11th November 2026

Ms. Nilupa Perera
Chief Regulatory Officer
Colombo Stock Exchange
04-01, West Block Echelon Square
World Trade Center
Colombo 1

Dear Madam,

PMF FINANCE PLC

ERRATA ANNOUNCEMENT-INTERIM FINANCIAL STATEMENTS FOR THE QUARTER ENDED 30TH SEPTEMBER 2026

We wish to inform you that an error has been identified in the Interim Financial Statements for the quarter ended 30th September 2026, which were uploaded to the Colombo Stock Exchange (CSE) on 10th November 2026.

The error relates to Item No. 08 – "Twenty Largest Ordinary Shareholders as at 30th September 2026," appearing on Page No. 07 under the Explanatory Notes. The details of the erratum and the corresponding correction are set out below.

Page & References	As reported in the Interim Financial Statements for the quarter ended 30th September 2026 (Error)			
	No.	Name of the Shareholder	No. of Shares	%
Page no 07 Twenty Largest Ordinary Shareholders	1	Sterling Capital Investments (Private) Limited	330,653,462	81.58
	2	Peoples Bank	32,673,196	8.01
	3	People'S Leasing & Finance Plc	7,684,456	1.90
	4	Mr. H.U.P. Samantha	1,025,000	0.24
	5	Sampath Bank Plc/ Dr. Palamandadige Lahiru Shanthawarna Ariyananda	950,272	0.23
	6	Commercial Bank Of Ceylon Plc/R.H.P. Janadheera	869,000	0.21
	7	Mr. D.N.P. Rathnayake	700,000	0.17
	8	Mr. Z.G. Carimjee	600,000	0.15
	9	Mr. L.K.T. Lakshan	500,000	0.13
	10	Merchant Bank Of Sri Lanka & Finance Plc/B.A.Madushantha	480,764	0.12
	11	Evergreen Lighting And Electrical Lanka (Pvt) Ltd	400,000	0.10
	12	Mr. A.H. Munasinghe	386,084	0.10
	13	Dr. H.S.D. Soysa (Joint - Mrs. G. Soysa)	348,000	0.09
	14	Mr. H. Beruwalage	344,088	0.08
	15	Senkadagala Finance Plc/H.P.I.M.Dissanayaka	286,609	0.07
	16	Dr. A.M.A.D.S. Abeysinghe	276,114	0.07
	17	Merchant Bank Of Sri Lanka & Finance Plc/N.Jayasinghe	273,754	0.07
	20	Mrs. M.P.B. Fernando	272,834	0.07
	19	Dr. A.A.M. Dharmadasa	259,927	0.06
	20	Mr. W.G.N. Jayaranga	222,271	0.06
		Total	**379,205,831**	**93.51**

PMF Finance PLC
No. 361, 361/1, R. A. De Mel Mawatha, Colombo 03, Sri Lanka. (Company Registration No. PQ 200)
Tel: +94 11 7 666 333 **E-mail:** info@pmf.lk **Web:** www.pmf.lk

Page & References	As reported in the amended Interim Financial Statements for the quarter ended 30th September 2026 (Correction)			
	No.	Name of the Shareholder	No. of Shares	%
Page no 07 Twenty Largest Ordinary Shareholders	1	Sterling Capital Investments (Private) Limited	330,653,462	81.58
	2	Peoples Bank	32,447,765	8.01
	3	People'S Leasing & Finance Plc	7,684,456	1.90
	4	Mr. H.U.P. Samantha	974,872	0.24
	5	Sampath Bank Plc/ Dr. Palamandadige Lahiru Shanthawarna Ariyananda	940,000	0.23
	6	Commercial Bank Of Ceylon Plc/R.H.P. Janadheera	869,000	0.21
	7	Mr. D.N.P. Rathnayake	700,000	0.17
	8	Mr. Z.G. Carimjee	600,000	0.15
	9	Mr. L.K.T. Lakshan	510,377	0.13
	10	Merchant Bank Of Sri Lanka & Finance Plc/B.A.Madushantha	481,289	0.12
	11	Evergreen Lighting And Electrical Lanka (Pvt) Ltd	400,000	0.10
	12	Mr. A.H. Munasinghe	386,084	0.10
	13	Dr. H.S.D. Soysa (Joint - Mrs. G. Soysa)	348,000	0.09
	14	Mr. H. Beruwalage	344,088	0.08
	15	Senkadagala Finance Plc/H.P.I.M.Dissanayaka	293,863	0.07
	16	Dr. A.M.A.D.S. Abeysinghe	286,609	0.07
	17	Merchant Bank Of Sri Lanka & Finance Plc/N.Jayasinghe	276,114	0.07
	20	Mrs. M.P.B. Fernando	273,754	0.07
	19	Dr. A.A.M. Dharmadasa	259,927	0.06
	20	Mr. W.G.N. Jayaranga	235,560	0.06
		Total	**378,965,220**	**93.51**

