INTERIM FINANCIAL STATEMENTS

FOR THE PERIOD ENDED 30 SEPTEMBER, 2026

LB FINANCE

LB FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

Period ended 30 September 2026

	COMPANY					
	FOR THE 3 MONTHS ENDED			FOR THE 6 MONTHS ENDED		
	30.09.2026 Rs. '000	30.09.2025 Rs. '000	Change %	30.09.2026 Rs. '000	30.09.2025 Rs. '000	Change %
Income	**20,955,560**	14,327,267	46	**39,712,544**	27,069,131	47
Interest Income	**19,417,492**	12,411,883	56	**36,374,593**	23,638,893	54
Less : Interest Expenses	**9,630,615**	5,056,289	90	**17,649,037**	9,445,372	87
Net Interest Income	**9,786,877**	7,355,594	33	**18,725,556**	14,193,521	32
Fee and Commission Income	**1,385,989**	1,788,705	(23)	**3,082,231**	3,277,918	(6)
Net Trading Income	**120,817**	30,935	>100	**174,552**	46,032	>100
Other Operating Income	**31,262**	95,744	(67)	**81,168**	106,288	(24)
Total Operating Income	**11,324,945**	9,270,978	22	**22,063,507**	17,623,759	25
Less : Impairment Charges/(Reversals)	**731,622**	174,135	>100	**1,170,831**	434,053	>100
Net Operating Income	**10,593,323**	9,096,843	16	**20,892,676**	17,189,706	22
Less : Operating Expenses						
Personnel Expenses	**1,825,082**	1,423,254	28	**3,490,636**	2,777,758	26
Depreciation of Property, Plant and Equipment	**335,216**	282,397	19	**643,899**	546,971	18
Amortisation of Intangible Assets	**11,119**	4,782	>100	**19,125**	8,908	>100
Other Operating Expenses	**1,309,975**	1,126,302	16	**2,458,888**	2,071,791	19
Total Operating Expenses	**3,481,392**	2,836,735	23	**6,612,548**	5,405,428	22
Operating Profit before Tax on Financial Services	**7,111,931**	6,260,108	14	**14,280,128**	11,784,278	21
Less : Tax on Financial Services	**1,491,651**	1,275,949	17	**2,961,223**	2,431,671	22
Profit before Taxation	**5,620,280**	4,984,159	13	**11,318,905**	9,352,607	21
Less : Income Tax Expense	**2,144,033**	1,886,750	14	**4,305,105**	3,552,443	21
Profit for the Period	**3,476,247**	3,097,409	12	**7,013,800**	5,800,164	21
Basic Earnings per Share (Rs.)	**6.27**	5.59	12	**12.66**	10.47	21
Other Comprehensive Income						
Other Comprehensive Income that will be Reclassified to Income Statement						
Net Changes in Fair Value of Hedge Reserve	**(8,246)**	-	(100)	**232,748**	-	100
Net Other Comprehensive Income that will be Reclassified to Income Statement	**(8,246)**	-	(100)	**232,748**	-	100
Other Comprehensive Income that will never be Reclassified to Income Statement						
Gains/(Losses) on Revaluation of Property, Plant and Equipment	**5,808,791**	-	100	**5,808,791**	-	100
Less: Deferred Tax Charge/(Reversal) on Revaluation of Property, Plant and Equipment	**1,742,637**	-	100	**1,742,637**	-	100
Net Gains/(Losses) on Revaluation of Property, Plant and Equipment	**4,066,154**	-	100	**4,066,154**	-	100
Net Gains/(Losses) on Investment in Equity Instruments - Fair Value Through Other Comprehensive Income	**(24,116)**	28,099	>(100)	**(6,030)**	50,418	>(100)
Net Other Comprehensive Income that will never be Reclassified to Income Statement	**4,042,038**	28,099	>100	**4,060,124**	50,418	>100
Other Comprehensive Income for the Period, Net of Tax	**4,033,792**	28,099	>100	**4,292,872**	50,418	>100
Total Comprehensive Income for the Period, Net of Tax	**7,510,039**	3,125,508	>100	**11,306,672**	5,850,582	93

