

# INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 31 DECEMBER, 2025



## LB FINANCE PLC

### STATEMENT OF COMPREHENSIVE INCOME

Period ended 31 December 2025

	COMPANY					
	FOR THE 3 MONTHS ENDED			FOR THE 9 MONTHS ENDED		
	31.12.2025 Rs. '000	31.12.2024 Rs. '000	Change %	31.12.2025 Rs. '000	31.12.2024 Rs. '000	Change %
<b>Income</b>						
Interest Income	15,496,622	11,693,722	33	42,565,753	34,546,428	23
Less : Interest Expenses	13,470,136	10,577,284	27	37,109,029	31,358,618	18
<b>Net Interest Income</b>	<b>5,943,149</b>	<b>4,146,272</b>	<b>43</b>	<b>15,388,521</b>	<b>12,582,748</b>	<b>22</b>
	<b>7,526,987</b>	<b>6,431,012</b>	<b>17</b>	<b>21,720,508</b>	<b>18,775,870</b>	<b>16</b>
Fee and Commission Income	1,970,550	1,054,250	87	5,248,468	3,021,090	74
Net Trading Income	12,451	28,978	(57)	58,483	99,144	(41)
Other Operating Income	43,485	33,210	31	149,773	67,576	>100
<b>Total Operating Income</b>	<b>9,553,473</b>	<b>7,547,450</b>	<b>27</b>	<b>27,177,232</b>	<b>21,963,680</b>	<b>24</b>
Less : Impairment Charges/(Reversals)	372,089	17,277	>100	806,142	174,470	>100
<b>Net Operating Income</b>	<b>9,181,384</b>	<b>7,530,173</b>	<b>22</b>	<b>26,371,090</b>	<b>21,789,210</b>	<b>21</b>
<b>Less : Operating Expenses</b>						
Personnel Expenses	1,450,273	1,286,553	13	4,228,031	3,751,409	13
Depreciation of Property, Plant and Equipment	294,023	247,788	19	840,994	723,538	16
Amortisation of Intangible Assets	5,472	3,872	41	14,380	8,991	60
Other Operating Expenses	1,099,828	922,650	19	3,171,619	2,751,164	15
<b>Total Operating Expenses</b>	<b>2,849,596</b>	<b>2,460,863</b>	<b>16</b>	<b>8,255,024</b>	<b>7,235,102</b>	<b>14</b>
<b>Operating Profit before Tax on Financial Services</b>	<b>6,331,788</b>	<b>5,069,310</b>	<b>25</b>	<b>18,116,066</b>	<b>14,554,108</b>	<b>24</b>
Less : Tax on Financial Services	1,291,866	1,057,636	22	3,723,537	2,995,402	24
<b>Profit before Taxation</b>	<b>5,039,922</b>	<b>4,011,674</b>	<b>26</b>	<b>14,392,529</b>	<b>11,558,706</b>	<b>25</b>
Less : Income Tax Expense	1,908,930	1,525,901	25	5,461,373	4,385,076	25
<b>Profit for the Period</b>	<b>3,130,992</b>	<b>2,485,773</b>	<b>26</b>	<b>8,931,156</b>	<b>7,173,630</b>	<b>24</b>
<b>Basic Earnings per Share (Rs.)</b>	<b>5.65</b>	<b>4.49</b>	<b>26</b>	<b>16.12</b>	<b>12.95</b>	<b>24</b>
<b>Other Comprehensive Income</b>						
<b>Other Comprehensive Income that will never be Reclassified to Income Statement</b>						
Net Gains/(Losses) on Investment in Equity Instruments - Fair Value Through Other Comprehensive Income	(23,454)	39,386	>(100)	26,964	44,306	(39)
<b>Net Other Comprehensive Income that will never be Reclassified to Income Statement</b>	<b>(23,454)</b>	<b>39,386</b>	<b>&gt;(100)</b>	<b>26,964</b>	<b>44,306</b>	<b>(39)</b>
<b>Other Comprehensive Income for the Period, Net of Tax</b>	<b>(23,454)</b>	<b>39,386</b>	<b>&gt;(100)</b>	<b>26,964</b>	<b>44,306</b>	<b>(39)</b>
<b>Total Comprehensive Income for the Period, Net of Tax</b>	<b>3,107,538</b>	<b>2,525,159</b>	<b>23</b>	<b>8,958,120</b>	<b>7,217,936</b>	<b>24</b>

# LB FINANCE PLC

## STATEMENT OF COMPREHENSIVE INCOME

Period ended 31 December 2025

	GROUP					
	FOR THE 3 MONTHS ENDED			FOR THE 9 MONTHS ENDED		
	31.12.2025 Rs. '000	31.12.2024 Rs. '000	Change %	31.12.2025 Rs. '000	31.12.2024 Rs. '000	Change %
<b>Income</b>	<b>16,226,595</b>	11,795,634	38	<b>43,557,734</b>	34,855,304	25
Interest Income	14,021,147	10,667,692	31	<b>37,884,715</b>	31,636,044	20
Less : Interest Expenses	6,129,261	4,169,940	47	<b>15,634,462</b>	12,649,295	24
<b>Net Interest Income</b>	<b>7,891,886</b>	6,497,752	21	<b>22,250,253</b>	18,986,749	17
Fee and Commission Income	2,000,759	1,065,701	88	<b>5,315,470</b>	3,057,625	74
Net Trading Income	12,451	28,978	(57)	<b>58,483</b>	99,144	(41)
Other Operating Income	192,238	33,263	>100	<b>299,066</b>	62,491	>100
<b>Total Operating Income</b>	<b>10,097,334</b>	7,625,694	32	<b>27,923,272</b>	22,206,009	26
Less : Impairment Charges/(Reversals)	621,729	21,202	>100	<b>1,059,704</b>	168,807	>100
<b>Net Operating Income</b>	<b>9,475,605</b>	7,604,492	25	<b>26,863,568</b>	22,037,202	22
<b>Less : Operating Expenses</b>						
Personnel Expenses	1,605,441	1,318,366	22	<b>4,471,043</b>	3,855,401	16
Depreciation of Property, Plant and Equipment	302,306	249,338	21	<b>852,873</b>	729,222	17
Amortisation of Intangible Assets	5,721	3,861	48	<b>14,629</b>	10,258	43
Other Operating Expenses	1,147,247	948,355	21	<b>3,270,412</b>	2,843,479	15
<b>Total Operating Expenses</b>	<b>3,060,715</b>	2,519,920	21	<b>8,608,957</b>	7,438,360	16
<b>Operating Profit before Tax on Financial Services</b>	<b>6,414,890</b>	5,084,572	26	<b>18,254,611</b>	14,598,842	25
Less : Tax on Financial Services	1,304,830	1,057,636	23	<b>3,736,501</b>	3,000,998	25
<b>Profit before Taxation</b>	<b>5,110,060</b>	4,026,936	27	<b>14,518,110</b>	11,597,844	25
Less : Income Tax Expense	1,909,281	1,530,824	25	<b>5,478,154</b>	4,396,505	25
<b>Profit for the Period</b>	<b>3,200,779</b>	2,496,112	28	<b>9,039,956</b>	7,201,339	26
<b>Profit Attributable to:</b>						
Equity Holders of the Company	3,189,882	2,496,112	28	<b>9,029,059</b>	7,199,407	25
Non-Controlling Interest	10,897	-	100	<b>10,897</b>	1,932	>100
<b>Profit for the Period</b>	<b>3,200,779</b>	2,496,112	28	<b>9,039,956</b>	7,201,339	26
<b>Basic Earnings per Share (Rs.)</b>	<b>5.76</b>	4.51	28	<b>16.30</b>	13.00	25
<b>Other Comprehensive Income</b>						
<b>Other Comprehensive Income that will be Reclassified to Income Statement</b>						
Gains/(Losses) from Translating the Financial Statements of the Foreign Operations	43,622	(18,962)	>100	<b>61,870</b>	(23,561)	>100
<b>Net Other Comprehensive Income that will be Reclassified to Income Statement</b>	<b>43,622</b>	(18,962)	>100	<b>61,870</b>	(23,561)	>100
<b>Other Comprehensive Income that will never be Reclassified to Income Statement</b>						
Net Gains/(Losses) on Investment in Equity Instruments - Fair Value Through Other Comprehensive Income	(23,454)	39,386	>(100)	<b>26,964</b>	44,306	(39)
<b>Net Other Comprehensive Income that will never be Reclassified to Income Statement</b>	<b>(23,454)</b>	39,386	>(100)	<b>26,964</b>	44,306	(39)
<b>Other Comprehensive Income for the Period, Net of Tax</b>	<b>20,168</b>	20,424	(1)	<b>88,834</b>	20,745	>100
<b>Total Comprehensive Income for the Period, Net of Tax</b>	<b>3,220,947</b>	2,516,536	28	<b>9,128,790</b>	7,222,084	26
<b>Attributable to:</b>						
Equity Holders of the Company	3,210,050	2,516,536	28	<b>9,117,893</b>	7,220,152	26
Non-Controlling Interest	10,897	-	100	<b>10,897</b>	1,932	>100
<b>Total Comprehensive Income for the Period, Net of Tax</b>	<b>3,220,947</b>	2,516,536	28	<b>9,128,790</b>	7,222,084	26

