INTERIM FINANCIAL STATEMENTS

For the period ended 31st March 2026

PMF FINANCE PLC

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PMF FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 31 MARCH 2026

	31.03.2026 Unaudited Rs. '000	31.03.2025 Audited Rs. '000	Change %
Assets			
Cash and cash equivalents	**308,197**	710,476	(56.6)
Placements with banks and financial institutions	**841,832**	1,582,180	(46.8)
Investments in securities	**1,483,713**	1,012,696	46.5
Financial assets measured at amortised cost - Loans and advances	**19,752,608**	17,173,005	15.0
Real estate stock	**65,461**	58,041	12.8
Property, plant and equipment	**324,017**	324,014	0.0
Intangible assets	**52,870**	55,115	(4.1)
Right of use assets	**248,345**	186,550	33.1
Deferred tax assets	**123,141**	134,830	(8.7)
Other Assets	**220,558**	377,797	(41.6)
Total Assets	**23,420,741**	21,614,703	8.4
Liabilities			
Due to banks	**5,037,776**	3,651,076	38.0
Deposits due to customers	**14,123,998**	14,408,332	(2.0)
Debt securities issued	**19,600**	19,000	3.2
Lease liabilities	**251,841**	185,449	35.8
Employee benefit obligation	**32,955**	23,885	38.0
Other liabilities	**561,004**	282,693	98.5
Total Liabilities	**20,027,174**	18,570,434	7.8
Equity			
Ordinary share capital	**3,762,054**	3,762,054	0.0
Statutory reserve fund	**156,315**	85,697	82.4
Accumulated losses	**(524,802)**	(803,482)	34.7
Total Equity	**3,393,567**	3,044,269	11.5
Total Liabilities & Equity	**23,420,741**	21,614,703	8.4
Contingent liabilities and commitments	**83,241**	74,681	11.5
Net assets value per ordinary share (Rs.)	**8.51**	7.51	13.2

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

Sgd
Buddhika Kodithuwakku
DGM Finance

Sgd
Dewasiri N. Jayantha
Director/CEO

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
Nishani Perera
Director

27th May 2026
Colombo

PMF FINANCE PLC
STATEMENT OF PROFIT/(LOSS)
FOR THE PERIOD ENDED 31.03.2026

	For the Twelve Months Ended			For the Quarter Ended		
	31.03.2026 Unaudited Rs. '000	**31.03.2025 Audited Rs. '000**	**Change %**	**31.03.2026 Unaudited Rs. '000**	**31.03.2025 Unaudited Rs. '000**	**Change %**
Gross Income	**5,145,149**	4,275,001	20.4	**1,309,592**	1,176,622	11.3
Interest income	**4,918,628**	3,937,740	24.9	**1,239,012**	1,091,737	13.5
Less: Interest expense	**1,997,086**	1,981,147	0.8	**488,760**	498,613	(2.0)
Net interest income	**2,921,543**	1,956,594	49.3	**750,252**	593,124	26.5
Fee and commission income	**80,766**	77,917	3.7	**14,584**	24,943	(41.5)
Net income from financial assets at FVTPL	**2,303**	111,748	(97.9)	**1,683**	9,836	(82.9)
Other operating income	**143,452**	147,596	(2.8)	**54,312**	50,107	8.4
Total operating income	**3,148,063**	2,293,854	37.2	**820,831**	678,010	21.1
Less: Impairment charges for loans and receivables and other losses	**431,917**	312,498	38.2	**134,108**	58,540	129.1
Net operating income	**2,716,146**	1,981,357	37.1	**686,724**	619,470	10.9
Less: Personnel Expenses	**642,428**	358,968	79.0	**94,348**	175,257	(46.2)
Depreciation of property, plant and equipment	**87,185**	65,087	34.0	**22,024**	17,918	22.9
Amortisation of intangible assets	**15,193**	5,169	193.9	**10,372**	1,292	702.6
Amortisation of right of use assets	**102,827**	99,104	3.8	**25,426**	26,067	(2.5)
Other expenses	**961,939**	992,719	(3.1)	**288,602**	205,675	40.3
Operating profit / (loss) before tax on financial services	**906,574**	460,310	96.9	**245,952**	193,260	27.3
Less : Tax on financial services	**280,326**	150,678	86.0	**76,355**	57,716	32.3
Profit /(loss) before income tax	**626,248**	309,631	102.3	**169,597**	135,544	25.1
(Less)/Add: Income tax (expense)/reversal	**(273,157)**	12,844	(2,226.8)	**(82,576)**	-	-
Profit/(loss) for the period	**353,091**	322,475	9.5	**87,022**	135,544	(35.8)
Basic earnings/(loss) per share - (Rs)	**0.87**	0.80	9.5	**0.21**	0.33	(35.8)

