චල්. බී. ෆිනෑන්ස් පී.චල්.සී.

ශී ලංකා මහ බැංකුව නිකුත් කල 2006 අංක 02 දරන උපදෙස් වලට අනුකුලව විගණනය කල මූලූ පුකාශන පුසිද්ධ කිරීම

ආදායම් පුකාශය	සමාගම		සමූහය	
මාර්තු මස 31 වන දිනෙන් අවසන් වන කාලච්ජේදය සඳහා	2020	2019	2020	2019
ොටර් කෙ 21 යන දිනෙත අදාසන දන කාලියයෙදික ක්දිනා	රු.('000)	2013 (000) کې	රු.('000)	2013 (000) خ
ආදායම	31,222,860	29,278,024	31,359,418	29,342,212
	, , ,		, ,	
පොලී ආදායම	29,160,292	27,363,768	29,297,103	27,420,842
අඩු: පොලී වියදම	13,615,391	12,951,323		12,953,155
ශුද්ධ පොලී ආදායම	15,544,901	14,412,445		14,467,687
ගාස්තු සහ කොමිස් ආදායම	1,941,626	1,782,072	1,950,180	1,786,919
ශුද්ධ වෙළඳ ආදායම	(2,099)	(2,558)	(2,099)	(2,558)
අනෙකුත් මෙහෙයුම් ආදායම	123,041	134,742	114,234	137,009
මුළු මෙහෙයුම් ආදායම	17,607,469	16,326,701	17,728,047	16,389,057
අඩු: අපහායන අයකිරීම් හා අනෙකුත් අලාභ	1,831,057	983,154	1,856,495	986,892
ශුද්ධ මෙහෙයුම් ආදායම	15,776,412	15,343,547	15,871,552	15,402,165
අඩු: මෙහෙයුම් වියදම්				
සේවක වියදම්	3,005,189	2,693,563	3,034,198	2,707,937
දේපළ, පිරියත හා උපකරණ වල ක්ෂය	697,508	417,889	698,639	418,438
අස්පෘෂන වත්කම් වල කුමක්ෂය	15,882	17,487	18,125	18,492
අනෙකුත් මෙහෙයුම් වියදම්	2,168,986	2,458,340	2,188,842	2,468,485
මුළු මෙහෙයුම් වියදම්	5,887,565	5,587,279	5,939,804	5,613,352
මූලඝ සේවාවන් මත බදු වලට පෙර මෙහෙයුම් ලාභය	9,888,847	9,756,268	9,931,748	9,788,813
අඩු: මූලෳ සේවාවන් මත බදු	2,278,560	2,015,619	2,278,560	2,015,619
බදු වලට පෙර ලානය	7,610,287	7,740,649	7,653,188	7,773,194
අඩු: ආදායම් බදු වියදම	2,423,234	2,685,989	2,442,327	2,693,771
කාලච්ජේදය සඳහා වූ ලාභය	5,187,053	5,054,660	5,210,861	5,079,423
ලාභ බෙදාහැරීම්:				
සමාගමේ කොටස් හිමියන්ට අදාල හිමිකම්	5,187,053	5,054,660	5,210,861	5,079,349
පාලනයට නතු නොවන අයිතිය	-	-	-	74
කාලච්ජේදය සඳහා වූ ලාභය	5,187,053	5,054,660	5,210,861	5,079,423
	27.45	26.40	27.62	26.67
කොටසක ඉපැයුම මූලික/තනුක (රු.)	37.45	36.49	37.62	36.67
කොටසක ලාභාංශය		40.00		
කොටසක ලාභාංශය දළ (රු.)	-	12.00		
කොටසක ලාභාංශය ශුළ්ධ (රු.)	-	10.32		