# LB FINANCE PLC

## STATEMENT OF FINANCIAL POSITION

As at 31 December 2025

	Company		Group	
	31.12.2025 Rs. '000	Audited 31.03.2025 Rs. '000	31.12.2025 Rs. '000	Audited 31.03.2025 Rs. '000
<b>Assets</b>				
Cash and Cash Equivalents	<b>14,620,752</b>	9,024,016	<b>14,909,213</b>	9,074,745
Financial Assets Recognised Through Profit or Loss - Measured at Fair Value	<b>928,583</b>	718,402	<b>928,583</b>	718,402
Financial Assets at Amortised Cost - Loans and Receivables	<b>282,249,476</b>	197,766,691	<b>301,799,699</b>	199,271,047
Financial Assets Measured at Fair Value Through Other Comprehensive Income	<b>191,993</b>	165,024	<b>203,039</b>	165,024
Other Financial Assets	<b>33,884,836</b>	21,201,500	<b>36,330,177</b>	21,188,612
Other Non Financial Assets	<b>769,942</b>	439,475	<b>901,410</b>	480,168
Investment in Subsidiaries	<b>4,694,583</b>	521,162	-	-
Property, Plant and Equipment and Right-of-Use Assets	<b>10,453,467</b>	9,725,513	<b>11,578,940</b>	9,751,574
Investment Properties	<b>5,385</b>	5,385	<b>166,485</b>	5,385
Intangible Assets	<b>99,506</b>	67,113	<b>1,132,116</b>	67,113
Deferred Tax Assets	<b>1,469,555</b>	1,255,960	<b>1,476,228</b>	1,262,343
<b>Total Assets</b>	<b>349,368,078</b>	240,890,241	<b>369,425,890</b>	241,984,413
<b>Liabilities</b>				
Due to Banks	<b>83,347,335</b>	37,411,682	<b>83,806,373</b>	37,799,707
Financial Liabilities at Amortised Cost - Due to Depositors	<b>158,332,467</b>	138,496,872	<b>174,733,107</b>	138,823,896
Debt Instruments Issued and Other Borrowed Funds	<b>39,110,779</b>	5,005,405	<b>39,110,779</b>	5,005,405
Other Financial Liabilities	<b>5,693,510</b>	4,303,422	<b>6,187,981</b>	4,305,386
Other Non Financial Liabilities	<b>1,721,905</b>	1,671,989	<b>2,325,673</b>	1,718,969
Current Tax Liabilities	<b>2,728,510</b>	2,182,738	<b>3,020,246</b>	2,188,770
Deferred Tax Liabilities	-	-	<b>9,619</b>	-
Post Employment Benefit Liability	<b>564,197</b>	552,135	<b>720,903</b>	552,135
<b>Total Liabilities</b>	<b>291,498,703</b>	189,624,243	<b>309,914,681</b>	190,394,268
<b>Equity</b>				
Stated Capital	<b>838,282</b>	838,282	<b>838,282</b>	838,282
Reserves	<b>9,994,883</b>	9,521,361	<b>10,168,546</b>	9,633,154
Retained Earnings	<b>47,036,210</b>	40,906,355	<b>47,346,467</b>	41,118,709
<b>Total Equity Attributable to Equity Holders of the Company</b>	<b>57,869,375</b>	51,265,998	<b>58,353,295</b>	51,590,145
<b>Non Controlling Interest</b>	-	-	<b>1,157,914</b>	-
<b>Total Equity</b>	<b>57,869,375</b>	51,265,998	<b>59,511,209</b>	51,590,145
<b>Total Liabilities and Equity</b>	<b>349,368,078</b>	240,890,241	<b>369,425,890</b>	241,984,413
<b>Net Asset Value per Share (Rs.)</b>	<b>104.45</b>	92.53	<b>105.32</b>	93.11
<b>Commitments and Contingencies</b>	<b>10,952,131</b>	4,209,020	<b>10,694,006</b>	3,962,095

The information contained in these statements have been extracted from the unaudited Financial Statements unless indicated as "Audited".

### CERTIFICATION:

These Financial Statements are in compliance with the requirements of the Companies Act No. 07 of 2007.