The revised Interim Financial Statements for the quarter ended 30th September 2026, incorporating the aforesaid correction, have been uploaded to the CSE.

The Company regrets any inconvenience caused in this regard.

Yours faithfully,
For and on behalf of
PMF Finance PLC

.....

Kavitha Sinnathamby
Company Secretary
PMF Finance PLC

INTERIM FINANCIAL STATEMENTS



For the period ended 30th September 2026

PMF FINANCE PLC

Contents

Interim Financial Information

Condensed Statement of Financial Position	03
Condensed Statement of Profit or Loss & Other Comprehensive Income	04
Condensed Statement of Changes in Equity	05
Condensed Statement of Cash Flow	06
Explanatory Notes	07
Segmental Analysis	10
Corporate Information	11

PMF FINANCE PLC
STATEMENT OF FINANCIAL POSITION
AS AT 30 SEPTEMBER 2026

	30.09.2026 Unaudited Rs. '000	31.03.2026 Audited Rs. '000	Change %
Assets			
Cash and cash equivalents	**661,376**	308,197	114.6
Placements with banks and financial institutions	**814,995**	854,695	(4.6)
Investments in securities	**1,114,147**	1,483,713	(24.9)
Financial assets measured at amortised cost - Loans and advances	**21,352,034**	19,763,046	8.0
Real estate stock	**59,780**	65,461	(8.7)
Property, plant and equipment	**305,429**	324,017	(5.7)
Intangible assets	**49,352**	52,870	(6.7)
Right of use assets	**283,052**	248,345	14.0
Deferred tax assets	**126,282**	119,557	5.6
Other Assets	**248,157**	213,694	16.1
Total Assets	**25,014,604**	23,433,594	6.7
Liabilities			
Due to banks	**5,444,710**	5,037,776	8.1
Deposits due to customers	**14,740,417**	14,123,998	4.4
Debt securities issued	**19,900**	19,600	1.5
Lease liabilities	**286,689**	251,841	13.8
Employee benefit obligation	**36,686**	32,955	11.3
Other liabilities	**886,207**	558,548	58.7
Total Liabilities	**21,414,609**	20,024,717	6.9
Equity			
Ordinary share capital	**3,762,054**	3,762,054	-
Statutory reserve fund	**159,378**	159,378	(0.0)
Accumulated losses	**(321,437)**	(512,554)	37.3
Total Equity	**3,599,995**	3,408,877	5.6
Total Liabilities & Equity	**25,014,604**	23,433,594	6.7
Contingent liabilities and commitments	**67,385**	83,241	(19.0)
Net assets value per ordinary share (Rs.)	**8.88**	8.41	5.6

