

LB FINANCE PLC

PUBLICATION OF FINANCIAL STATEMENTS AS PER SECTION 29(5) OF THE FINANCE BUSINESS ACT NO.42 OF 2011

Key Financial Data for the Period Ended 30 September (Unaudited) In Rupees Million	Company		Group	
	Current Period	Previous Period	Current Period	Previous Period
	From	From	From	From
	01.04.2025 to 30.09.2025	01.04.2024 to 30.09.2024	01.04.2025 to 30.09.2025	01.04.2024 to 30.09.2024
Interest Income	23,639	20,781	23,864	20,968
Interest Expenses	(9,445)	(8,436)	(9,505)	(8,479)
Net Interest Income	14,194	12,345	14,359	12,489
Other Income	3,384	2,002	3,420	2,022
Gains/(Losses) from Trading Activities	46	70	46	70
Operating Expenses (Excluding Impairment)	(5,405)	(4,775)	(5,548)	(4,919)
Impairment	(434)	(157)	(438)	(148)
Profit/(Loss) before Tax	11,785	9,485	11,839	9,514
Taxes	(5,985)	(4,797)	(6,000)	(4,809)
Profit/(Loss) after Tax	5,800	4,688	5,839	4,705

Key Financial Data as at 30 September (Unaudited)	Company		Group	
	30.09.2025 Rs.(Mn)	30.09.2024 Rs.(Mn)	30.09.2025 Rs.(Mn)	30.09.2024 Rs.(Mn)
Assets				
Cash and Bank Balance	19,252	6,324	19,301	6,419
Due from Related Parties	56	19	19	13
Loans (Excluding Due from Related Parties)	252,396	178,398	254,181	179,654
Investments in Equity	761	697	240	176
Term Placements with Banks and Other Institutions	19,706	13,279	19,720	13,279
Investment Properties and Real Estate	5	5	5	5
Property, Plant and Equipment	10,299	9,262	10,324	9,280
Other Assets	3,647	2,871	3,705	2,907
Total Assets	306,122	210,855	307,495	211,733
Liabilities				
Due to Banks	63,465	22,916	63,861	23,239
Deposits from Customers	151,876	127,610	152,383	127,825
Other Borrowings	25,783	5,993	25,783	5,993
Other Liabilities	10,236	7,956	10,325	8,000
Total Liabilities	251,360	164,475	252,352	165,057
Equity				
Stated Capital	838	838	838	838
Statutory Reserve Fund	9,848	9,252	9,848	9,252
Retained Earnings	44,062	36,330	44,313	36,505
Other Reserves	14	(40)	144	81
Total Equity Attributable to Equity Holders of the Company	54,762	46,380	55,143	46,676
Non Controlling Interest	-	-	-	-
Total Equity	54,762	46,380	55,143	46,676
Total Liabilities and Equity	306,122	210,855	307,495	211,733
Net Assets Value per Share (Rs.)	98.84	83.71	99.53	84.24

Selected Key Performance Indicators Item	Company			
	As at 30.09.2025		As at 30.09.2024	
	Required	Actual	Required	Actual
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	10.00%	22.74%	10.00%	27.83%
Total Capital Adequacy Ratio	14.00%	23.66%	14.00%	28.64%
Capital Funds to Deposit Liabilities Ratio	10.00%	36.06%	10.00%	36.34%
Quality of Loan Portfolio (%)				
Gross Stage 3 Loans Ratio		1.55%		2.92%
Net Stage 3 Loans Ratio		0.37%		0.97%
Net Stage 3 Loans to Core Capital Ratio		1.99%		4.28%
Stage 3 Impairment Coverage Ratio		76.65%		68.10%
Total Impairment Coverage Ratio		2.90%		4.06%
Profitability (%)				
Net Interest Margin		11.05%		12.86%
Return on Assets		4.24%		4.54%
Return on Equity		21.88%		20.83%
Cost to Income Ratio		30.67%		33.12%
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)		234.98%		142.14%
Liquid Assets to External Funds		15.56%		11.97%
Memorandum Information				
Number of Branches		221		211
External Credit Rating (Fitch Ratings)		A-lka		BBB+lka
The Company does not have any regulatory restrictions on deposits, borrowings and lending during the period ended 30th September 2025 and 2024.				
CERTIFICATION: We, the undersigned, being the Managing Director, the Chief Financial Officer and the Compliance Officer of LB Finance PLC certify jointly that:				
(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL);				
(b) the information contained in these statements have been extracted from the unaudited financial statements of LB Finance PLC unless indicated as audited.				
(Sgd) Niroshan Udage Managing Director 15 October 2025				
(Sgd) Malith Hewage Chief Financial Officer 15 October 2025			(Sgd) Varuna Perera Compliance Officer 15 October 2025	



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L B Finance PLC, 275/75, Prof. Stanley Wijesundara Mw., Colombo 07. | Tel: 0112 200 000 | www.lbfinance.com | LB Finance PLC    

Fitch rating A-(lka) (Outlook Stable)

• Gold award winner in Finance and Leasing Sector for the seventh consecutive year at the CA Sri Lanka Annual Report Awards