	සමාගම		සමූහය	
මූලස තත්ත්ව පුකාශය මාර්තු මස 31 වන දිනට	2020 රු.('000)	2019 (1000) خ	2020 රු.('000)	2019 රු.('000)
වත්කම්				
මුදල් හා මුදල්වලට සමාන දෑ	6,162,637	4,040,586	6,472,312	4,058,610
ලාභාලාභ තුලින් සාධාරණ අගයට හඳුනාගන්නා මූලඝ වත්කම්-				
සාධාරණ අගයට අගයකරනු ලැබු	4,648	6,866	4,648	6,866
කුමක්ෂය පිරිවැයට දැක්වෙන මූලෳ වත්කම් - ණය සහ ලැබිය යුතු	58,239,254	47,395,025	58,793,344	47,773,705
කුමක්ෂය පිරිවැයට දැක්වෙන මූලූ වත්කම් - ලැබිය යුතු කල්බදු				
වාරික හා කුලීපිට ගැණුම් තොගය	60,626,670	66,050,429	60,626,670	66,050,429
අනෙකුත් විස්තරාත්මක ආදායම් තුලින් සාධාරණ අගයට අගය				
කරන මූලෘ වත්කම්	59,141	89,710	59,141	89,710
අනෙකුත් මූලぉ වත්කම්	9,119,681	10,804,517	9,105,761	10,794,673
අනෙකුත් මූලぉ නොවන වත්කම්	967,469	1,067,360	976,489	1,073,065
පරිපාලිත සමාගම්වල ආයෝජන	521,162	318,999	-	-
දේපළ, පිරියත හා උපකරණ සහ භාවිතා කිරීමේ අයිතිය ඇති වත්කම්	8,221,248	6,577,379	8,228,222	6,580,725
අස්පෘෂා වත්කම්	41,809	39,847	55,064	43,523
මුළු වත්කම්	143,963,719	136,390,718	144,321,651	136,471,306

Sa 64 m m m m m m m m	සමාගම		සමූහය	
විස්තීරණ ආදායම් පුකාශය මාර්තු මස 31 වන දිනෙන් අවසන් වන කාලච්ජේදය සඳහා	2020	2010	2020	2010
	2020 රු.('000)	2019 (000). (000	2020 රු.('000)	2019 (000) (1000
කාලච්පේදය සඳහා වූ ලාතය	5,187,053	5,054,660	5,210,861	5,079,423
	, , ,		, , , , , , , , , , , , , , , , , , , ,	
ආදායම් පුකාශයට පුතිවර්ගීකරණය වන අනෙකුත් විස්තරාත්මක ආදායම්				
			06 609	15 504
පරිවර්තනයේ ඇති වූ විනිමය වෙනස්කම්	-	-	96,608	15,594
අඩු: ඉතත අයිතමයට අදාල විලම්තීත බදු ආදායම් පුකාශයට පුතිවර්ගීකරණය වන අනෙකුත්	-	-	-	-
ආදායම පුකාශයට පුත්වරහක්රිකාය වන අනෙකුත විස්තරාත්මක ශුද්ධ ආදායම්	_		96,608	15,594
			50,000	15,554
ආදායම් පුකාශයට පුතිවර්ගීකරණය නොවන අනෙකුත් විස්තරාත්මක ආදායම්				
අනෙකුත් විස්තරාත්මක ආදායම් තුලින් සාධාරණ අගයට අගය කරන				
ලද ස්කන්ධ උපකරණ ආයෝජන මත ඇතිවූ ශුද්ධ ලාභ/(අලාභ)	(30,569)	(31,913)	(30,569)	(31,913)
නිර්ණය කරන ලද පුතිලාහ සැලසුම් මත ජීවගණක ලාභ/(අලාභ)	(41,707)	23,969	(41,707)	23,969
අඩු: ඉහත අයිතමයට අදාල විලම්භීත බදු	(11,678)	6,712	(11,678)	6,712
නිර්ණය කරන ලද පුතිලාහ සැලසුම් මත ශුද්ධ ජීවගණක ලාභ/ (අලාභ)	(30,029)	17,257	(30,029)	17,257
ආදායම් පුකාශයට පුතිවර්ගීකරණය නොවන අනෙකුත්				
විස්තරාත්මක ශුද්ධ ආදායම්	(60,598)	(14,656)	(60,598)	(14,656)
කාලච්ජේදය සඳහා අනෙකුත් විස්තරාන්මක ආදායම, බදු පසු	(60,598)	(14,656)	36,010	938
	((1.1/2-2/		
කාලච්ජේදය සඳහා මුළු විස්තරාත්මක ආදායම, බදු පසු	5,126,455	5,040,004	5,246,871	5,080,361
බෙදාහැරීම්:				
හෙදාහැටම: සමාගමේ කොටස් හිමියන්ට අදාල හිමිකම්	5,126,455	5,040,004	5,246,871	5,080,240
පාලනයට නතු නොවන අයිතිය	-		-	121
කාලච්ජේදය සඳහා මුළු විස්තරාත්මක ආදායම, බදු පසු	5,126,455	5,040,004	5,246,871	5,080,361
	_,,	-,,		-,,,