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

10th November 2026
Colombo, Sri Lanka

PMF FINANCE PLC
STATEMENT OF PROFIT/(LOSS) AND OTHER COMPREHENSIVE INCOME
FOR THE PERIOD ENDED 30.09.2026

	For the Six Months Ended			For the Quarter Ended		
	30.09.2026 Unaudited Rs. '000	30.09.2025 Unaudited Rs. '000	Change %	30.09.2026 Unaudited Rs. '000	30.09.2025 Unaudited Rs. '000	Change %
Gross Income	**2,802,402**	2,519,802	11.2	**1,445,583**	1,300,385	11.2
Interest income	**2,671,808**	2,423,890	10.2	**1,373,044**	1,247,983	10.0
Less: Interest expense	**1,108,952**	1,002,517	10.6	**580,591**	506,813	14.6
Net interest income	**1,562,856**	1,421,373	10.0	**792,452**	741,169	6.9
Fee and commission income	**64,649**	46,219	39.9	**36,898**	21,487	71.7
Other operating income	**65,946**	49,692	32.7	**35,641**	30,915	15.3
Total operating income	**1,693,450**	1,517,285	11.6	**864,992**	793,571	9.0
Less: Impairment charges for loans and receivables and other losses	**145,854**	198,375	(26.5)	**34,594**	83,093	(58.4)
Net operating income	**1,547,596**	1,318,909	17.3	**830,397**	710,478	16.9
Less: Personnel Expenses	**390,991**	354,013	10.4	**203,009**	192,053	5.7
Depreciation of property, plant and equipment	**48,203**	41,915	15.0	**24,354**	22,228	9.6
Amortisation of intangible assets	**10,069**	3,254	209.5	**5,143**	1,962	162.2
Amortisation of right of use assets	**57,815**	50,323	14.9	**30,460**	26,245	16.1
Other expenses	**524,188**	444,873	17.8	**275,926**	231,410	19.2
Operating profit / (loss) before tax on financial services	**516,330**	424,532	21.6	**291,506**	236,580	23.2
Less : Tax on financial services	**157,259**	124,123	26.7	**88,450**	68,695	28.8
Profit /(loss) before income tax	**359,071**	300,410	19.5	**203,056**	167,885	20.9
(Less)/Add: Income tax (expense)/reversal	**(167,953)**	(126,872)	32.4	**(94,675)**	(71,705)	32.0
Profit/(loss) for the period	**191,118**	173,537	10.1	**108,381**	96,180	12.7
Other comprehensive income for the period	**-**	-	-	**-**	-	-
Total comprehensive income/(loss) for the period	**191,118**	173,537	10.1	**108,381**	96,180	12.7
Basic earnings/(loss) per share - (Rs)	**0.47**	0.43	10.1	**0.27**	0.24	12.7

PMF FINANCE PLC
STATEMENT OF CHANGES IN EQUITY
AS AT 30.09.2026

In thousands of rupees	Ordinary share Capital	Reserve fund	Retained earnings	Total equity
Balance as at 01st April 2025 (Audited)	**3,762,054**	**85,697**	**(803,482)**	**3,044,269**
Profit for the Six months ended 30th September 2025	-	-	173,537	**173,537**
Other comprehensive income				
Total comprehensive income /(loss)	**-**	**-**	**173,537**	**173,537**
Transfers to the statutory reserve fund		-	-	**-**
Balance as at 30th September 2025 (Unaudited)	**3,762,054**	**85,697**	**(629,945)**	**3,217,807**
Balance as at 01st April 2026 (Audited)	**3,762,054**	**159,378**	**(512,554)**	**3,408,877**
Profit for the Six months ended 30th September 2026	**-**	**-**	**191,118**	**191,118**
Other comprehensive income	**-**	**-**	**-**	**-**
Total comprehensive income /(loss)	**-**	**-**	**191,118**	**191,118**
Transfers to the reserve fund		**-**	**-**	**-**
Balance as at 30th September 2026 (Unaudited)	**3,762,054**	**159,378**	**(321,437)**	**3,599,995**

Figures in brackets indicate deductions.

