.B FINANCE PLC



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PUBLICATION OF FINANCIAL STATEMENTS AS PER CENTRAL BANK GUIDELINES NO.02 OF 2006

	Com	ipany	Group		
Key Financial Data for the Period Ended 31 March (Audited) In Rupees Million	Current Period From 01.04.2021 to 31.03.2022	Previous Period From 01.04.2020 to 31.03.2021	Current Period From 01.04.2021 to 31.03.2022	Previous Period From 01.04.2020 to 31.03.2021	
Interest Income	27,511	27,458	27,506	27,611	
Interest Expenses	(8,847)	(11,523)	(8,863)	(11,543)	
Net Interest Income	18,664	15,935	18,643	16,068	
Other Income	2,647	2,302	2,649	2,313	
Gains/(Losses) from Trading Activities	2	6	2	6	
Operating Expenses (Excluding Impairment)	(6,240)	(5,576)	(6,325)	(5,662)	
Impairment	(1,026)	(1,692)	(1,112)	(1,728)	
Profit/(Loss) before Tax	14,047	10,975	13,857	10,997	
Taxes	(5,385)	(4,173)	(5,381)	(4,190)	
Profit/(Loss) after Tax	8,662	6,802	8,476	6,807	
	Com	Company		Group	
Key Financial Data as at 31 March (Audited)	31.03.2022 Rs.(Mn)	31.03.2021 Rs.(Mn)	31.03.2022 Rs.(Mn)	31.03.2021 Rs.(Mn)	
Assets					

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF L B FINANCE PLC

Report on the audit of the consolidated financial statements

Opi

We have audited the financial statements of LB Finance PLC ("the Company") and the consolidated financial statements of the Company and its subsidiary ("the Group"), which comprise the statement of financial position as at 31 March 2022, income statement and the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

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our opinion, the accompanying financial statements of the Company and the Group give a true and fair view of the financial position of the Company and the Group as at 31 March 2022, and of their financial performance and cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's esponsibilities for the audit of the financial statements section of our report. We are independent of the Group in accordance with the Code of Ethics issued by CA Sr anka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These ese matters addressed in the context of our audit of the financial statements as a whole, and no informing our opinion thereon, and we do not provide a separate opinion ese matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

ribed in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to uded the performance of procedures designed to respond to our assessment of the risks of material misstatement of the dit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion or

_	Key audit matter	How our audit addressed the key audit matter
	Impairment allowances for loans & receivables and lease rentals receivable & stock out on hire	Our audit procedures included amongst others the following:
)21 1n)	As at 31 March 2022, loans & receivables and lease rentals receivable & stock out on hire, net of impairment allowances amounted to LKR 135.5Bn and is disclosed in note(s) 4.17 & 4.18. These collectively	 We assessed the level of oversight, review and approval of impairment allowances policies and procedures by the Board and management.
381 35 791	contributed 82% to the Group's total assets. Impairment allowances for loans & receivables and lease rentals receivable & stock out on hire is a key audit matter due to: • materiality of the reported provision for credit impairment which	 We evaluated the design, implementation and operating effectiveness of internal controls over estimation of the impairment allowances, including testing of related system controls. We checked the completeness, accuracy and classification of the underlying data used in the computation of impairment allowances by
89 041	 involved complex calculations; and significant judgements used in assumptions and estimates made by 	agreeing details to relevant source documents and accounting records of the Group.
87	the management as reflected in note 4.19, which in the current year was influenced by the need to assess the change in current economic	• We tested key calculations used in the impairment allowances.
-	conditions on forward looking information and the continuing impact of COVID-19 debt moratorium relief measures.	 We assessed whether significant judgements used in assumptions and estimate made by the management in the underlying methodology and management overlays were reasonable. We also evaluated the
43		reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each of those scenarios. Our procedures were based on the best available information up to the date of our report.
27		 We evaluated the reasonableness of key inputs used in the provision for credit impairment made with the particular focus on current
40 14		economic conditions. Such evaluations were carried out considering value and timing of cash flow forecasts particularly relating to elevated risk industries, status of recovery action and collateral
75		values.
56		 We assessed the adequacy of the related financial statement disclosures as set out in note(s), 4.17 and 4.18 of the financial statements.
	Financial reporting related IT based Internal controls	Our audit procedures included the following.
38 84	A significant part of the Group's financial reporting process is primarily reliant on multiple IT systems with automated processes and internal	 We obtained an understanding of the Internal control environment of the processes relating to financial reporting and related disclosures.
02	controls. Further, key financial statement disclosures are prepared using data and reports generated by IT systems, that are compiled and	 We identified and test checked relevant controls of key IT systems
63	formulated with the use of spreadsheets.	related to the Group's financial reporting process.
87	Accordingly, financial reporting related IT based Internal controls is considered a key audit matter.	 We evaluated the design and operating effectiveness of IT controls, including those related to user access and change management.
-		• We checked key source data of the reports used to generate key
87		disclosures for accuracy and completeness, including review of general ledger reconciliations.
43	Other information included in the Group's 2022 Annual Report	
.24	Other information consists of the information included in the Annual Report, other th	an the financial statements and our auditor's report thereon. Management is
	responsible for the other information.	