PMF FINANCE PLC
STATEMENT OF OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 31.03.2026

	For the Twelve Months Ended			For the Quarter Ended		
	31.03.2026 Unaudited Rs. '000	31.03.2025 Audited Rs. '000	Change %	31.03.2026 Unaudited Rs. '000	31.03.2025 Unaudited Rs. '000	Change %
Profit / (loss) for the period	**353,091**	**322,475**	**9.5**	**87,022**	**135,544**	**35.8**
Actuarial loss on defined benefit plans	(2,918)	(1,198)	**(143.6)**	(2,918)	(1,198)	-
Deferred tax effect on actuarial loss	(875)	(359)	**(143.6)**	(875)	(359)	-
Total comprehensive income/(loss) for the period	**349,298**	**320,918**	**8.8**	**83,229**	**133,987**	**(37.9)**

Figures in brackets indicate deductions.

PMF FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
AS AT 31.03.2026

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 Twelve months ended 31st March 2025	-	-		322,475	**322,475**
Other comprehensive income					
Remeasurement of defined benefit liability	-	-	-	(1,198)	**(1,198)**
Tax on other comprehensive income	-	-	-	(359)	**(359)**
Total other comprehensive income	-	-	-	(1,557)	**(1,557)**
Total comprehensive income /(loss)	-	-	-	320,918	**320,918**
Transfers to the statutory reserve fund		64,495	-	(64,495)	**-**
Transfers to the regulatory loss allowances reserve			(54,173)	54,173	**-**
Balance as at 31st March 2025 (Audited)	**3,762,054**	**85,697**	**-**	**(803,482)**	**3,044,269**
Balance as at 01st April 2025 (Audited)	**3,762,054**	**85,697**	**-**	**(803,482)**	**3,044,269**
Profit for the Twelve months ended 31st March 2026	**-**	**-**		**353,091**	**353,091**
Other comprehensive income	**-**	**-**	**-**	**-**	**-**
Remeasurement of defined benefit liability	**-**	**-**		**(2,918)**	**(2,918)**
Tax on other comprehensive income	**-**	**-**		**(875)**	**(875)**
Total other comprehensive income	**-**	**-**		**(3,793)**	**(3,793)**
Total comprehensive income /(loss)	**-**	**-**		**349,298**	**349,298**
Transfers to the reserve fund		**70,618**		**(70,618)**	**-**
Balance as at 31st March 2026 (Unaudited)	**3,762,054**	**156,315**	**-**	**(524,802)**	**3,393,567**

Figures in brackets indicate deductions.

PMF FINANCE PLC
STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 31.03.2026

	31.03.2026 Unaudited Rs. '000	31.03.2025 Audited Rs. '000
Cash flows from operating activities		
Profit/(Loss) before tax	**626,248**	309,631
Adjustment for:		
- Depreciation and amortisation	205,205	169,360
- (Gain) / loss on real estate sales	(4,455)	(1,283)
- Gain on derecognition of right-of-use assets	-	-
- Net gain on investment securities at FVPTL	(2,303)	(111,748)
- Net impairment loss on loans and advances	431,917	312,498
- Interest expense on preference shares	600	600
- Interest expense due to banks	490,780	349,653
- Interest expense on leases	41,284	36,398
- Dividend on equity securities at FVPTL	(291)	(344)
- Interest income	(169,801)	(259,285)
- Provision for retirement benefit obligation	10,185	7,634
Net cash used in operating activities	**1,629,369**	**813,115**
Changes in		
Financial assets measured at amortised cost - loans and lease rentals receivable	(3,011,520)	(6,242,978)
Other assets	168,927	179,485
Due to customers	(284,334)	3,170,317
Right-of-use assets	(61,795)	(18,452)
Other liabilities	75,244	(126,424)
	(1,484,110)	**(2,224,938)**
Retiring gratuity paid	(4,033)	(1,152)
Interest paid due to bank	(511,816)	(335,686)
Net cash generated from / (used in) operating activities	**(1,999,959)**	(2,561,776)
Cash flows from investing activities		
Interest income on short term investment	169,801	259,285
Investment/upliftment of fixed deposits	740,348	(126,745)
Investments in securities	(468,713)	829,532
Acquisition of property, plant and equipment	(99,514)	(120,219)
Acquisition of intangible assets	(12,949)	-
Proceeds from Sale of Real Estate stocks	9,271	-
Dividends received from investments	291	344
Net cash generated from / (used in) investing activities	**338,535**	842,198
Cash flows from financing activities		
Proceeds from borrowing from due to banks	6,232,300	1,883,000
Repayments of borrowings from due to banks	(4,018,515)	(836,379)
Lease rental payments	(122,479)	(138,898)
Net cash generated from / (used in) financing activities	**2,091,305**	907,723
Net increase in cash and cash equivalents	429,882	(811,855)
Cash and cash equivalents at beginning of the year	(347,457)	464,398
Cash and cash equivalents at the end of the period	**82,425**	(347,457)
Cash and cash equivalents at the end of the period		
Cash and cash equivalents	308,197	710,476
Bank overdraft	(225,773)	(1,057,933)
	82,425	(347,457)