PMF FINANCE PLC
STATEMENT OF CASH FLOW
FOR THE PERIOD ENDED 30.09.2026

	30.09.2026 Unaudited Rs. '000	30.09.2025 Unaudited Rs. '000
Cash flows from operating activities		
Profit/(Loss) before tax	**359,071**	300,410
Adjustment for:		
- Depreciation and amortisation	58,272	45,168
- (Gain) / loss on Real Estate sales	(4,010)	-
- Net impairment loss on loans and advances	145,854	198,375
- Interest expense on preference shares	300	300
- Interest expense due to banks	324,516	231,153
- Interest expense on leases	17,250	21,394
- Interest income on investment	(91,980)	(79,604)
- Provision for retirement benefit obligation	4,735	4,252
Net cash used in operating activities	**814,007**	**721,448**
Changes in		
Financial assets measured at amortised cost - loans and lease rentals receivable	(1,734,842)	(2,509,943)
Right-of-use assets	34,707	(92,148)
Other assets	(34,462)	17,360
Due to customers	616,419	(250,043)
Lease Liability	34,849	139,654
Other liabilities	327,659	180,840
	58,336	**(1,792,831)**
Retiring gratuity paid	(1,004)	(2,046)
Interest paid due to bank	(498,225)	(366,935)
Income tax paid	(211,255)	(4,050)
Net cash generated from / (used in) operating activities	**(652,147)**	**(2,165,862)**
Cash flows from investing activities		
Interest income on short term investment	91,980	78,693
Investment/upliftment of fixed deposits	39,700	533,244
Net proceeds from investments in securities	369,565	(29,654)
Acquisition of property, plant and equipment	(48,203)	(148,729)
Acquisition of intangible assets	(6,551)	(3,897)
Proceeds from Sale of Real Estate stocks	5,681	147
Net cash generated from / (used in) investing activities	**452,173**	**430,094**
Cash flows from financing activities		
Net proceeds from Borrowing from due to banks	502,073	2,260,652
Repayment of Lease liability	(80,681)	(60,682)
Net cash generated from / (used in) financing activities	**421,392**	**2,199,970**
Net increase in cash and cash equivalents	221,417	464,202
Cash and cash equivalents at beginning of the year	308,197	(347,456)
Cash and cash equivalents at the end of the period	**529,614**	**116,746**
Cash and cash equivalents at the end of the period		
Cash and cash equivalents	661,376	627,889
Bank overdraft	(131,763)	(511,143)
	529,614	**116,746**

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 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	30.09.2026	31.03.2026
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	30.09.2026	31.03.2026
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	30.09.2026	30.09.2025
Highest	14.40	19.50
Lowest	8.90	11.50
Closing	9.00	15.90

7 **Ratios**

Ratios as at	As at 30.09.2026	As at 30.09.2025
Debt to equity ratio (times)	5.61	6.02
Ratios for the period ended	**As at 30.09.2026**	**As at 30.09.2025**
Interest cover (times)	1.52	1.42
Return on Assets (PAT)	1.53%	1.48%

8 **Twenty Largest Ordinary Shareholders as at 30th September 2026**

Name of the Share Holder	No.of Shares	%
Sterling Capital Investments (Private) Limited	330,653,462	81.58
Peoples Bank	32,447,765	8.01
People'S Leasing & Finance Plc	7,684,456	1.90
Mr. H.U.P. Samantha	974,872	0.24
Sampath Bank Plc/ Dr. Palamandadige Lahiru Shanthawarna Ariyananda	940,000	0.23
Commercial Bank Of Ceylon Plc/R.H.P. Janadheera	869,000	0.21
Mr. D.N.P. Rathnayake	700,000	0.17
Mr. Z.G. Carimjee	600,000	0.15
Mr. L.K.T. Lakshan	510,377	0.13
Merchant Bank Of Sri Lanka & Finance Plc/B.A.Madushantha	481,289	0.12
Evergreen Lighting And Electrical Lanka (Pvt) Ltd	400,000	0.10
Mr. A.H. Munasinghe	386,084	0.10
Dr. H.S.D. Soysa (Joint - Mrs. G. Soysa)	348,000	0.09
Mr. H. Beruwalage	344,088	0.08
Senkadagala Finance Plc/H.P.I.M.Dissanayaka	293,863	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
Dr. A.A.M. Dharmadasa	259,927	0.06
Mr. W.G.N. Jayaranga	235,560	0.06
	378,965,220	93.51

9 Directors and Chief Executive Officer's holding in Shares as at 30th September 2026

Name	Position	No.of Shares
Mohamed Malik Rizvi Abdul Cader	Chairman	-
Nemantha Nilhan Abeysinghe	Director	70,338
Hettiarachchige Moggali Sanjika Perera	Director	-
Warnakula Jayasuriya Arachchige Nalin Prasad	Director	-
Thanipperuge Nishani Crishanka Perera	Director	-
Wasala Dugganna Ralalage Sirimevan Bandara Wasala	Director	-
Dewasiri Narayanage Jayantha	Director/CEO	-
		-
Total		**70,338**