*sgd.*

**Malith Hewage**  
**Chief Financial Officer**

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.  
Signed for and on behalf of the Board of Directors by,

*sgd.*

**Niroshan Udagama**  
**Managing Director**

*sgd.*

**Mrs. Yogadinusha Bhaskaran**  
**Director**

**LB FINANCE PLC**  
**STATEMENT OF CHANGES IN EQUITY - COMPANY**

**Balance as at 01 April 2024 (Audited)**

Net Profit for the Period

Other Comprehensive Income for the Period, Net of Tax

**Total Comprehensive Income for the Period, Net of Tax**

**Transactions with Owners, Recognised Directly in Equity**

Transfers During the Period

Final Dividend for 2023/24

**Total Transactions with Equity Holders**

**Balance as at 31 December 2024**

**Balance as at 01 April 2025 (Audited)**

Net Profit for the Period

Other Comprehensive Income for the Period, Net of Tax

**Total Comprehensive Income for the Period, Net of Tax**

**Transactions with Owners, Recognised Directly in Equity**

Transfers During the Period

Final Dividend for 2024/25

**Total Transactions with Equity Holders**

**Balance as at 31 December 2025**

Stated Capital Rs. '000	Retained Earnings Rs. '000	Statutory Reserve Rs. '000	Fair Value Reserve Rs. '000	Total Equity Rs. '000
<b>838,282</b>	<b>33,815,357</b>	<b>9,017,981</b>	<b>(45,551)</b>	<b>43,626,069</b>
-	7,173,630	-	-	7,173,630
-	-	-	44,306	44,306
-	7,173,630	-	44,306	7,217,936
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-	(358,682)	358,682	-	-
-	(1,939,200)	-	-	(1,939,200)
-	(2,297,882)	358,682	-	(1,939,200)
<b>838,282</b>	<b>38,691,105</b>	<b>9,376,663</b>	<b>(1,245)</b>	<b>48,904,805</b>
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<b>838,282</b>	<b>40,906,355</b>	<b>9,558,263</b>	<b>(36,902)</b>	<b>51,265,998</b>
-	8,931,156	-	-	8,931,156
-	-	-	26,964	26,964
-	8,931,156	-	26,964	8,958,120
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-	(446,558)	446,558	-	-
-	(2,354,743)	-	-	(2,354,743)
-	(2,801,301)	446,558	-	(2,354,743)
<b>838,282</b>	<b>47,036,210</b>	<b>10,004,821</b>	<b>(9,938)</b>	<b>57,869,375</b>

## LB FINANCE PLC

### STATEMENT OF CHANGES IN EQUITY - GROUP

	Stated Capital Rs. '000	Retained Earnings Rs. '000	Statutory Reserve Rs. '000	Fair Value Reserve Rs. '000	Foreign Currency Translation Reserve Rs. '000	Total Equity Attributable to Equity Holders of the Company Rs. '000	Non-Controlling Interest Rs. '000	Total Equity Rs. '000
<b>Balance as at 01 April 2024 (Audited)</b>	<b>838,282</b>	<b>33,975,540</b>	<b>9,017,981</b>	<b>(45,551)</b>	<b>125,003</b>	<b>43,911,255</b>	<b>96,738</b>	<b>44,007,993</b>
Net Profit for the Period	-	7,199,407	-	-	-	7,199,407	1,932	7,201,339
Other Comprehensive Income for the Period, Net of Tax	-	-	-	44,306	(23,561)	20,745	-	20,745
<b>Total Comprehensive Income for the Period, Net of Tax</b>	<b>-</b>	<b>7,199,407</b>	<b>-</b>	<b>44,306</b>	<b>(23,561)</b>	<b>7,220,152</b>	<b>1,932</b>	<b>7,222,084</b>
<b>Transactions with Owners, Recognised Directly in Equity</b>								
Transfers During the Period	-	(358,682)	358,682	-	-	-	(98,670)	(98,670)
Final Dividend for 2023/24	-	(1,939,200)	-	-	-	(1,939,200)	-	(1,939,200)
<b>Total Transactions with Equity Holders</b>	<b>-</b>	<b>(2,297,882)</b>	<b>358,682</b>	<b>-</b>	<b>-</b>	<b>(1,939,200)</b>	<b>(98,670)</b>	<b>(2,037,870)</b>
<b>Balance as at 31 December 2024</b>	<b>838,282</b>	<b>38,877,065</b>	<b>9,376,663</b>	<b>(1,245)</b>	<b>101,442</b>	<b>49,192,207</b>	<b>-</b>	<b>49,192,207</b>
<b>Balance as at 01 April 2025 (Audited)</b>	<b>838,282</b>	<b>41,118,709</b>	<b>9,558,263</b>	<b>(36,902)</b>	<b>111,793</b>	<b>51,590,145</b>	<b>-</b>	<b>51,590,145</b>
Non-Controlling Interest on Acquisition of Subsidiary	-	-	-	-	-	-	1,147,017	1,147,017
Net Profit for the Period	-	9,029,059	-	-	-	9,029,059	10,897	9,039,956
Other Comprehensive Income for the Period, Net of Tax	-	-	-	26,964	61,870	88,834	-	88,834
<b>Total Comprehensive Income for the Period, Net of Tax</b>	<b>-</b>	<b>9,029,059</b>	<b>-</b>	<b>26,964</b>	<b>61,870</b>	<b>9,117,893</b>	<b>10,897</b>	<b>9,128,790</b>
<b>Transactions with Owners, Recognised Directly in Equity</b>								
Transfers During the Period	-	(446,558)	446,558	-	-	-	-	-
Final Dividend for 2024/25	-	(2,354,743)	-	-	-	(2,354,743)	-	(2,354,743)
<b>Total Transactions with Equity Holders</b>	<b>-</b>	<b>(2,801,301)</b>	<b>446,558</b>	<b>-</b>	<b>-</b>	<b>(2,354,743)</b>	<b>-</b>	<b>(2,354,743)</b>
<b>Balance as at 31 December 2025</b>	<b>838,282</b>	<b>47,346,467</b>	<b>10,004,821</b>	<b>(9,938)</b>	<b>173,663</b>	<b>58,353,295</b>	<b>1,157,914</b>	<b>59,511,209</b>