LB FINANCE PLC

STATEMENT OF COMPREHENSIVE INCOME

Period ended 30 September 2026

	GROUP					
	FOR THE 3 MONTHS ENDED			FOR THE 6 MONTHS ENDED		
	30.09.2026 Rs. '000	30.09.2025 Rs. '000	Change %	30.09.2026 Rs. '000	30.09.2025 Rs. '000	Change %
Income	**21,684,445**	14,467,066	50	**42,272,505**	27,331,141	55
Interest Income	**20,114,413**	12,529,668	61	**38,782,178**	23,863,569	63
Less : Interest Expenses	**9,815,958**	5,087,908	93	**18,310,753**	9,505,200	93
Net Interest Income	**10,298,455**	7,441,760	38	**20,471,425**	14,358,369	43
Fee and Commission Income	**1,429,171**	1,810,438	(21)	**3,179,865**	3,314,712	(4)
Net Trading Income	**120,817**	30,935	>100	**177,376**	46,032	>100
Other Operating Income	**20,044**	96,025	(79)	**133,086**	106,828	25
Total Operating Income	**11,868,487**	9,379,158	27	**23,961,752**	17,825,941	34
Less : Impairment Charges/(Reversals)	**903,838**	176,325	>100	**1,745,263**	437,975	>100
Net Operating Income	**10,964,649**	9,202,833	19	**22,216,489**	17,387,966	28
Less : Operating Expenses						
Personnel Expenses	**1,932,999**	1,470,648	31	**3,832,560**	2,865,602	34
Depreciation of Property, Plant and Equipment	**342,420**	284,198	20	**668,417**	550,567	21
Amortisation of Intangible Assets	**11,363**	4,782	>100	**20,099**	8,908	>100
Other Operating Expenses	**1,343,742**	1,151,170	17	**2,625,793**	2,123,165	24
Total Operating Expenses	**3,630,524**	2,910,798	25	**7,146,869**	5,548,242	29
Operating Profit before Tax on Financial Services	**7,334,125**	6,292,035	17	**15,069,620**	11,839,724	27
Less : Tax on Financial Services	**1,525,273**	1,275,949	20	**3,107,954**	2,431,671	28
Profit before Taxation	**5,808,852**	5,016,086	16	**11,961,666**	9,408,053	27
Less : Income Tax Expense	**2,211,247**	1,897,126	17	**4,535,885**	3,568,873	27
Profit for the Period	**3,597,605**	3,118,960	15	**7,425,781**	5,839,180	27
Profit Attributable to:						
Equity Holders of the Company	**3,577,896**	3,118,960	15	**7,338,891**	5,839,180	26
Non-Controlling Interest	**19,709**	-	100	**86,890**	-	100
Profit for the Period	**3,597,605**	3,118,960	15	**7,425,781**	5,839,180	27
Basic Earnings per Share (Rs.)	**6.46**	5.63	15	**13.25**	10.54	26
Other Comprehensive Income						
Other Comprehensive Income that will be Reclassified to Income Statement						
Net Changes in Fair Value of Hedge Reserve	**(8,246)**	-	(100)	**232,748**	-	100
Gains/(Losses) from Translating the Financial Statements of the Foreign Operations	**(20,810)**	8,029	>(100)	**52,608**	18,248	>100
Net Other Comprehensive Income that will be Reclassified to Income Statement	**(29,056)**	8,029	>(100)	**285,356**	18,248	>100
Other Comprehensive Income that will never be Reclassified to Income Statement						
Gains/(Losses) on Revaluation of Property, Plant and Equipment	**5,808,791**	-	100	**5,808,791**	-	100
Less: Deferred Tax Charge/(Reversal) on Revaluation of Property, Plant and Equipment	**1,742,637**	-	100	**1,742,637**	-	100
Net Gains/(Losses) on Revaluation of Property, Plant and Equipment	**4,066,154**	-	100	**4,066,154**	-	100
Net Gains/(Losses) on Investment in Equity Instruments - Fair Value Through Other Comprehensive Income	**(24,116)**	28,099	>(100)	**(6,030)**	50,418	>(100)
Net Other Comprehensive Income that will never be Reclassified to Income Statement	**4,042,038**	28,099	>100	**4,060,124**	50,418	>100
Other Comprehensive Income for the Period, Net of Tax	**4,012,982**	36,128	>100	**4,345,480**	68,666	>100
Total Comprehensive Income for the Period, Net of Tax	**7,610,587**	3,155,088	>100	**11,771,261**	5,907,846	99
Attributable to:						
Equity Holders of the Company	**7,590,878**	3,155,088	>100	**11,684,371**	5,907,846	98
Non-Controlling Interest	**19,709**	-	100	**86,890**	-	100
Total Comprehensive Income for the Period, Net of Tax	**7,610,587**	3,155,088	>100	**11,771,261**	5,907,846	99