s not cover the other information and we do not express any form of assurance conclusion thereon

statements, our responsibility is to read the other information and, in doing so, consider whether the other information is tements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work we material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

arged with governance

tion of financial statements that give a true and fair view in accordance with Sri Lanka Accounting Standards, and for such ; is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to frau

gement is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related rn basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic

ible for overseeing the Company's and the Group's financial reporting process

nancial statements

urance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error.

Impairment Profit/(Loss) before Tax Taxes	(1,026)	(1,692)			matters were addressed in the context of our
			(1,112)	(1,728)	on these matters. For each matter below, our
Taxes	14,047	10,975	13,857	10,997	We have fulfilled the responsibilities describ
	(5,385)	(4,173)	(5,381)	(4,190)	these matters. Accordingly, our audit include financial statements. The results of our audit
Profit/(Loss) after Tax	8,662	6,802	8,476	6,807	the accompanying financial statements.
					Key audit matter
	Compa	any	Grou	ID	Impairment allowances for loans & rec
Key Financial Data	-	_			receivable & stock out on hire
as at 31 March (Audited)	31.03.2022	31.03.2021	31.03.2022	31.03.2021	As at 31 March 2022, loans & receivable
(Rs.(Mn)	Rs.(Mn)	Rs.(Mn)	Rs.(Mn)	stock out on hire, net of impairment 135.5Bn and is disclosed in note(s)
Assets					contributed 82% to the Group's total as
Cash and Bank Balance	14,459	6,187	14,634	6,381	Impairment allowances for leans 8
Due from Related Parties	53	57	53	35	Impairment allowances for loans & receivable & stock out on hire is a key a
Loans (Excluding Due from Related Parties)	134,343	114,103	135,485	114,791	
Investments in Equity	1,020	610	99	89	 materiality of the reported provision involved complex calculations; and
Term Placements with Banks and other Institutions					significant independence d in
	5,136	10,041	5,136	10,041	 significant judgements used in assum the management as reflected in note
Property, Plant and Equipment	8,437	8,267	8,580	8,287	was influenced by the need to assess
Investment Properties	-		71	-	conditions on forward looking informa of COVID-19 debt moratorium relief m
Other Assets	917	1,311	1,020	1,319	
Total Assets	164,365	140,576	165,078	140,943	
Liabilities					
Due to Banks	26,859	16,467	26,862	16,527	
Deposits from Customers				85,940	
•	89,144	85,860	89,479		
Other Borrowings	8,565	3,114	8,565	3,114	
Other Liabilities	6,750	6,946	6,835	6,975	
Total Liabilities	131,318	112,387	131,741	112,556	
Equity					Financial reporting related IT based In
Stated Capital	838	838	838	838	
Statutory Reserve Fund		7,684		7,684	A significant part of the Group's financ reliant on multiple IT systems with au
Retained Earnings	8,117		8,117		controls. Further, key financial state
	24,170	19,755	24,086	19,802	using data and reports generated by IT
Other Reserves	(78)	(88)	190	63	formulated with the use of spreadshee
Total Equity Attributable to Equity Holders of the Company	33,047	28,189	33,231	28,387	Accordingly, financial reporting relate
Non-Controlling Interest	-		106	-	considered a key audit matter.
Total Equity	33,047	28,189	33,337	28,387	
Total Liabilities and Equity	164 265	140 576	165.079	140.042	
	164,365	140,576	165,078	140,943	Other information included in the Group's 202
Not Accests Malue and Change (Da.)					
Net Assets Value per Share (Rs.)	59.65	50.88	59.98	51.24	Other information consists of the information responsible for the other information.
		Camp	2014		Our opinion on the financial statements does r
		Comp	ally		In connection with our audit of the financial st
Selected Key Performance Indicators	Asa	at 31.03.2022	As at 31	.03.2021	materially inconsistent with the financial state
concorred hey remainded interfectore					have performed we conclude that there is a m
	Required	Actual	Required	Actual	have performed, we conclude that there is a m
	Required	Actual	Required		have performed, we conclude that there is a m Responsibilities of management and those charg
Regulatory Capital Adequacy (%)				Actual	Responsibilities of management and those charg Management is responsible for the preparation
Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio	8.00%	25.95%	7.00%	Actual 23.87%	Responsibilities of management and those charg
Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio	8.00% 12.00%	25.95% 26.90%	7.00%	Actual 23.87% 25.32%	Responsibilities of management and those charg Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage
Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio	8.00%	25.95% 26.90%	7.00%	Actual 23.87%	Responsibilities of management and those charge Management is responsible for the preparation internal control as management determines is or error.
Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio	8.00% 12.00%	25.95% 26.90%	7.00%	Actual 23.87% 25.32%	Responsibilities of management and those charge Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage to going concern and using the going concern la alternative but to do so.