# LB FINANCE PLC

## CASH FLOW STATEMENT

Period ended 31 December 2025

	FOR THE 9 MONTHS ENDED			
	Company		Group	
	31.12.2025 Rs. '000	31.12.2024 Rs. '000	31.12.2025 Rs. '000	31.12.2024 Rs. '000
<b>Cash Flows from/(Used in) Operating Activities</b>				
Profit before Taxation	14,392,529	11,558,706	14,518,110	11,597,844
Adjustments for				
Depreciation of Property, Plant and Equipment	840,994	723,538	852,873	729,222
Amortisation of Intangible Assets	14,380	8,991	14,629	10,258
Impairment Charges/(Reversals)	806,142	174,470	1,059,704	168,807
Diminution/(Appreciation) in Value of Investments	(8,938)	(4,259)	(8,938)	(4,259)
Loss/(Profit) on Disposal of Property, Plant and Equipment	(88,504)	(31,806)	(221,656)	(31,937)
Provision/(Reversal) for Defined Benefit Plans	92,778	79,675	94,778	79,675
Foreign Currency Exchange (Gain)/Losses	-	-	578	(217)
Dividend Received	(4,141)	(4,047)	(4,141)	(4,047)
Operating Profit before Changes in Operating Assets and Liabilities	16,045,240	12,505,268	16,305,937	12,545,346
(Increase)/Decrease in Operating Assets				
(Increase)/Decrease in Financial Assets at Amortised Cost - Loans and Receivables	(85,287,974)	(24,531,122)	(86,382,853)	(24,771,205)
(Increase)/Decrease in Other Financial Assets	(12,684,696)	5,685,459	(11,876,321)	5,762,958
(Increase)/Decrease in Other Non Financial Assets	(330,472)	(113,816)	(284,349)	(126,033)
	(98,303,142)	(18,959,479)	(98,543,523)	(19,134,280)
Increase/(Decrease) in Operating Liabilities				
Increase/(Decrease) in Financial Liabilities at Amortised Cost - Due to Depositors	19,835,595	9,414,221	20,116,060	9,525,864
Increase/(Decrease) in Other Financial Liabilities	1,129,727	464,314	743,722	430,479
Increase/(Decrease) in Other Non Financial Liabilities	(484,940)	(140,178)	(480,546)	(113,665)
	20,480,382	9,738,357	20,379,236	9,842,678
Cash Generated from Operations	(61,777,520)	3,284,146	(61,858,350)	3,253,744
Retirement Benefit Liabilities Paid	(80,716)	(42,202)	(89,887)	(42,202)
Income Tax Paid	(4,593,933)	(5,081,866)	(4,616,493)	(5,092,780)
Net Cash from/(Used in) Operating Activities	(66,452,169)	(1,839,922)	(66,564,730)	(1,881,238)
<b>Cash Flows from/(Used in) Investing Activities</b>				
Acquisition of Property, Plant and Equipment and Right-of-Use Assets	(1,024,069)	(1,316,280)	(1,029,440)	(1,332,594)
Acquisition of Intangible Assets	(46,773)	(40,347)	(46,773)	(40,347)
Proceeds from Sale of Property, Plant and Equipment	84,609	152,962	271,747	153,093
Sale/(Purchase) of Financial Investments - Held for Trading	(201,243)	809,830	(201,243)	809,830
Sale/(Purchase) of Financial Investments - Available for Sale	-	(37,785)	-	(37,785)
Investment in Subsidiaries	(4,173,421)	(100,867)	(4,142,446)	(100,867)
Net Cash and Cash Equivalents on Acquisition of Subsidiary	-	-	84,138	-
Dividend Received	4,141	4,047	4,141	4,047
Net Cash Flows from/(Used in) Investing Activities	(5,356,756)	(528,440)	(5,059,876)	(544,623)
<b>Cash Flows from/(Used in) Financing Activities</b>				
Cash Flows from Debt Funding from Banks	81,270,061	14,187,777	81,270,061	14,329,327
Repayment of Debt Funding from Banks	(35,359,543)	(11,321,851)	(35,359,543)	(11,321,851)
Cash Flows from Debt Instruments Issued and Other Borrowed Funds	36,883,371	2,453,179	36,883,371	2,453,179
Repayment of Debt Instruments Issued and Other Borrowed Funds	(2,777,997)	(2,643,276)	(2,777,997)	(2,643,276)
Payment of Lease Liabilities/Advance Payment for Right-of-Use Assets	(280,623)	(270,684)	(280,623)	(270,684)
Dividends Paid	(2,354,743)	(1,964,275)	(2,354,743)	(1,964,275)
Net Cash Flows from/(Used in) Financing Activities	77,380,526	440,870	77,380,526	582,420
<b>Net Increase/(Decrease) in Cash and Cash Equivalents</b>	<b>5,571,601</b>	<b>(1,927,492)</b>	<b>5,755,920</b>	<b>(1,843,441)</b>
<b>Addition on Merger with Subsidiary</b>	-	277,659	-	-
<b>Cash and Cash Equivalents at the Beginning of the Period</b>	<b>7,858,442</b>	<b>6,370,533</b>	<b>7,909,171</b>	<b>6,612,815</b>
<b>Cash and Cash Equivalents at the End of the Period</b>	<b>13,430,043</b>	<b>4,720,700</b>	<b>13,665,091</b>	<b>4,769,374</b>
<b>Cash and Cash Equivalents in the Cash Flow Statement</b>				
Notes and Coins Held	2,339,872	2,037,598	2,393,997	2,054,233
Balances with Banks	3,390,350	1,180,926	3,624,686	1,226,673
Securities under Reverse Repurchase Agreements	8,890,530	1,919,811	8,890,530	1,919,811
Bank Overdrafts	(1,190,709)	(417,635)	(1,244,122)	(431,343)
<b>Net Cash and Cash Equivalents</b>	<b>13,430,043</b>	<b>4,720,700</b>	<b>13,665,091</b>	<b>4,769,374</b>

**LB FINANCE PLC**
**FAIR VALUE MEASUREMENT HIERARCHY - COMPANY**
**As at 31 December 2025**

Financial Instruments Measurement Basis	Fair Value Measurement Using			Total Fair Value Rs. '000	Carrying Value Rs. '000
	Quoted Prices in Active Markets Level 1 Rs. '000	Significant Observable Inputs Level 2 Rs. '000	Significant Unobservable Inputs Level 3 Rs. '000		
		Level 1 Rs. '000	Level 2 Rs. '000	Level 3 Rs. '000	
<b>Financial Assets</b>					
<b>Cash and Cash Equivalents</b>	Amortised Cost				
Notes and Coins Held		2,339,872	-	-	2,339,872
Balances with Banks		3,390,350	-	-	3,390,350
Securities under Reverse Repurchase Agreements		-	8,890,530	-	8,890,530
<b>Financial Assets Recognised Through Profit or Loss</b>	FVTPL	26,454	902,129	-	928,583
<b>Financial Assets at Amortised Cost - Loans and Receivables</b>	Amortised Cost	-	-	281,019,635	281,019,635
<b>Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	FVOCI				
Quoted Equities		153,900	-	-	153,900
Unquoted Equities		-	-	38,093	38,093
<b>Other Financial Assets</b>	Amortised Cost	946,243	32,939,947	-	33,886,190
<b>Investment Properties</b>	FVTPL	-	-	5,385	5,385
		<b>6,856,819</b>	<b>42,732,606</b>	<b>281,063,113</b>	<b>330,652,538</b>
					<b>331,881,025</b>
<b>Financial Liabilities</b>					
<b>Due to Banks</b>	Amortised Cost				
Bank Overdrafts		1,190,709	-	-	1,190,709
Debt Funding from Banks		-	81,505,241	-	81,505,241
<b>Financial Liabilities at Amortised Cost - Due to Depositors</b>	Amortised Cost	-	-	159,539,660	159,539,660
<b>Debt Instruments Issued and Other Borrowed Funds</b>	Amortised Cost	-	40,204,731	-	40,204,731
<b>Other Financial Liabilities</b>	Amortised Cost	-	5,693,510	-	5,693,510
		<b>1,190,709</b>	<b>127,403,482</b>	<b>159,539,660</b>	<b>288,133,851</b>
					<b>286,484,091</b>