තෝරාගත් කාර්යසාධන දර්ශකයන් මාර්තු මස 31 වන දිනට

		2012
පුාග්ධන පුමාණාත්මකතාවය		
මූලික පුාග්ධනය රු'000	22,725,746	18,243,256
මුළු පාන්ධනය රු'000	24,769,809	20,752,197
මූලික පාග්ධන අනුපාතය අවදානම මත බර තැබු වත්කම් වල පුතිශතයක් ලෙස (අවම 7%)	19.04%	15.53%
මුළු පාග්ධන අනුපාතය අවදානම මත බර තැබු වත්කම් වල පුතිශතයක් ලෙස (අවම 11%)	20.75%	17.67%
පුාග්ධන අරමුදල් තැන්පතු වගකීම් වල පුතිශතයක් ලෙස (අවම 10%)	23.98%	22.14%
ලාභදායිත්වය (%)		
ස්කන්ධය මත පුතිලාභය (බදු පසු)	24.75%	29.84%
වත්කම් මත පුතිලාභය (බදු පසු)	3.66%	3.93%
පොලී ආන්තිකය	11.96%	11.92%
වත්කම් ගුණාත්මකතාවය		
උළ අතීය ණය පහසුකම් පුමාණය රු'000	5,648,464	
_මුළු ණය පහසුකම් පුමාණය රු`000	143,624,850	140,145,117
උළ අතීය ණය පහසුකම් අනුපාතය %	3.93%	2.69%
ශුද්ධ අකීය ණය පහසුකම් අනුපාතය %	-0.12%	-0.21%
නියාමන දුවශීලතාවය (රු'000)		
අනුමත අවම දුවශීල වත්කම් ශේෂය	9,317,201	8,761,987
පවතින දුවශීල වත්කම් ශේෂය	14,307,288	13,353,654
අනුමත අවම රාජන සුරැකුම්පත් ශේෂය	6,120,291	5,284,295
පවතින රාජන සුරැකුම්පත් ශේෂය	6,790,000	6,740,000
නාමමාතික තොරතුරු		
සේවක සංඛනව	3,606	3,618
ශාඛා සංඛතව	129	127