LB FINANCE PLC

STATEMENT OF FINANCIAL POSITION

As at 30 September 2026

	Company		Group	
	30.09.2026 Rs. '000	Audited 31.03.2026 Rs. '000	30.09.2026 Rs. '000	Audited 31.03.2026 Rs. '000
Assets				
Cash and Cash Equivalents	**8,900,403**	18,718,916	**9,314,339**	19,108,410
Financial Assets Recognised Through Profit or Loss - Measured at Fair Value	**1,455,191**	4,250,311	**1,455,191**	4,250,311
Derivative Financial Assets	**856,570**	82,705	**856,570**	82,705
Financial Assets at Amortised Cost - Loans and Receivables	**374,234,082**	312,660,305	**376,919,241**	332,998,816
Financial Assets Measured at Fair Value Through Other Comprehensive Income	**200,203**	193,495	**200,203**	206,233
Other Financial Assets	**50,572,958**	40,543,044	**50,516,183**	42,360,809
Other Non Financial Assets	**1,089,576**	860,805	**1,140,621**	962,564
Investment in Subsidiaries	**755,522**	4,694,583	**-**	-
Property, Plant and Equipment and Right-of-Use Assets	**18,265,684**	10,743,488	**18,290,048**	11,994,893
Investment Properties	**4,150**	4,150	**4,150**	4,150
Intangible Assets	**1,227,783**	126,337	**1,227,783**	1,086,247
Deferred Tax Assets	**609,241**	2,453,348	**615,963**	2,513,157
Total Assets	**458,171,363**	395,331,487	**460,540,292**	415,568,295
Liabilities				
Due to Banks	**101,493,134**	102,967,004	**102,358,064**	103,456,500
Financial Liabilities at Amortised Cost - Due to Depositors	**212,722,623**	173,329,148	**213,452,237**	189,559,700
Debt Instruments Issued and Other Borrowed Funds	**62,457,175**	45,400,377	**62,457,175**	45,400,377
Other Financial Liabilities	**5,905,190**	5,935,737	**5,908,626**	6,245,743
Other Non Financial Liabilities	**2,117,343**	2,127,361	**2,220,470**	2,697,107
Current Tax Liabilities	**3,245,052**	3,550,887	**3,264,461**	4,098,071
Post Employment Benefit Liability	**751,558**	637,650	**751,558**	762,321
Total Liabilities	**388,692,075**	333,948,164	**390,412,591**	352,219,819
Equity				
Stated Capital	**838,282**	838,282	**838,282**	838,282
Reserves	**14,911,324**	10,267,762	**15,156,706**	10,460,536
Retained Earnings	**53,729,682**	50,277,279	**54,132,713**	50,799,615
Total Equity Attributable to Equity Holders of the Company	**69,479,288**	61,383,323	**70,127,701**	62,098,433
Non Controlling Interest	**-**	-	**-**	1,250,043
Total Equity	**69,479,288**	61,383,323	**70,127,701**	63,348,476
Total Liabilities and Equity	**458,171,363**	395,331,487	**460,540,292**	415,568,295
Net Asset Value per Share (Rs.)	**125.40**	110.79	**126.57**	112.08
Commitments and Contingencies	**341,380**	9,815,262	**66,105**	9,502,462

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 Udage
Managing Director

sgd.
Ashane Jayasekara
Director

23 October 2026
Colombo

LB FINANCE PLC

STATEMENT OF CHANGES IN EQUITY - COMPANY

	Stated Capital Rs. '000	Retained Earnings Rs. '000	Statutory Reserve Rs. '000	Revaluation Reserve Rs. '000	Fair Value Reserve Rs. '000	Cash Flow Hedge Reserve Rs. '000	Total Equity Rs. '000
Balance as at 01 April 2025 (Audited)	**838,282**	**40,906,355**	**9,558,263**	**-**	**(36,902)**	**-**	**51,265,998**
Net Profit for the Period	-	5,800,164	-	-	-	-	5,800,164
Other Comprehensive Income for the Period, Net of Tax	-	-	-	-	50,418	-	50,418
Total Comprehensive Income for the Period, Net of Tax	-	5,800,164	-	-	50,418	-	5,850,582
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners							
Transfers During the Period	-	(290,008)	290,008	-	-	-	-
Final Dividend for 2024/25	-	(2,354,743)	-	-	-	-	(2,354,743)
Total Transactions with Equity Holders	-	(2,644,751)	290,008	-	-	-	(2,354,743)
Balance as at 30 September 2025	**838,282**	**44,061,768**	**9,848,271**	**-**	**13,516**	**-**	**54,761,837**
Balance as at 01 April 2026 (Audited)	**838,282**	**50,277,279**	**10,241,906**	**-**	**(8,437)**	**34,293**	**61,383,323**
Net Profit for the Period	-	7,013,800	-	-	-	-	7,013,800
Other Comprehensive Income for the Period, Net of Tax	-	-	-	4,066,154	(6,030)	232,748	4,292,872
Total Comprehensive Income for the Period, Net of Tax	-	7,013,800	-	4,066,154	(6,030)	232,748	11,306,672
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners							
Transfers During the Period	-	(350,690)	350,690	-	-	-	-
Adjustment due to Amalgamation with Subsidiary	-	85,933	-	-	-	-	85,933
Final Dividend for 2025/26	-	(3,296,640)	-	-	-	-	(3,296,640)
Total Transactions with Equity Holders	-	(3,561,397)	350,690	-	-	-	(3,210,707)
Balance as at 30 September 2026	**838,282**	**53,729,682**	**10,592,596**	**4,066,154**	**(14,467)**	**267,041**	**69,479,288**