**As at 31 March 2025 (Audited)**

Financial Instruments Measurement Basis	Fair Value Measurement Using			Total Fair Value Rs. '000	Carrying Value Rs. '000
	Quoted Prices in Active Markets Level 1 Rs. '000	Significant Observable Inputs Level 2 Rs. '000	Significant Unobservable Inputs Level 3 Rs. '000		
		Level 1 Rs. '000	Level 2 Rs. '000	Level 3 Rs. '000	
<b>Financial Assets</b>					
<b>Cash and Cash Equivalents</b>	Amortised Cost				
Notes and Coins Held		2,514,962	-	-	2,514,962
Balances with Banks		2,600,716	-	-	2,600,716
Securities under Reverse Repurchase Agreements		-	3,908,338	-	3,908,338
<b>Financial Assets Recognised Through Profit or Loss</b>	FVTPL	17,350	701,052	-	718,402
<b>Financial Assets at Amortised Cost - Loans and Receivables</b>	Amortised Cost	-	-	201,330,884	201,330,884
<b>Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	FVOCI				
Quoted Equities		126,931	-	-	126,931
Unquoted Equities		-	-	38,093	38,093
<b>Other Financial Assets</b>	Amortised Cost	7,517,610	13,712,219	-	21,229,829
<b>Investment Properties</b>	FVTPL	-	-	5,385	5,385
		<b>12,777,569</b>	<b>18,321,609</b>	<b>201,374,362</b>	<b>232,473,540</b>
					<b>228,881,018</b>
<b>Financial Liabilities</b>					
<b>Due to Banks</b>	Amortised Cost				
Bank Overdrafts		1,165,574	-	-	1,165,574
Debt Funding from Banks		-	37,381,878	-	37,381,878
<b>Financial Liabilities at Amortised Cost - Due to Depositors</b>	Amortised Cost	-	-	141,651,088	141,651,088
<b>Debt Instruments Issued and Other Borrowed Funds</b>	Amortised Cost	-	5,217,194	-	5,217,194
<b>Other Financial Liabilities</b>	Amortised Cost	-	4,303,422	-	4,303,422
		<b>1,165,574</b>	<b>46,902,494</b>	<b>141,651,088</b>	<b>189,719,156</b>
					<b>185,217,381</b>

There were no transfers into and transfers out of the hierarchy levels during periods reported herein.

**LB FINANCE PLC**
**FAIR VALUE MEASUREMENT HIERARCHY - GROUP**
**As at 31 December 2025**

Financial Instruments Measurement Basis	Fair Value Measurement Using			Total Fair Value Rs. '000	Carrying Value Rs. '000
	Quoted Prices in Active Markets	Significant Observable	Significant Unobservable		
		Level 1 Rs. '000	Level 2 Rs. '000		
<b>Financial Assets</b>					
<b>Cash and Cash Equivalents</b>	Amortised Cost				
Notes and Coins Held		2,393,997	-	-	2,393,997
Balances with Banks		3,624,686	-	-	3,624,686
Securities under Reverse Repurchase Agreements		-	8,890,530	-	8,890,530
<b>Financial Assets Recognised Through Profit or Loss</b>	FVTPL	26,454	902,129	-	928,583
<b>Financial Assets at Amortised Cost - Loans and Receivables</b>	Amortised Cost	-	-	300,559,530	300,559,530
<b>Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	FVOCI				
Quoted Equities		153,900	-	-	153,900
Unquoted Equities		-	-	49,139	49,139
<b>Other Financial Assets</b>	Amortised Cost	946,243	35,385,287	-	36,331,530
<b>Investment Properties</b>	FVTPL	-	-	166,485	166,485
		<b>7,145,280</b>	<b>45,177,946</b>	<b>300,775,154</b>	<b>353,098,380</b>
					<b>354,337,196</b>
<b>Financial Liabilities</b>					
<b>Due to Banks</b>	Amortised Cost				
Bank Overdrafts		1,244,122	-	-	1,244,122
Debt Funding from Banks		-	81,910,866	-	81,910,866
<b>Financial Liabilities at Amortised Cost - Due to Depositors</b>	Amortised Cost	-	-	176,513,467	176,513,467
<b>Debt Instruments Issued and Other Borrowed Funds</b>	Amortised Cost	-	40,204,731	-	40,204,731
<b>Other Financial Liabilities</b>	Amortised Cost	-	6,187,981	-	6,187,981
		<b>1,244,122</b>	<b>128,303,578</b>	<b>176,513,467</b>	<b>306,061,167</b>
					<b>303,838,240</b>

**As at 31 March 2025 (Audited)**

Financial Instruments Measurement Basis	Fair Value Measurement Using			Total Fair Value Rs. '000	Carrying Value Rs. '000
	Quoted Prices in Active Markets	Significant Observable	Significant Unobservable		
		Level 1 Rs. '000	Level 2 Rs. '000		
<b>Financial Assets</b>					
<b>Cash and Cash Equivalents</b>	Amortised Cost				
Notes and Coins Held		2,534,474	-	-	2,534,474
Balances with Banks		2,631,933	-	-	2,631,933
Securities under Reverse Repurchase Agreements		-	3,908,338	-	3,908,338
<b>Financial Assets Recognised Through Profit or Loss</b>	FVTPL	17,350	701,052	-	718,402
<b>Financial Assets at Amortised Cost - Loans and Receivables</b>	Amortised Cost	-	-	202,835,240	202,835,240
<b>Financial Assets Measured at Fair Value Through Other Comprehensive Income</b>	FVOCI				
Quoted Equities		126,931	-	-	126,931
Unquoted Equities		-	-	38,093	38,093
<b>Other Financial Assets</b>	Amortised Cost	7,517,610	13,699,331	-	21,216,941
<b>Investment Properties</b>	FVTPL	-	-	5,385	5,385
		<b>12,828,298</b>	<b>18,308,721</b>	<b>202,878,718</b>	<b>234,015,737</b>
					<b>230,423,215</b>
<b>Financial Liabilities</b>					
<b>Due to Banks</b>	Amortised Cost				
Bank Overdrafts		1,165,574	-	-	1,165,574
Debt Funding from Banks		-	38,020,853	-	38,020,853
<b>Financial Liabilities at Amortised Cost - Due to Depositors</b>	Amortised Cost	-	-	142,128,942	142,128,942
<b>Debt Instruments Issued and Other Borrowed Funds</b>	Amortised Cost	-	5,217,194	-	5,217,194
<b>Other Financial Liabilities</b>	Amortised Cost	-	4,305,386	-	4,305,386
		<b>1,165,574</b>	<b>47,543,433</b>	<b>142,128,942</b>	<b>190,837,949</b>
					<b>185,934,394</b>

There were no transfers into and transfers out of the hierarchy levels during periods reported herein.

## LB FINANCE PLC

### SEGMENTAL INFORMATION

For management purposes, the Group is organised into four operating segments based on services offered and geographical operations as follows. The following table presents income, profit, asset and liability information of the Group's operating segments.

