z.G. Carimjee	600,000.00	0.15
Assetline Finance Limited/P.C.U.Ekanayaka	453,000.00	0.11
Mr. B.A. Madushantha	420,153.00	0.1
Mr. A.H. Munasinghe	386,084.00	0.1
Mr. H.G.D.R.D.K. Jayawardana	370,186.00	0.09
Mr. H.V. Pakianathan	370,143.00	0.09
Merchant Bank Of Sri Lanka Finance Plc/U.D.L.C. Udawatta	366,104.00	0.09
Mr. H.U.P. Samantha	356,962.00	0.09
Dr. H.S.D. Soysa (Joint - Mrs. G. Soysa)	348,000.00	0.09
Mr. H. Beruwalage	344,088.00	0.08
Mr. S.I. Ranasinghe	300,000.00	0.07
Mr. D.N.P. Rathnayake	300,000.00	0.07
Senkadagala Finance Plc/R.M.S.P.R.Bandara	300,000.00	0.07
Dr. A.M.A.D.S. Abeysinghe	286,609.00	0.07
Ms. N. Jayasinghe	273,596.00	0.07
	381,436,824.00	**94.1**

9 Directors and Chief Executive Officer's holding in Shares as at 31st December 2025

Name	Position	No: of Shares
Mohamed Malik Rizvi Abdul Cader	Chairman	-
Kariyapperu Mudiyanselage Dharmasiri Bandara Rekogama	Director	-
Nemantha Nilhan Abeysinghe	Director	47,338.00
Hettiarachchige Moggali Sanjika Perera	Director	-
Dewasiri Narayanage Jayantha	Director	-
Warnakula Jayasuriya Arachchige Nalin Prasad	Director	-
Kaluarachchige Dinesh Senaka De Silva	Director	-
		-
Total		47,338.00

10 Public Holding as at 31st December 2025

Public Holding percentage as at 31st December 2025 being 18.406% comprising of 10,938 shareholders
The Float adjusted market capitalisation as at 31st December 2025 – Rs.1,044,397,761.47
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 31st December 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	-	-	**507,874**	**507,874**
Balances with banks and financial institutions	-	-	**795,343**	**795,343**
Financial assets measured at amortised cost - Loans a	-	-	**19,466,075**	**19,466,075**
Investments in securities	**1,058,972**	**23**	-	**1,058,995**
Total Financial Assets	**1,058,972**	**23**	**20,769,292**	**21,828,286**
Liabilities				
Due to banks	-	-	**4,970,840**	**4,970,840**
Financial liabilities at amortised cost - due to deposit	-	-	**14,024,057**	**14,024,057**
Debt securities issued	-	-	**19,450**	**19,450**
Total Liabilities	-	-	**19,014,346**	**19,014,346**

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 a	-	-	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 deposit	-	-	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 As At 31st December 2025		Fair value Rs. '000		
		Level 1	Level 2	Level 3
Financial assets				
Financial assets measured at fair value				
Investment securities measured at FVTPL (note a)	1,058,972	-	1,058,972	-
Investment securities measured at FVOCI (note b)	23	-	-	23
	1,058,995	**-**	**1,058,972**	**23**
Financial assets not measured at fair value				
Loans and advances (note c)	19,466,075	-	-	-
Cash and cash equivalent (note d)	507,874	-	-	-
Placements with banks and financial institutions (not	795,343	-	-	-
	20,769,292	**-**	**-**	**-**
	21,828,287	**-**	**1,058,972**	**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)	4,970,840	-	-	-
Deposits due to customers (note g)	14,024,057	-	-	-
Debt securities issued (note h)	19,450	-	-	-
Financial liabilities (note i)	487,580	-	-	-
Lease liabilities (note j)	272,037	-	-	-
	19,773,964	-	-	-
	19,773,964	-	-	-

Carrying amount Rs. '000 As at 31st March 2025		Fair value Rs. '000		
		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 (not	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	
	31.12.2025	**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 31st December 2025.

- The contingent liability has increased to Rs. 96,413,691.24 as at 31-12-2025, due to a increase in unutilized balances from margin trading.