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 2025/26 Audited Financial Statements.

4 **Share capital**

As at	**31.03.2026**	**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	**31.03.2026**	**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** **Rs.**

Market Price	**31.03.2026**	**31.03.2025**
Highest	15.10	8.50
Lowest	10.20	4.70
Closing	11.30	7.90

7 **Ratios**

Ratios as at	**As at 31.03.2026**	**As at 31.03.2025**
Debt to equity ratio (times)	5.65	5.93
Ratios for the period ended	**As at 31.03.2026**	**As at 31.03.2025**
Interest cover (times)	1.51	1.24
Return on Assets	1.51	1.52

8 **Twenty Largest Ordinary Shareholders as at 31st March 2026**

Name of the Share Holder	**No.of Shares**	**%**
Sterling Capital Investments (Private) Limited	330,653,462	81.58
Peoples Bank	32,673,196	8.06
People'S Leasing & Finance Plc	7,724,108	1.91
Sampath Bank Plc/ Dr. Palamandadige Lahiru Shanthawarna Ariyananda	1,049,000	0.26
Commercial Bank Of Ceylon Plc/R.H.P. Janadheera	869,000	0.21
Mr. H.U.P. Samantha	797,859	0.20
Mr. D.N.P. Rathnayake	700,000	0.17
Mr. Z.G. Carimjee	600,000	0.15
Merchant Bank Of Sri Lanka & Finance Plc/B.A.Madushantha	480,764	0.12
Merchant Bank Of Sri Lanka Finance Plc/U.D.L.C. Udawatta	395,750	0.10
Evergreen Lighting And Electrical Lanka (Pvt) Ltd	395,000	0.10
Mr. A.H. Munasinghe	386,084	0.10
Mr. H.G.D.R.D.K. Jayawardana	370,186	0.09
Dr. H.S.D. Soysa (Joint - Mrs. G. Soysa)	348,000	0.09
Mr. H. Beruwalage	344,088	0.08
Mr. S.I. Ranasinghe	300,000	0.07
Dr. A.M.A.D.S. Abeysinghe	286,609	0.07
Merchant Bank Of Sri Lanka & Finance Plc/N.Jayasinghe	276,114	0.07
Mrs. M.P.B. Fernando	273,754	0.07
Mr. K.Y.S.H. Perera	272,834	0.07
	379,195,808	93.57

9 Directors and Chief Executive Officer's holding in Shares as at 31st March 2026

Name	Position	No.of Shares
Mohamed Malik Rizvi Abdul Cader	Chairman	-
Nemantha Nilhan Abeysinghe	Director	65,338
Hettiarachchige Moggali Sanjika Perera	Director	-
Warnakula Jayasuriya Arachchige Nalin Prasad	Director	-
Kaluarachchige Dinesh Senaka De Silva	Director	-
Thanipperuge Nishani Crishanka Perera	Director	-
Dewasiri Narayanage Jayantha	Director/CEO	-
		-
Total		**65,338**

10 Public Holding as at 31st March 2026

Public Holding percentage as at 31st March 2026 being 18.401% comprising of 10,938 shareholders
The Float adjusted market capitalisation as at 31st March 2026 – Rs. 842,144,148.80
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 March 2026	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	-	-	**308,197**	**308,197**
Balances with banks and financial institutions	-	-	**841,832**	**841,832**
Financial assets measured at amortised cost - Loans and advances	-	-	**19,752,608**	**19,752,608**
Investments in securities	**1,483,690**	**23**	-	**1,483,713**
Total Financial Assets	**1,483,690**	**23**	**20,902,637**	**22,386,349**
Liabilities				
Due to banks	-	-	**5,037,776**	**5,037,776**
Financial liabilities at amortised cost - due to depositors	-	-	**14,123,998**	**14,123,998**
Debt securities issued	-	-	**19,600**	**19,600**
Total Liabilities	-	-	**19,181,374**	**19,181,374**

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	19,465,661	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.