	Leasing		Loans and Advances		Investments		International Operation		Total	
	31.12.2025 Rs. '000	31.12.2024 Rs. '000	31.12.2025 Rs. '000	31.12.2024 Rs. '000	31.12.2025 Rs. '000	31.12.2024 Rs. '000	31.12.2025 Rs. '000	31.12.2024 Rs. '000	31.12.2025 Rs. '000	31.12.2024 Rs. '000
Interest Income	7,677,697	7,091,765	28,311,238	22,865,740	1,542,654	1,427,241	353,126	251,298	37,884,715	31,636,044
Less: Interest Expenses	2,387,486	2,119,877	12,303,422	9,557,327	849,460	910,219	94,094	61,872	15,634,462	12,649,295
<b>Net Interest Income</b>	<b>5,290,211</b>	<b>4,971,888</b>	<b>16,007,816</b>	<b>13,308,413</b>	<b>693,194</b>	<b>517,022</b>	<b>259,032</b>	<b>189,426</b>	<b>22,250,253</b>	<b>18,986,749</b>
Fee and Commission Income	421,956	440,637	4,760,843	2,594,215	74,273	(4,849)	58,398	27,622	5,315,470	3,057,625
Net Trading Income and Other Operating Income	197,654	4,289	45,062	2,213	114,356	155,146	477	(13)	357,549	161,635
<b>Total Operating Income</b>	<b>5,909,821</b>	<b>5,416,814</b>	<b>20,813,721</b>	<b>15,904,841</b>	<b>881,823</b>	<b>667,319</b>	<b>317,907</b>	<b>217,035</b>	<b>27,923,272</b>	<b>22,206,009</b>
Less : Impairment Charges/(Reversals)	(45,448)	(163,651)	1,097,430	325,218	1,350	(1,938)	6,372	9,178	1,059,704	168,807
<b>Net Operating Income</b>	<b>5,955,269</b>	<b>5,580,465</b>	<b>19,716,291</b>	<b>15,579,623</b>	<b>880,473</b>	<b>669,257</b>	<b>311,535</b>	<b>207,857</b>	<b>26,863,568</b>	<b>22,037,202</b>
Less: Operating Expenses	1,365,367	1,255,195	6,118,254	5,238,167	48,768	40,193	209,066	165,325	7,741,455	6,698,880
Less: Depreciation and Amortisation	124,574	115,690	733,924	616,606	3,564	1,867	5,440	5,317	867,502	739,480
<b>Operating Profit before Taxes</b>	<b>4,465,328</b>	<b>4,209,580</b>	<b>12,864,113</b>	<b>9,724,850</b>	<b>828,141</b>	<b>627,197</b>	<b>97,029</b>	<b>37,215</b>	<b>18,254,611</b>	<b>14,598,842</b>
Less: Taxes	2,256,166	2,135,218	6,510,607	4,932,722	419,128	318,134	28,754	11,429	9,214,655	7,397,503
<b>Profit for the Period</b>	<b>2,209,162</b>	<b>2,074,362</b>	<b>6,353,506</b>	<b>4,792,128</b>	<b>409,013</b>	<b>309,063</b>	<b>68,275</b>	<b>25,786</b>	<b>9,039,956</b>	<b>7,201,339</b>
Non-Controlling Interest									10,897	1,932
Profit Attributable to Equity Holders of the Company									9,029,059	7,199,407
<b>Profit for the Period</b>									<b>9,039,956</b>	<b>7,201,339</b>
Segmental Assets	59,849,662	35,140,632	253,731,725	159,556,235	57,488,830	23,610,071	2,067,426	1,549,168	373,137,643	219,856,106
Elimination	-	-	-	-	(3,711,753)	(530,771)	-	-	(3,711,753)	(530,771)
<b>Total Segmental Assets</b>	<b>59,849,662</b>	<b>35,140,632</b>	<b>253,731,725</b>	<b>159,556,235</b>	<b>53,777,077</b>	<b>23,079,300</b>	<b>2,067,426</b>	<b>1,549,168</b>	<b>369,425,890</b>	<b>219,325,335</b>
Segmental Liabilities	49,796,958	27,451,330	215,509,266	124,642,914	43,588,500	17,307,892	1,061,002	740,601	309,955,726	170,142,737
Elimination	-	-	-	-	-	-	(41,045)	(9,609)	(41,045)	(9,609)
<b>Total Segmental Liabilities</b>	<b>49,796,958</b>	<b>27,451,330</b>	<b>215,509,266</b>	<b>124,642,914</b>	<b>43,588,500</b>	<b>17,307,892</b>	<b>1,019,957</b>	<b>730,992</b>	<b>309,914,681</b>	<b>170,133,128</b>

Management monitors the operating results of its business units separately for the purpose of making decisions about resource allocation and performance assessment. Segment performance is evaluated based on operating profits or losses which, in certain respects, are measured differently from operating profits or losses in the financial statements.

No revenue from transactions with a single external customer or counterparty amounted to 10% or more of the Company's total revenue during the period ended 31 December 2025 or 2024.

## LB FINANCE PLC

### NOTES TO THE INTERIM FINANCIAL STATEMENTS

#### EXPLANATORY NOTES

01. The Interim Financial Statements have been prepared and presented in accordance with Sri Lanka Accounting Standards (SLFRSs and LKASs) laid down by the Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka), and are in compliance with the requirements of the Companies Act No. 07 of 2007. In addition, these Interim Financial Statements complies with the requirements of the Finance Business Act No. 42 of 2011, the Listing Rules of the Colombo Stock Exchange, and the guidelines issued by the Central Bank of Sri Lanka (CBSL).
02. These Interim Financial Statements have been prepared in compliance with the requirements of Sri Lanka Accounting Standards - LKAS 34 Interim Financial Reporting.
03. The accounting policies followed in preparing the above Interim Financial Statements are the same as those disclosed in our Annual Report for the year ended 31 March 2025.
04. The Consolidated Financial Statements comprise the LB Finance PLC (Parent Company), LB Microfinance Myanmar Company Limited (Subsidiary) and Associated Motor Finance Company PLC (Subsidiary). The Company's parent undertaking is Vallibel One PLC. The Company's ultimate parent undertaking is Vallibel One PLC, which is incorporated in Sri Lanka. The Company's ultimate controlling party is Mr. Dhammika Perera.
05. There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Financial Statements.
06. Acquisition of Associated Motor Finance Company PLC

During the period under review, LB Finance PLC acquired a controlling interest in Associated Motor Finance Company PLC (AMF) through a voluntary offer subsequently converted into a mandatory offer, in accordance with the Company Take-overs and Mergers Code.

Although acceptances under the offer were received in stages and the offer formally closed on 24 November 2025, control over AMF was obtained on 17 November 2025, following the appointment of a new Board of Directors with the approval of the Central Bank of Sri Lanka (CBSL). From this date, the Group obtained the ability to direct the relevant activities of AMF and to affect returns therefrom.