Regulatory Capital Adequacy (%)Tier 1 Capital Adequacy RatioTotal Capital Adequacy RatioCapital Funds to Deposit Liabilities RatioQuality of Loan Portfolio (%)	8.00% 12.00%	25.95% 26.90%	7.00%	Actual 23.87% 25.32%	Responsibilities of management and those charge Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage to going concern and using the going concern la alternative but to do so. Those charged with governance are responsible
Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio	8.00% 12.00%	25.95% 26.90%	7.00%	Actual 23.87% 25.32%	Responsibilities of management and those charg Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage to going concern and using the going concern la alternative but to do so. Those charged with governance are responsible Auditor's responsibilities for the audit of the fina
Regulatory Capital Adequacy (%)Tier 1 Capital Adequacy RatioTotal Capital Adequacy RatioCapital Funds to Deposit Liabilities RatioQuality of Loan Portfolio (%)	8.00% 12.00%	25.95% 26.90% 37.07%	7.00%	Actual 23.87% 25.32% 32.83%	Responsibilities of management and those charg Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage to going concern and using the going concern a alternative but to do so. Those charged with governance are responsible Auditor's responsibilities for the audit of the finan Our objectives are to obtain reasonable assura and to issue an auditor's report that includes o
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Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio (%) Gross Non-Performing Loans Ratio Net Non-Performing Loans Ratio Net Non-Performing Loans to Core Capital Ratio	8.00% 12.00%	25.95% 26.90% 37.07% 4.44% -0.80% -0.03%	7.00%	Actual 23.87% 25.32% 32.83% 5.36% 0.10% 0.45%	Responsibilities of management and those charg Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage to going concern and using the going concern a alternative but to do so. Those charged with governance are responsible Auditor's responsibilities for the audit of the finan Our objectives are to obtain reasonable assura and to issue an auditor's report that includes o
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Regulatory Capital Adequacy (%)Tier 1 Capital Adequacy RatioTotal Capital Adequacy RatioCapital Funds to Deposit Liabilities RatioQuality of Loan Portfolio (%)Gross Non-Performing Loans RatioNet Non-Performing Loans RatioNet Non-Performing Loans to Core Capital RatioProvision Coverage RatioProfitability (%)Net Interest MarginReturn on Assets	8.00% 12.00%	25.95% 26.90% 37.07% 4.44% -0.80% -0.03% 117.94% 13.28% 5.68%	7.00%	Actual 23.87% 25.32% 32.83% 5.36% 0.10% 0.45% 98.13% 12.15% 4.78%	Responsibilities of management and those charg Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage to going concern and using the going concern la alternative but to do so. Those charged with governance are responsibl Auditor's responsibilities for the audit of the finan Our objectives are to obtain reasonable assura and to issue an auditor's report that includes o with SLAUSs will always detect a material missis aggregate, they could reasonably be expected As part of an audit in accordance with SLAUSs, 1. identify and assess the risks of material miss those risks, and obtain audit evidence that is from fraud is higher than for one resulting fr control. 2. Obtain an understanding of internal control of expressing an opinion on the effectivenee: 3. Evaluate the appropriateness of maccounting 4. Conclude on the appropriateness of manage
Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio (%) Gross Non-Performing Loans Ratio Net Non-Performing Loans Ratio Net Non-Performing Loans to Core Capital Ratio Provision Coverage Ratio Profitability (%) Net Interest Margin Return on Assets Return on Equity	8.00% 12.00%	25.95% 26.90% 37.07% 4.44% -0.80% -0.03% 117.94% 13.28% 5.68% 28.29%	7.00%	Actual 23.87% 25.32% 32.83% 5.36% 0.10% 0.45% 98.13% 12.15% 4.78% 26.58%	Responsibilities of management and those charg Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, managet to going concern and using the going concern a alternative but to do so. Those charged with governance are responsibl Auditor's responsibilities for the audit of the finan Our objectives are to obtain reasonable assura and to issue an auditor's report that includes o with SLAuSs will always detect a material missi aggregate, they could reasonably be expected As part of an audit in accordance with SLAuSs, 1. identify and assess the risks of material miss those risks, and obtain audit evidence that is from fraud is higher than for one resulting fr control. 2. Obtain an understanding of internal control of expressing an opinion on the effectivenes 3. Evaluate the appropriateness of manage uncertainty exists related to events or cond uncertainty exists related to events or cond uncertainty exists related to draw.