බැංකුවලට ගෙවිය යුතු	22,771,085	24,633,508	22,882,941	24,633,508
කුමක්ෂය පිරිවැයට දැක්වෙන මූලෘ වගකීම් - ගනුදෙනුකරුවන්ට ගෙවිය යුස	89,256,435	83,214,949	89,315,097	83,242,617
නිකුත් කළ ණය සුරැකුම් හා අනෙකුත් ණය ගැනීම්	3,111,186	3,107,783	3,111,186	3,107,783
අනෙකුත් මූලූ වගකීම්	2,766,410	1,974,490	2,766,775	1,974,490
අනෙකුත් මූලූ නොවන වගකීම්	909,266	2,070,632	925,778	2,075,791
වර්තමාන බදු වගකීම්	766,752	1,395,971	777,057	1,403,916
විලම්බීත බදු වගකීම්	1,037,580	1,309,722	1,037,580	1,309,722
විශුාම පාරිතෝෂික වගකීම්	345,456	256,512	345,456	256,512
මුළු වගකීම්	120,964,170	117,963,567	121,161,870	118,004,339
කොටස්කරුවන්ගේ අරමුදැල්				
පුකාශිත පුාග්ධනය	838,282	838,282	838,282	838,282
සංචිත	6,216,939	5,210,097	6,334,326	5,230,876
රඳවාගත් ඉපැයුම්	15,944,328	12,378,772	15,987,173	12,397,809
සමාගමේ කොටස් හිමියන්ට බෙදා හැරිය හැකි මුළු ස්කන්ධය	22,999,549	18,427,151	23,159,781	18,466,967
පාලනයට නතු නොවන අයිතිය	-	-	-	-
කොටස්කරුවන්ගේ මුළු අරමුදැල	22,999,549	18,427,151	23,159,781	18,466,967
මුළු වගකීම් හා කොටස්කරුවන්ගේ අරමුදැල්	143,963,719	136,390,718	144,321,651	136,471,306
බැඳීම් සහ අසම්භාවසයන්	1,928,805	1,820,856	1,816,949	1,820,856
කොටසක ශුද්ධ වත්කම් අගය (රු.)	166.04	133.03	167.20	133.32

සහතික කිරීම

වගකීම්

මෙම මූලූෂ පුකාශන 2007 අංක 07 දරන සමාගම් පනතේ විධානයන්ට අනුකූලව සකසා ඇති බව සහතික කරමි.

(අත්සන් කළේ)

මලිත් හේවගේ

සහකාර සාමානතාධිකාරී - මූලත

මෙම මූලා පුකාශන වල වගකීම සමාගමේ අධාකෂ මණ්ඩලය සතුය. එල් බී ෆිනෑන්ස් සමාගමේ අධාකෂ මණ්ඩලය වෙනුවෙන් අනුමත කර අත්සන් තබන ලදී.

(අත්සන් කළේ) පේ. ඒ. චස්. සුමිත් ආදිහෙට්ටි කළමනාකාර අධぉක්ෂක

(අත්සන් කළේ) යෝගදිනුශා භාස්කරන් මැතිණිය අධපක්ෂක

2020 ජුනි 22 කොළඹ.



එල්.බ්. ෆිනෑන්ස් පී.එල්.සී., 275/75, මහාචාර්ය ස්ටැන්ලි විජේසුන්දර මාවත, කොළඹ 07.

ක්ෂණික ඇමතුම්: 0112 200 000 | www.lbfinance.com | f 🖸 🙆 in

• මූලූ ස්ථාවරත්වය සමඟ Fitch rating A- (lka) ශේණිගත කර ඇත

• CA ශී ලංකා වෙතින් පිදෙන මූලෳ හා ලීසිං සමාගම් අතර හොඳම වාර්ෂික වාර්තාවට හිමි රන් සම්මානය අඛණ්ඩව තෙවරක් දිනා ඇත

• SLIM නීල්සන් ජනතා සම්මාන උළෙලේ වසරේ හොඳම මූලූෂ සේවා සැපයුම්කරු

රන් ණය සේවා මධ්පස්ථාන සංඛ්යාව



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 2020, income statement and the statement of comprehensive income statement of changes in equity and statement of *c*ash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the Company and the Group give a true and fail view of the financial position of the Company and the Group as at 31 March 2020, 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 responsibilities 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 Sri Lanka (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.

Kev 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 matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit ophino on the accompanying the performent of the financial statements.

EY Ernst & Young Chartered Accountants 201 De Saram Place P.O.Box 101 Colombo 10 Sri Lanka Building a bette working world How our audit addressed the key audit matte

 Key audit matter
 How our audit addressed the key audit matter

 Impairment allowance for loans & receivables and lease rentals receivable & stock out on hire
 We designed our audit procedures to obtain sufficient appropriate audit evidence on the reasonableness of the appropriate audit evidence on the reasonableness of the receivables and lease rentals receivable & stock out on hire as key audit matter. Significantly ignerate a store assumptions were used by the management to determine the impairment allowance in the light of the requirement in SLRS outbreak on the conomical by marked customers on the key involved in its estimation. Probable impacts of COVID -19 outbreak on the hipher level of estimation uncertainty involved, and materiality of the amounts reported in the considering it as key Audit Matter.
 We evaluated the model used to calculate impairment allowance to assess in suprovisations.