As at 31st March 2026	Carrying amount Rs. '000	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)	1,483,690	-	1,483,689	-
Investment securities measured at FVOCI (note b)	23	-	-	23
	1,483,713	**-**	**1,483,689**	**23**
Financial assets not measured at fair value				
Loans and advances (note c)	19,752,608	-	-	16,165,906
Cash and cash equivalent (note d)	308,197	-	-	-
Placements with banks and financial institutions (note e)	841,832	-	-	-
	20,902,637	**-**	**-**	**16,165,906**
	22,386,349	**-**	**1,483,689**	**16,165,929**

	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)	5,037,776	-	-	4,486,933
Deposits due to customers (note g)	14,123,998	-	-	16,212,622
Debt securities issued (note h)	19,600	-	-	-
Financial liabilities (note i)	593,960	-	-	-
Lease liabilities (note j)	251,841	-	-	-
	20,027,174	-	-	20,699,556
	20,027,174	-	-	20,699,556

As at 31st March 2025	Carrying amount Rs. '000	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	-	-	12,916,150
Cash and cash equivalent (note d)	710,476	-	-	-
Placements with banks and financial institutions (note e)	1,582,180	-	-	-
	19,465,661	-	-	12,916,150
	20,478,357	5,493	1,007,180	12,916,173

11.2 Fair value measurement hierarchy (Continued)

Financial liabilities not measured at fair value				
Due to banks (note f)	3,651,076	-	-	3,374,168
Deposits due to customers (note g)	14,408,332	-	-	15,663,338
Debt securities issued (note h)	19,000	-	-	-
Financial liabilities (note i)	306,578			
Lease liabilities (note j)	185,449	-	-	-
	18,570,434	-	-	19,037,506

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	
	31.03.2026	**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 March 2026.

- The contingent liability has increased to Rs. 83,241,000 as at 31-03-2026, due to a increase in unutilized balances from margin trading.

PMF FINANCE PLC
SEGMENTAL ANALYSIS

Rs. '000

For the period ended 31st March	Leasing		Loans and Gold		Margin Trading		Other		Total	
	2026	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**
Income										
Interest income	**2,626,549**	2,156,920	**1,791,383**	1,258,741	**123,694**	106,437	**377,002**	415,643	**4,918,628**	3,937,740
Fee and commission income	**40,919**	77,917	**39,847**						**80,766**	77,917
Net income from other financial instruments							**2,303**	111,748	**2,303**	111,748
Other operating income	**60,169**	118,260	**70,326**	26,405	**-**	-	**12,957**	2,930	**143,452**	147,596
Gross Income	**2,727,637**	2,353,098	**1,901,556**	1,285,146	**123,694**	106,437	**392,263**	530,320	**5,145,149**	**4,275,001**
Less: Interest expenses	**866,557**	1,083,687	**963,672**	706,414	**68,778**	53,189	**98,079**	137,858	**1,997,086**	1,981,147
Total operating income	**1,861,080**	1,269,411	**937,884**	578,732	**54,916**	53,248	**294,184**	392,463	**3,148,063**	2,293,854
Net impairment charges/(reversal)	229,599	141,023	103,172	70,954	617	17,955	98,529	82,566	431,917	312,498
Net operating income	**1,631,481**	1,128,389	**834,712**	507,778	**54,298**	35,293	**195,655**	309,897	**2,716,146**	**1,981,357**
Less: Operating Expenses	**932,909**	833,162	**810,602**	486,219	**37,279**	41,114	28,781	160,552	**1,809,572**	1,521,047
Segment results	**698,572**	295,227	**24,110**	21,559	**17,019**	(5,821)	**166,874**	149,345	**906,574**	460,310
Less: Tax on financial services									**280,326**	150,678
Less: Income tax expense									**273,157**	(12,844)
Profit/(loss) attributable to equity holders									**353,091**	322,475
As at 31st March										
Segment Assets	**10,211,042**	8,637,537	**11,355,393**	9,025,983	**810,444**	727,338	**1,043,860**	3,223,845	**23,420,741**	21,614,703
Unallocated	**-**	-	**-**	-	**-**	-	-	-	**-**	-
Total Assets	**10,211,042**	8,637,537	**11,355,393**	9,025,983	**810,444**	727,338	**1,043,860**	3,223,845	**23,420,741**	**21,614,703**
Segment Liabilities	**8,714,398**	8,252,862	**9,691,020**	6,922,884	**691,657**	624,898	**930,100**	2,769,791	**20,027,174**	18,570,435
Total Liabilities	**8,714,398**	8,252,862	**9,691,020**	6,922,884	**691,657**	624,898	**930,100**	2,769,791	**20,027,174**	18,570,435