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Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio (%) Gross Non-Performing Loans Ratio Net Non-Performing Loans Ratio Net Non-Performing Loans to Core Capital Ratio Provision Coverage Ratio Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio	8.00% 12.00% 10.00%	25.95% 26.90% 37.07% 4.44% -0.80% -0.03% 117.94% 13.28% 5.68% 28.29% 29.28%	7.00%	Actual 23.87% 25.32% 32.83% 5.36% 0.10% 0.45% 98.13% 12.15% 4.78% 26.58% 30.56%	Responsibilities of management and those charg Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, managet to going concern and using the going concern la alternative but to do so. Those charged with governance are responsibl Auditor's responsibilities for the audit of the fina Our objectives are to obtain reasonable assura and to issue an auditor's report that includes o with SLAuSs will always detect a material missi aggregate, they could reasonably be expected As part of an audit in accordance with SLAuSs, 1. identify and assess the risks of material missi those risks, and obtain audit evidence that is from fraud is higher than for one resulting fr control. 2. Obtain an understanding of internal control of expressing an opinion on the effectivenes 3. Evaluate the appropriateness of manage uncertainty exists related to events or cond uncertainty exists, we are required to draw to modify our opinion. Our conclusions are b the Group to cease to continue as a going co 5. Evaluate the overall presentation, structure underlying transactions and events in a mani
Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio (%) Gross Non-Performing Loans Ratio Net Non-Performing Loans Ratio Net Non-Performing Loans to Core Capital Ratio Provision Coverage Ratio Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio Liquidity (%) Available Liquid Assets to Required Liquid Assets (Minimu	8.00% 12.00% 10.00%	25.95% 26.90% 37.07% 4.44% -0.80% -0.03% 117.94% 13.28% 5.68% 28.29% 29.28%	7.00%	Actual 23.87% 25.32% 32.83% 5.36% 0.10% 0.45% 98.13% 12.15% 4.78% 26.58% 30.56% 290.75%	 Responsibilities of management and those charge. Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, managet to going concern and using the going concern latternative but to do so. Those charged with governance are responsibil Auditor's responsibilities for the audit of the finan Our objectives are to obtain reasonable assura and to issue an auditor's report that includes oo with SLAUSs will always detect a material missi aggregate, they could reasonably be expected As part of an audit in accordance with SLAUSs, 1. identify and assess the risks of material missi those risks, and obtain audit evidence that is from fraud is higher than for one resulting frontrol. 2. Obtain an understanding of internal control of expressing an opinion on the effectivened is. Evaluate the appropriateness of accounting 4. Conclude on the appropriateness of manage uncertainty exists, we are required to draw it to modify our opinion. Our conclusions are be the Group to cease to continue as a going constitute the uppropriate audit evidence and the sufficient appropriate audit evidence. 5. Evaluate the overall presentation, structure underlying transactions and events in a manit. 6. Obtain sufficient appropriate audit evidences or cond uncertainty exists, we are required to draw it to modify our opinion.
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Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratio Quality of Loan Portfolio (%) Gross Non-Performing Loans Ratio Net Non-Performing Loans Ratio Net Non-Performing Loans to Core Capital Ratio Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio Liquidity (%) Available Liquid Assets to Required Liquid Assets (Minimu Liquid Assets to External Funds Memorandum Information Number of Branches (Including 17 Gold Loan Centers in 2 External Credit Rating (Fitch Ratings) The Company does not have any regulatory penalties or r during the period ended 31st March 2022 and 2021.	8.00% 12.00% 10.00%	 25.95% 26.90% 37.07% 37.07% 4.44% -0.80% -0.03% 117.94% 117.94% 28.29% 28.29% 29.28% 172.49% 13.10% 181 A- Ika (RWN) 	7.00% 11.00% 10.00%	Actual 23.87% 25.32% 32.83% 32.83% 0.10% 0.45% 98.13% 12.15% 4.78% 26.58% 30.56% 290.75% 14.95% 14.95% 169 A- Ika	Responsibilities of management and those charge Management is responsible for the preparation internal control as management determines is or error. In preparing the financial statements, manage to going concern and using the going concern la alternative but to do so. Those charged with governance are responsibl Auditor's responsibilities for the audit of the fina Our objectives are to obtain reasonable assura and to issue an auditor's report that includes o with SLAUSs will always detect a material missi aggregate, they could reasonably be expected As part of an audit in accordance with SLAUSs, 1. identify and assess the risks of material missi those risks, and obtain audit evidence that is from fraud is higher than for one resulting fr control. 2. Obtain an understanding of internal control of expressing an opinion on the effectivenee 3. Evaluate the appropriateness of accounting 4. Conclude on the appropriateness of manage uncertainty exists, we are required to draw to modify our opinion. Our conclusions are the the Group to cease to continue as a going cc 5. Evaluate the overall presentation, structure underfying transactions and events in a mani 6. Obtain sufficient appropriate audit evidence consolidated financial statements. We are re opinion. We communicate with those charged with gov- any significant deficiencies in internal control to We also provide those charged with governance independence, and to communicate with them related safeguards. From the matters communicated with those cho of the current period and are therefore the key
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s our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordanc sstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the ed to influence the economic decisions of users taken on the basis of these financial statements.

s, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

isstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to isstatement or the infancial statements, whether due to read or error, design and perform addit procedures responsive to it is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal ent resulting

rol relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose ness of the internal controls of the Company and the Group. Ing policies used and the reasonableness of accounting estimates and related disclosures made by management

gement's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material ditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material w attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, a based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause concern.

re and content of the financial statements, including the disclosures, and whether the financial statements represent the aner that a chieves fair presentation. nce regarding the financial information of the entities or business activities within the Group to express an opinion on the

responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit

mance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including ol that we identify during our audit.

ance with a statement that we have complied with ethical requirements in accordance with the Code of Ethics regarding em all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable,

charged with governance, we determine those matters that were of most significance in the audit of the financial statements key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about nstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so the public interest benefits of such communication.

uirements

nies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as inting records have been kept by the Company

agement partner responsible for signing this independent auditor's report is 2471.

🗩 LB FINANCE

L B Finance PLC, 275/75, Prof. Stanley Wijesundara Mw., Colombo 7. | Tel: 0112 200 000 | www.lbfinance.com | LB Finance PLC f 🖸 🙆 🛅 A- Ika (RWN) by Fitch Ratings

• Bronze award winner in Overall Excellence for the second consecutive year and Gold award winner in Finance and Leasing Sector for the fourth consecutive year at the

CA Sri Lanka Annual Report Awards • Gold award winner in Overall Excellence at the CMA Sri Lanka Annual Report Awards