PMF FINANCE PLC
SEGMENTAL ANALYSIS

Rs. '000

For the period ended 31st December	Leasing		Loans		Gold Loans		Margin Trading		Treasury		Total	
	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024	2025	2024
Income												
Interest income	**2,101,476**	1,645,023	**609,823**	427,485	730,203	492,181	**81,856**	80,925	156,880	312,947	**3,680,238**	2,958,560
Fee and commission income	**63,044**	50,384	**-**	-	3,138	2,591	**-**	-	-	-	**66,181**	52,974
Other operating income	**85,390**	69,646	**-**	-	515	4,509	**-**	-	-	-	**85,905**	74,155
Unallocated Income	**-**	-	**-**	-	-	-	**-**	-	-	-	**3,234**	2,481
Gross Income	**2,249,909**	1,765,052	**609,823**	427,485	733,856	499,281	**81,856**	80,925	**156,880**	312,947	**3,835,558**	**3,088,171**
Less: Interest expenses	**644,309**	632,666	**298,765**	272,506	**363,978**	281,788	**75,490**	48,125	**125,784**	240,649	**1,508,325**	1,475,734
Total operating income	**1,605,600**	1,132,386	**311,058**	154,979	369,879	217,493	**6,366**	32,800	**31,096**	72,298	**2,327,233**	1,612,437
Net impairment charges/(reversal)	221,489	177,584	80,084	36,805	(2,315)	2,319	(1,448)	13,053	-		297,810	229,761
Net operating income	**1,384,112**	954,802	**230,974**	282,070	**372,194**	215,173	**7,814**	19,747	**31,096**	72,298	**2,029,423**	**1,382,676**
Less: Operating Expenses	**851,180**	581,092	**197,524**	267,037	272,405	119,945	**21,000**	23,908	26,691	103,968	**1,368,800**	1,095,950
Segment results	**532,932**	373,709	**33,450**	15,033	**99,788**	95,229	**(13,186)**	(4,161)	**4,405**	(31,670)	**660,623**	286,725
Less: Tax on financial services											**203,972**	95,888
Less: Income tax expense											**190,581**	-
Profit/(loss) attributable to equity holders											**266,070**	190,837
As at 31st December												
Segment Assets	**9,359,828**	8,060,746	**4,316,443**	3,471,976	5,325,032	3,590,240	**1,102,188**	613,160	1,854,338	3,066,090	**21,957,829**	18,802,211
Unallocated Assets	**-**	-	**-**	-	-	-	**-**	-	-	-	**1,126,473**	1,701,398
Total Assets	**9,359,828**	8,060,746	**4,316,443**	3,471,976	**5,325,032**	3,590,240	**1,102,188**	613,160	**1,854,338**	3,066,090	**23,084,302**	**20,503,609**
Segment Liabilities	**8,428,925**	6,941,306	**3,887,142**	2,989,804	**4,795,419**	3,091,644	**992,568**	528,007	**1,669,911**	2,640,285	**19,773,964**	16,191,046
Total Liabilities	**8,428,925**	6,941,306	**3,887,142**	2,989,804	**4,795,419**	3,091,644	**992,568**	528,007	**1,669,911**	2,640,285	**19,773,964**	16,191,046

Figures in brackets indicate deductions.

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
Kaduruwela
Bandarawela

Board of Directors and Board Sub-Committees

Board of Directors
Mr. M. M. R. A. Cader - Chairman
Mr. K. M. D. B. Rekogama
Mr. N. N. Abeysinghe
Mr. H. M. S. Perera
Prof. D. N. Jayantha
Mr. W. J. A. N. Prasad (appointed as Non-Executive Non-Independent Director w.e.f. 11th November 2025)
Mr. K. D. S. De Silva (appointed as Non-Executive Independent Director w.e.f. 18th November 2025)
Mr. A. Goonesekere (resigned w.e.f. 15th November 2025)
Dr. M. N. De Silva (resigned w.e.f. 30th December 2025)
Ms. K. R. Wijesuriya (resigned w.e.f. 31st December 2025)