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
Embilipitiya
Bandarawela
Chawakachcheri
Chunnakam

Board of Directors and Board Sub-Committees

Board of Directors
Mr. M. M. R. A. Cader - Chairman
Mr. N. N. Abeysinghe
Mr. H. M. S. Perera
Mr. W. J. A. N. Prasad
Mr. K. D. S. De Silva
Ms. T. N. C. Perera (appointed as Non-Executive Independent Director w.e.f. 23rd February 2026)
Prof. D. N. Jayantha (resigned from the position of Non-Executive Independent Director w.e.f. 19th February 2026 and appointed as Executive Director w.e.f. 20th March
Mr. K. M. D. B. Rekogama (resigned w.e.f. 23rd March

Integrated Risk Management Committee
Ms. T. N. C. Perera - Chairman (appointed as Chairman w.e.f. 23rd February 2026)
Mr. M. M. R. A. Cader
Mr. K. D. S. De Silva
Mr. N. N. Abeysinghe
Prof. D. N. Jayantha - (Chairman to the committee until 19th February 2026 and ceased to be a member w.e.f. 19th February 2026)

Board Audit Committee
Mr. K. D. S. De Silva - Chairman
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Mr. W. J. A. N. Prasad
Ms. T. N. C. Perera (appointed as member w.e.f. 23rd February 2026)
Prof. D. N. Jayantha (ceased to be a member w.e.f. 19th February 2026)

Nominations & Governance Committee
Ms. T. N. C. Perera - Chairman (appointed as Chairman w.e.f. 23rd February 2026)
Mr. M. M. R. A. Cader
Mr. H. M. S. Perera
Mr. K. D. S. De Silva
Mr. K. M. D. B. Rekogama (ceased to be a member w.e.f. 23rd February 2026)
Prof. D. N. Jayantha - (Chairman to the committee until 19th February2026 and ceased to be a member w.e.f. 19th February 2026)

Related Party Transactions Review Committee
Ms. T. N. C. Perera - Chairman (appointed as Chairman w.e.f. 23rd February 2026)
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Prof. D. N. Jayantha - (Chairman to the committee until 19th February 2026 and ceased to be a member w.e.f. 19th February 2026)

HR & Remuneration Committee
Mr. K. D. S. De Silva - Chairman
Mr. M. M. R. A. Cader
Mr. H. M. S. Perera
Ms. T. N. C. Perera (appointed as member w.e.f. 23rd February 2026)
Mr. K. M. D. B. Rekogama (ceased to be a member w.e.f. 23rd February 2026)
Prof. D. N. Jayantha (ceased to be a member w.e.f. 19th February 2026)

Credit Committee
Mr. W. J. A. N. Prasad - Chairman
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe (appointed as member w.e.f. 19th March 2026)
Mr. K. M. D. B. Rekogama (ceased to be a member w.e.f. 23rd March 2026)

IT Steering Committee
Mr. H. M. S. Perera - Chairman
Mr. M. M. R. A. Cader
Mr. K. D. S. De Silva
Mr. K. M. D. B. Rekogama (ceased to be a member w.e.f. 23rd February 2026)
Prof. D. N. Jayantha (ceased to be a member w.e.f. 19th February 2026)

Procurement Committee
Mr. N. N. Abeysinghe - Chairman
Mr. M. M. R. A. Cader
Mr. H. M. S. Perera
Mr. W. J. A. N. Prasad

Marketing Committee (established on 16th February 2026)
Mr. N. N. Abeysinghe - Chairman (appointed as Chairman w.e.f. 16th February 2026)
Mr. M. M. R. A. Cader (appointed as member w.e.f. 16th February 2026)
Mr. H. M. S. Perera (appointed as member w.e.f. 16th February 2026)
Mr. W. J. A. N. Prasad (appointed as member w.e.f. 16th February 2026)

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
Sanasa Devlopment Bank PLC

Vehicle Yard
No.479, Elvitigala Mawatha, Narahenpita.
Walawwatta, Waduragala, Kurunegala.
Panthiya Village, Mathugama.
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