Accordingly, the acquisition has been accounted for as a single business combination in accordance with SLFRS 3 - Business Combinations, with 17 November 2025 identified as the acquisition date. AMF has been consolidated into the Group financial statements from this date.

#### 06.01 Fair Value of Identifiable Assets and Liabilities

The identifiable assets acquired and liabilities assumed of AMF have been recognised at their fair values as at 17 November 2025, the date on which control was obtained.

Assets	Rs. '000
Cash and Cash Equivalents	121,955
Financial Assets at Amortised Cost - Loans and Receivables	17,204,550
Financial Assets Measured at Fair Value Through Other Comprehensive Income	11,046
Other Financial Assets	3,266,604
Other Non Financial Assets	75,028
Property, Plant and Equipment and Right-of-Use Assets	1,159,906
Investment Properties	161,100
Intangible Assets	8,984
<b>Total Assets</b>	<b>22,009,173</b>

#### Liabilities

Due to Banks	37,817
Financial Liabilities at Amortised Cost - Due to Depositors	15,793,151
Other Financial Liabilities	878,512
Other Non Financial Liabilities	569,677
Current Tax Liabilities	288,463
Deferred Tax Liabilities	12,089
Post Employment Benefit Liability	163,877
<b>Total Liabilities</b>	<b>17,743,586</b>

Fair value of identifiable net assets as at the date control was obtained

4,265,588

#### 06.02 Goodwill on Acquisition

Goodwill arising on acquisition has been determined as follows:

	Rs. '000
Total purchase consideration	4,142,446
Fair value of identifiable net assets as at the acquisition date	4,265,588
Control holding acquired	73.11%
 Fair value of identifiable net assets acquired	 3,118,571
<b>Goodwill on acquisition</b>	<b><u>1,023,875</u></b>

#### 06.03 Net Cash Used in Acquisition of Associated Motor Finance Company PLC

The net cash outflow arising from the acquisition of Associated Motor Finance Company PLC is as follows:

	Rs. '000
Fair value of the purchase consideration paid	4,142,446
Less: cash and cash equivalents acquired	84,138
<b>Net cash used in acquisition</b>	<b><u>4,058,308</u></b>

#### INFORMATION ON SHARES

##### Share Price

	For the Quarter ended	
	31.12.2025	31.12.2024
Highest	Rs. 174.00	91.50
Lowest	Rs. 136.50	68.00
Last Traded	Rs. 157.00	89.50
 Number of Ordinary Shares Issued	 554,057,136	 554,057,136

##### Ratios

	As at	
	31.12.2025	31.12.2024
Debt Equity Ratio - No of Times	4.85	3.30
Quick Asset Ratio - No of Times	0.64	0.58
Interest Cover - No of Times	1.94	1.92

#### SELECTED PERFORMANCE INDICATORS

##### Capital Adequacy

	As at	
	31.12.2025	31.12.2024
Core Capital to Risk Weighted Asset Ratio (Minimum 10%)	19.93%	25.79%
Total Capital to Risk Weighted Asset Ratio (Minimum 14%)	19.86%	26.63%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	36.55%	36.97%

##### Profitability

Return on Average Shareholders' Funds (After Tax) - Annualized	21.82%	20.67%
Return on Average Assets (After Tax) - Annualized	4.03%	4.55%

##### Asset Quality

Gross Non-Performing Accommodations Ratio	1.46%	2.53%
Net Non-Performing Accommodations Ratio	-1.29%	-1.42%

##### Liquidity (Rs. Mn)

Required Minimum Amount of Liquid Assets	18,411	13,612
Available Amount of Liquid Assets	31,653	18,400
Required Minimum Amount of Government Securities	9,785	8,704
Available Amount of Government Securities	16,998	10,537

**LB FINANCE PLC**  
**ADDITIONAL NOTES**

**Twenty largest shareholders as at 31 December 2025**

<b>Name of the Shareholder</b>	<b>No. of Shares</b>	<b>(%)</b>
1 Vallibel One PLC	286,729,600	51.751
2 Royal Ceramics Lanka PLC	125,708,928	26.079
Commercial Bank Of Ceylon PLC/Royal Ceramics Lanka PLC	18,784,000	
3 Hatton National Bank PLC/Esna Holdings (Pvt) Ltd	15,248,000	2.752
4 Seylan Bank PLC/JN Lanka Holdings Company (Pvt) Ltd	9,124,446	1.647
5 Mr. K.R.E.M.D.M.B. Jayasundara	5,000,000	0.902
6 Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund	4,674,738	0.844
7 Mr. K.D.A. Perera	4,289,735	0.774
8 Mr. W.G.D.C. Ranaweera	3,200,002	0.578
9 Mr. N. Udag	2,861,235	0.516
10 J.B. Cocoshell (Pvt) Ltd	2,812,962	0.508
11 Mr. Y.S.H.R.S. Silva	2,522,500	0.455
12 DFCC Bank PLC/J N Lanka Holdings Company (Pvt) Ltd	2,500,000	0.451
13 Mr. F.N. Herft	2,061,200	0.372
14 Rosewood (Pvt) Limited-Account No.1	1,600,000	0.289
15 DFCC Bank PLC A/C 1	1,529,567	0.276
16 Hatton National Bank PLC/JN Lanka Holdings Company (Pvt) Ltd	1,508,010	0.272
17 Mr. A.A. Page	1,259,200	0.227
18 Mr. M. Keil	1,100,000	0.199
19 Mr. M.A.T. Raaymakers	1,096,646	0.198
20 Sri Lanka Insurance Corporation Life Ltd Participating Portfolio A/C 01	1,094,254	0.197
Others	494,705,023	89.288
<b>Total</b>	<b>554,057,136</b>	<b>100.000</b>

**Directors' and Chief Executive Officer's holding in shares as at 31 December 2025**

<b>Name of the Director</b>	<b>No. of Shares</b>	<b>(%)</b>
Mr. G A R D Prasanna	-	-
Mr. N Udag	2,861,235	0.516
Mr. B D A Perera	-	-
Mr. R S Yatawara	8,593	0.002
Mrs. Y Bhaskaran	-	-
Mr. M A J W Jayasekara	-	-
Mrs. Ashwini Natesan	-	-
Mr. D Rangalle	-	-
Mr. Piyal Dushantha Hennayake	25,000	0.005
Mr. Priyantha Bandara Talwatte	-	-
Mr. R D Tissera	150,000	0.027
Prof. T N K De Zoysa (appointed w.e.f. 29.10.2025)	-	-

**Public Shareholding**

Public Holding percentage as at 31 December 2025 being 21.44% comprising of 6,881 shareholders.

The Float adjusted market capitalisation as at 31 December 2025 – Rs.18,441,986,661.00

The Float adjusted market capitalization of the Company falls under Option 1 of Rule 7.13.1 (i) (a) 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.