 - We evaluated the conspiration underplane related government relief measures on the key involved, and materiality of the amounts reported in the considering it as key Audit Matter.
 - We evaluated the model used to calculate impairment allowance to assess and relevance of the underlying information used in the impairment calculations by agreeing details to source documents and information in Ty substresk. Out on hire amounted to Rs. S23,2354 (Rs. 1000) and 2,906,310 (Rs. 1000) respectively. These collectively contributed 82% to 3000 respectively. These collectively contributed 82% to finamient allowance and assumptions used by the management in its calculation.
 • We also considered the reasonableness of macro-conomic discourse is not inderlying activations.
 • We also considered the related financial statements information sources. Our considerations included acta and informatin is scalculation.

 <t Vec considered the impairment allowance for loans & receivables and lease rentate receivable & stock out on hire as key audimather. Significant judgments and assumptions were used by the management to determine the impairment allowance and complex calculations were involved in its estimation. Probable impacts of COVID-19 outbreak on the economically impacted customers and related government relief measures on the key assumptions, the higher level of estimation uncertainty involved, and materiality of the amounts reported in the Group's financial statements, underplaned our basis for considering it as a Key Audit Matter.

The Note 4.18 of the financial statements describes the basis of impairment allowance and assumptions used by the management in its calculation. Management's assessment of possible effects of COVID 19 outbrack on the nature and extent of risks arising from financial instruments and related disclosures.

9 outbreak on the nature and extent of risks arising om financial instruments and related disclosures. anagement has assessed the possible impacts of the volving COVID-19 outbreak on, nature and extent of ksk arising from financial instruments and related nancial statement disclosures are made considering the et available information up to the date of assessment, s more fully described in section 5 of the financial atements.	 We gained an understanding of management's assessment of the possible impacts of the COVID -19 outbeak on the nature and extent of risks aring from financial instruments and developing related disclosures of the Group. We assessed the adequexy of qualitative disclosures made, in note(s) 52, 53 a 5.6 to the financial statements focusing on credit risk and liquidity risk in the light of the objective of SLFRS 7.
e considered such management's assessment and	In relation to significant judgments and estimates underpinning use disclosures, we assessed the coreconstitutions of these key

 In relation to significant judgments and estimates underpinning such disclosures, we assessed the reasonableness of those key assumptions considering related market information and internal decisions made by the Group. related disclosures as a key audit matter, considering nature of business and use of significant management judgments and estimates considering future events and circumstances.

Other information included in the Group's 2020 Annual Report

circumsta Other information consists of the information included in the Annual Report, other than the financial the Group statements and our auditor's report thereon. Management is responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstater based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Responsibilities of management and those charged with governance

Management is responsible for the preparation of financial statements that give a true and fair view in nonsponses is regionalised on composition of the production of a minimum backening to the give is a use non-use man accordance with ST Lanka Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to find or error.

In preparing the financial statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's and the Group's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material mistatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not agurantee that an audit conducted in accordance with SLAUSs will always detect a material mistatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SLAuSs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

Identify and assess the risks of material misstatement of the financial statements, whether due to fraud
or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is
sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material
misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve
collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

2. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the ircumstances, but not for the purpose of expressing an opinion on the effectiveness of the internal controls of the Company and

3. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

4. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the forours ability to continue as a going concern. If we conclude that a material uncertainty exists are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.

5. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

6. Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with ethical requirements in accordance with the Code of Ethics regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related as farguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweight the public interest benefits of such communication.

Report on Other Legal and Regulatory Requirements

As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as appears from our examination, proper accounting records have been kept by the

CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 1884

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