10 Public Holding as at 30th September 2026

Public Holding percentage as at 30th September 2026 being 18.401% comprising of 10,987 shareholders
The Float adjusted market capitalisation as at 30th September 2026 – Rs. 671,201,550.00
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 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	-	-	**661,376**	**661,376**
Balances with banks and financial institutions	-	-	**814,995**	**814,995**
Financial assets measured at amortised cost - Loans and advances	-	-	**21,352,034**	**21,352,034**
Investments in securities	**1,114,124**	**23**	-	**1,114,147**
Total Financial Assets	**1,114,124**	**23**	**22,828,405**	**23,942,553**
Liabilities				
Due to banks	-	-	**5,444,710**	**5,444,710**
Financial liabilities at amortised cost - due to depositors	-	-	**14,740,417**	**14,740,417**
Debt securities issued	-	-	**19,900**	**19,900**
Total Liabilities	-	-	**20,205,027**	**20,205,027**

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	-	-	854,695	854,695
Financial assets measured at amortised cost - Loans and advances	-	-	19,763,046	19,763,046
Investments in securities	1,483,690	23	-	1,483,713
Total Financial Assets	1,483,690	23	20,925,938	22,409,651

11.1 Analysis of financial instrument by measurement basis (Continued)

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

11.2 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 30th September 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)	1,114,124	-	1,114,124	-
Investment securities measured at FVOCI (note b)	23	-	-	23
	1,114,147	**-**	**1,114,124**	**23**
Financial assets not measured at fair value				
Loans and advances (note c)	21,352,034	-	-	18,337,742
Cash and cash equivalent (note d)	661,376	-	-	-
Placements with banks and financial institutions (note e)	814,995	-	-	-
	22,828,405	**-**	**-**	**18,337,742**
	23,942,553	**-**	**1,114,124**	**18,337,765**

	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)	5,444,710	-	-	7,055,503
Deposits due to customers (note g)	14,740,417	-	-	16,015,997
Debt securities issued (note h)	19,900	-	-	-
Financial liabilities (note i)	922,893	-	-	-
Lease liabilities (note j)	286,689	-	-	-
	21,414,609	-	-	23,071,500
	21,414,609	-	-	23,071,500

As at 31st March 2026	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)	1,483,690	-	1,483,690	-
Investment securities measured at FVOCI (note b)	23	-	-	23
	1,483,713	-	1,483,690	23
Financial assets not measured at fair value				
Loans and advances (note c)	19,763,046	-	-	16,165,906
Cash and cash equivalent (note d)	308,197	-	-	-
Placements with banks and financial institutions (note e)	854,695	-	-	-
	20,925,938	-	-	16,165,906
	22,409,651	-	1,483,690	16,165,929

11.2 Fair value measurement hierarchy (Continued)

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)	591,503			
Lease liabilities (note j)	251,841	-	-	-
	20,024,718	-	-	20,699,556

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	
	30.09.2026	**31.03.2026**
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 September 2026.

- The contingent liability has decreased to Rs. 67,385,170 as at 30-09-2026, due to a decreased in unutilized balances from margin trading.