Integrated Risk Management Committee
Prof. D. N. Jayantha - Chairman (appointed as Chairman w.e.f.1st December 2025)
Mr. K. D. S. De Silva (appointed as member w.e.f. 1st December 2025)
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Dr. M. N. De Silva (Chairman to the committee until 1st December 2025 and ceased to be a member w.e.f. from 30th December 2025)
Mr. A. Goonesekere (ceased to be a member w.e.f. from 15th November 2025)

Board Audit Committee
Mr. K. D. S. De Silva - Chairman (appointed as Chairman w.e.f.1st December 2025)
Prof. D. N. Jayantha (appointed as member w.e.f.1st December 2025)
Mr. W. J. A. N. Prasad (appointed as member w.e.f. 29th December 2025)
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Mr. A. Goonesekere (Chairman to the committee until 15th November 2025 and ceased to be a member w.e.f. from the same date)
Dr. M. N. De Silva (ceased to be a member w.e.f. from 30th December 2025)

Nominations & Governance Committee
Prof. D. N. Jayantha - Chairman (appointed as Chairman w.e.f.1st December 2025)
Mr. K. D. S. De Silva (appointed as membern w.e.f.1st December 2025)
Mr. H. M. S. Perera
Mr. K. M. D. B. Rekogama
Mr. M. M. R. A. Cader
Ms. K. R. Wijesuriya (Chairman to the committee until 1st December 2025 and ceased to be a member w.e.f. from 31st December 2025)

Related Party Transactions Review Committee
Prof. D. N. Jayantha - Chairman (appointed as Chairman w.e.f.25th November 2025)
Mr. M. M. R. A. Cader (appointed as member w.e.f.25th November 2025)
Mr. N. N. Abeysinghe
Mr. A. Goonesekere (Chairman to the committee until 15th November 2025 and ceased to be a member w.e.f. from the same date)
Ms. K. R. Wijesuriya (ceased to be a member w.e.f. from 31st December 2025)

HR & Remuneration Committee
Mr. K. D. S. De Silva - Chairman (appointed as Chairman w.e.f.1st December 2025)
Prof. D. N. Jayantha (appointed as membern w.e.f.1st December 2025)
Mr. H. M. S. Perera
Mr. K. M. D. B. Rekogama
Mr. M. M. R. A. Cader
Ms. K. R. Wijesuriya (Chairman to the committee until 1st December 2025 and ceased to be a member w.e.f. from 31st December 2025)

Credit Committee
Mr. W. J. A. N. Prasad - Chairman (appointed as Chairman w.e.f. 1st December 2025)
Mr. M. M. R. A. Cader
Mr. K. M. D. B. Rekogama (Chairman to the committee until 1st December 2025)
Dr. M. N. De Silva (ceased to be a member w.e.f. from 30th December 2025)

IT Steering Committee
Mr. H. M. S. Perera - Chairman (appointed as Chairman w.e.f. 1st December 2025)
Mr. M. M. R. A. Cader (appointed as member w.e.f.1st December 2025)
Mr. K. D. S. De Silva (appointed as member w.e.f. 1st December 2025)
Prof. D. N. Jayantha (appointed as membern w.e.f.1st December 2025)
Mr. K. M. D. B. Rekogama
Dr. M. N. De Silva (Chairman to the committee until 1st December 2025 and ceased to be a member w.e.f. from 30th December 2025)

Procurement Committee
Mr. N. N. Abeysinghe - Chairman (appointed as Chairman w.e.f. 1st December 2025)
Mr. M. M. R. A. Cader (appointed as member w.e.f.1st December 2025)
Mr. W. J. A. N. Prasad (appointed as member w.e.f. 1st December 2025)
Mr. H. M. S. Perera
Dr. M. N. De Silva (Chairman to the committee until 1st December 2025 and ceased to be a member w.e.f. from 30th December 2025)
Ms. K. R. Wijesuriya (ceased to be a member w.e.f. from 31st December 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
Union Bank PLC

Vehicle Yards
(1) No.479, Elvitigala Mawatha, Narahenpita.
(2) Walawwatta, Waduragala, Kurunegala.
(3) Panthiya Village, Mathugama.
(4) 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