# Corporate Information

<b>NAME OF COMPANY</b> L B Finance PLC	<b>PRINCIPAL ACTIVITIES</b> The Company provides a comprehensive range of financial services encompassing acceptance of Public Deposits, providing Finance Leases and Vehicle Loan Facilities, Mortgage Loans, Gold Loans, Personal Loans, other Credit Facilities, Digital Financial Services and Value-Added Services.	<b>Mr. Niroshan Udagage</b> (Managing Director)
<b>LEGAL FORM</b> Public Limited Liability Company Incorporated in Sri Lanka under the provisions of the Companies Ordinance No. 51 of 1938 (Cap 145) and reregistered as per the Companies Act No. 07 of 2007 on 6th June 2008.	<b>Principal Activities of the Company's Subsidiaries</b> <b>L B Microfinance Myanmar Company Limited</b> - Carries on Microfinance lending in Myanmar.	<b>Mr. B D A Perera</b> (Executive Director)
A Licensed Finance Company under the Finance Business Act No. 42 of 2011.	<b>Associated Motor Finance Company PLC</b> - Acceptance of public deposits, leasing and hire purchase and trading of private and commercial vehicles by offering various financing solutions.	<b>Mr. Ravindra Yatawara</b> (Executive Director)
A registered Financed Leasing Establishment in terms of Finance Leasing Act No. 56 of 2000.	<b>REGISTERED OFFICE</b> No. 275/75, Prof. Stanley Wijesundara Mawatha, Colombo 07. Tel: 011- 2 200 000 Fax: 011-5 345 327	<b>Mr. Ravindra Dhammika Tissera</b> (Executive Director)
<b>STOCK EXCHANGE LISTING</b> The Company was admitted to the official list of the Colombo Stock Exchange on 30th December 1997, in which the Company's Ordinary Shares are listed currently.	<b>CORPORATE OFFICE</b> No. 20, Dharmapala Mawatha, Colombo 03. Tel: 011-2 155 000 Fax: 011-2 575 098	<b>Mrs. Yogadinusha Bhaskaran</b> (Non-Executive Director)
<b>DATE OF INCORPORATION</b> 30th May 1971	<b>OUTLETS</b> Branches - 223	<b>Mr. Dharmadasa Rangalle</b> (Non-Executive Director)
<b>COMPANY REGISTRATION NUMBER</b> PQ 156	<b>WEBSITE</b> www.lbfinance.com	<b>Mr. P B Talwatte</b> (Non-Executive Director)
<b>TAX PAYER IDENTIFICATION NUMBER</b> 104033431	<b>FINANCIAL YEAR END</b> 31 March	<b>Mr. P D Hennayake</b> (Independent Non-Executive Director)
<b>VAT REGISTRATION NUMBER</b> 104033431 7000	<b>BOARD OF DIRECTORS AND BOARD APPOINTED COMMITTEES</b> <b>Board of Directors</b> <b>Mr. G A R D Prasanna</b> (Chairman)  <b>Mr. Ashane Jayasekara</b> (Independent Non-Executive Director/ Senior Director)	<b>Prof. Thirimadura Nandika Kasun De Zoysa</b> (Independent Non-Executive Director) (Appointed w.e.f 29 October 2025)
<b>CENTRAL BANK REGISTRATION NUMBER</b> RFC 1003		<b>Company Secretary</b> Mrs. Deborah Corera
<b>CREDIT RATING</b> The Company has been assigned A-(lka) Stable by Fitch Ratings Lanka Limited		<b>Board Audit Committee</b> Mr. Ashane Jayasekara (Chairman)  <b>Board Human Resource and Remuneration Committee</b> Mrs. Yogadinusha Bhaskaran Mrs. Ashwini Natesan  <b>Mr. G A R D Prasanna</b>  <b>Mr. P D Hennayake</b>

**Board Nomination and Governance Committee**

Mr. Ashane Jayasekara (Chairman)  
Mrs. Ashwini Natesan  
Mr. G A R D Prasanna

**Board Related Party Transaction Review Committee**

Mrs. Ashwini Natesan (Chairperson)  
Mr. Dharmadasa Rangalle  
Mr. P D Hennayake

**Board Integrated Risk Management Committee**

Mrs. Ashwini Natesan (Chairperson)  
Mr. Ashane Jayasekara  
Mrs. Yogadinusha Bhaskaran

**REGISTRARS**

Central Depository Systems (Pvt) Limited  
Ground Floor, M & M Centre, 341/5, Kotte Road, Rajagiriya.  
Tel: 011-2356444  
Fax: 011-2440396  
Email: registrars@cse.lk

**CORPORATE MEMBERSHIPS AND ASSOCIATIONS**

The Finance Houses  
Association of Sri Lanka  
Leasing Association of Sri Lanka  
The Ombudsman Sri Lanka  
(Guarantee) Limited  
Mercantile Cricket Association  
Mercantile Football Association

**EXTERNAL AUDITORS**

Messrs KPMG  
Chartered Accountants,  
No. 32A, Sir Mohamed Macan  
Markar Mawatha, Colombo 03.

**INTERNAL AUDITORS**

Internal Audit Department of the  
Company under the scrutiny of the  
Chief Internal Auditor.

**BANKERS**

Bank of Ceylon  
Commercial Bank of Ceylon PLC  
Cargills Bank PLC  
DFCC Bank PLC  
Hatton National Bank PLC  
MCB Bank Limited  
National Development Bank PLC  
Nations Trust Bank PLC  
Pan Asia Banking Corporation PLC  
People's Bank  
Sampath Bank PLC  
Seylan Bank PLC  
Standard Chartered Bank  
Union Bank of Colombo PLC  
Habib Bank Limited  
Public Bank Berhad

**SUBSIDIARY COMPANIES****LB Microfinance Myanmar Company Limited**

(Company incorporated in the Republic of the Union of Myanmar)

**Company Registration Number of Subsidiary**

844 FC of 2016-2017 (YGN)

**Registered Office of Subsidiary**

No 40,  
Mulashwedagar Street,  
Khittaya Myothit Quarter,  
Pyay Township,  
Bago Region,  
Myanmar

**Board of Directors of Subsidiary**

Mr. Niroshan Udag  
Mr. B D A Perera  
Mr. Ravindra Yatawara  
Mrs. Daw Khin Than Win  
Mr. U Kyaw Kyaw

**Associated Motor Finance Company PLC****Company Registration Number of Subsidiary**

PB 733 PQ

**Registered Office of Subsidiary**

No. 275/75, Prof. Stanley Wijesundera Mawatha, Colombo 07

**Board of Directors of Subsidiary**

**Mr. G A R D Prasanna**  
(Non-Executive Director - Chairman)

**Mr. Niroshan Udag**  
(Executive Director - Deputy Chairman)

**Mr. T.M.A. Sallay**  
(Executive Director Chief Executive Officer)

**Mr. P D Hennayake**  
Independent Non-Executive Director  
Senior Director

**Mr. B D A Perera**  
(Non-Independent Non -Executive Director)

**Mrs. Ashwini Natesan**  
(Independent Non-Executive Director)

**Prof. Thirimadura Nandika Kasun De Zoysa**  
(Independent Non-Executive Director)



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