PMF FINANCE PLC
SEGMENTAL ANALYSIS

Rs. '000

For the period ended 30th September	Leasing		Loans and Gold		Margin Trading		Treasury Investments		Total	
	2026	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**	**2026**	**2025**
Income										
Interest income	**1,688,366**	1,407,939	**837,037**	855,090	**54,426**	48,910	**91,980**	111,952	**2,671,808**	2,423,890
Fee and commission income	**36,221**	28,043	**28,428**	17,556					**64,649**	45,599
Other operating income	**53,071**	48,338	**8,857**	366	**-**	-	**4,017**	620	**65,946**	49,324
Unallocated Income	**-**	-	**-**	-	**-**	-			**-**	988
Gross Income	**1,777,658**	1,484,320	**874,322**	873,012	**54,426**	48,910	**95,997**	112,572	**2,802,402**	**2,519,801**
Less: Interest expenses	**623,270**	430,914	**367,916**	443,365	**31,912**	38,967	**85,855**	89,271	**1,108,952**	1,002,517
Total operating income	**1,154,388**	1,053,406	**506,406**	429,647	**22,514**	9,943	**10,142**	23,301	**1,693,450**	1,517,284
Net impairment charges/(reversal)	65,015	130,074	81,050	69,502	(211)	(1,201)	-	-	145,854	198,375
Net operating income	**1,089,373**	923,331	**425,356**	360,145	**22,725**	11,144	**10,142**	23,301	**1,547,596**	**1,318,909**
Less: Operating Expenses	**700,738**	580,547	**292,229**	263,384	**12,106**	20,256	**26,194**	30,190	**1,031,266**	894,377
Segment results	**388,635**	342,785	**133,127**	96,761	**10,619**	(9,113)	**(16,052)**	(6,890)	**516,330**	424,532
Less: Tax on financial services									**157,259**	124,123
Less: Income tax expense									**167,953**	126,872
Profit/(loss) attributable to equity holders									**191,118**	173,537
As at 30th September										
Segment Assets	**15,122,010**	8,984,156	**7,541,047**	9,542,242	**622,405**	958,174	**1,729,143**	2,091,907	**25,014,604**	21,576,479
Unallocated	**-**	-	**-**	-	**-**	-	-	-	**-**	1,819,009
Total Assets	**15,122,010**	8,984,156	**7,541,047**	9,542,242	**622,405**	958,174	**1,729,143**	2,091,907	**25,014,604**	**23,395,488**
Segment Liabilities	**13,062,912**	8,401,716	**6,424,383**	8,923,621	**513,951**	896,056	**1,413,364**	1,956,290	**21,414,609**	20,177,683
Total Liabilities	**13,062,912**	8,401,716	**6,424,383**	8,923,621	**513,951**	896,056	**1,413,364**	1,956,290	**21,414,609**	20,177,683

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

Bakertilly Edirisinghe & Co.
45,Braybrooke Street
Colombo 02

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

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
Ms. T. N. C. Perera
Prof. D. N. Jayantha
Mr. W. D. R. S. B. Wasala (appointed as Non-Executive Independent Director w.e.f. 5th August 2026)
Mr. K. D. S. De Silva (resigned w.e.f. 11th August 2026)

Integrated Risk Management Committee
Ms. T. N. C. Perera - Chairman
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Mr. W. J. A. N. Prasad (appointed as member w.e.f. 11th September2026)

Board Audit Committee
Ms. T. N. C. Perera - Chairman
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Mr. W. J. A. N. Prasad (appointed as member w.e.f. 11th September 2026)
Mr. W. D. R. S. B. Wasala (appointed as member w.e.f. 11th September 2026)

Nominations & Governance Committee
Mr. W. D. R. S. B. Wasala - Chairman (appoined as Chairman w.e.f. 11th September)
Mr. M. M. R. A. Cader
Mr. H. M. S. Perera
Ms. T. N. C. Perera (Chairman to the committee until 11th September 2026 and ceased to be a member w.e.f. same date)

Related Party Transactions Review Committee
Mr. W. D. R. S. B. Wasala - Chairman (appoined as Chairman w.e.f. 11th September)
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Ms. T. N. C. Perera (Chairman to the committee until 11th September 2026 and ceased to be a member w.e.f. same date)

HR & Remuneration Committee
Ms. T. N. C. Perera - Chairman
Mr. M. M. R. A. Cader
Mr. H. M. S. Perera
Mr. W. J. A. N. Prasad

Credit Committee
Mr. W. J. A. N. Prasad - Chairman
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Prof. D. N. Jayantha

IT Steering Committee
Mr. H. M. S. Perera - Chairman
Mr. M. M. R. A. Cader
Mr. W. J. A. N. Prasad
Prof. D. N. Jayantha
Ms. T. N. C. Perera (ceased to be a member w.e.f. 11th September 2026

Procurement Committee
Mr. N. N. Abeysinghe - Chairman
Mr. M. M. R. A. Cader
Mr. W. J. A. N. Prasad
Prof. D. N. Jayantha
Mr. H. M. S. Perera (ceased to be a member w.e.f. 11th September 2026)

Marketing Committee
Mr. N. N. Abeysinghe - Chairman
Mr. M. M. R. A. Cader
Mr. H. M. S. Perera
Mr. W. J. A. N. Prasad
Prof. D. N. Jayantha

Sustainability Committee
Mr. W. J. A. N. Prasad - Chairman
Mr. M. M. R. A. Cader
Mr. N. N. Abeysinghe
Prof. D. N. Jayantha

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
SANASA Development Bank 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