LB FINANCE PLC
STATEMENT OF CHANGES IN EQUITY - GROUP

	Stated Capital Rs. '000	Retained Earnings Rs. '000	Statutory Reserve Rs. '000	Revaluation Reserve Rs. '000	Fair Value Reserve Rs. '000	Cash Flow Hedge 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
Balance as at 01 April 2025 (Audited)	**838,282**	**41,118,709**	**9,558,263**	**-**	**(36,902)**	**-**	**111,793**	**51,590,145**	**-**	**51,590,145**
Net Profit for the Period	-	5,839,180	-	-	-	-	-	5,839,180	-	5,839,180
Other Comprehensive Income for the Period, Net of Tax	-	-	-	-	50,418	-	18,248	68,666	-	68,666
Total Comprehensive Income for the Period, Net of Tax	-	5,839,180	-	-	50,418	-	18,248	5,907,846	-	5,907,846
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners										
Transfers During the Period	-	(290,008)	290,008	-	-	-	-	-	-	-
Final Dividend for 2024/25	-	(2,354,743)	-	-	-	-	-	(2,354,743)	-	(2,354,743)
Total Transactions with Equity Holders	-	(2,644,751)	290,008	-	-	-	-	(2,354,743)	-	(2,354,743)
Balance as at 30 September 2025	**838,282**	**44,313,138**	**9,848,271**	**-**	**13,516**	**-**	**130,041**	**55,143,248**	**-**	**55,143,248**
Balance as at 01 April 2026 (Audited)	**838,282**	**50,799,615**	**10,241,906**	**-**	**(7,439)**	**34,293**	**191,776**	**62,098,433**	**1,250,043**	**63,348,476**
Non-Controlling Interest on Acquisition of Subsidiary	-	-	-	-	-	-	-	-	-	-
Net Profit for the Period	-	7,338,891	-	-	-		-	7,338,891	86,890	7,425,781
Other Comprehensive Income for the Period, Net of Tax	-	-	-	4,066,154	(6,030)	232,748	52,608	4,345,480	-	4,345,480
Total Comprehensive Income for the Period, Net of Tax	-	7,338,891	-	4,066,154	(6,030)	232,748	52,608	11,684,371	86,890	11,771,261
Transactions with Owners, Recognised Directly in Equity, Contributions and Distributions to Owners										
Transfers During the Period	-	(350,690)	350,690	-	-	-	-	-	-	-
Adjustments due to Amalgamation with Subsidiary	-	(358,463)	-		-		-	(358,463)	(1,336,933)	(1,695,396)
Final Dividend for 2025/26	-	(3,296,640)	-	-	-	-	-	(3,296,640)	-	(3,296,640)
Total Transactions with Equity Holders	-	(4,005,793)	350,690	-	-	-	-	(3,655,103)	(1,336,933)	(4,992,036)
Balance as at 30 September 2026	**838,282**	**54,132,713**	**10,592,596**	**4,066,154**	**(13,469)**	**267,041**	**244,384**	**70,127,701**	**-**	**70,127,701**

LB FINANCE PLC

CASH FLOW STATEMENT

Period ended 30 September 2026

	FOR THE 6 MONTHS ENDED			
	Company		Group	
	30.09.2026 Rs. '000	30.09.2025 Rs. '000	30.09.2026 Rs. '000	30.09.2025 Rs. '000
Cash Flows from/(Used in) Operating Activities				
Profit before Taxation	**11,318,905**	9,352,607	**11,961,666**	9,391,623
Adjustments for				
Depreciation of Property, Plant and Equipment	**643,899**	546,971	**668,417**	550,567
Amortisation of Intangible Assets	**19,125**	8,908	**20,099**	8,908
Impairment Charges/(Reversals) excluding Recoveries from Written-off Exposures	**1,306,264**	598,782	**1,910,097**	602,704
Fair value (gains)/losses on Financial Investments	**(889)**	(7,358)	**(889)**	(7,358)
Net Exchange (Gain)/Loss on of USD Borrowing (Post Hedge)	**15,955**	-	**15,955**	-
Loss/(Profit) on Disposal of Property, Plant and Equipment	**(16,739)**	(75,841)	**(16,749)**	(75,942)
Provision/(Reversal) for Defined Benefit Plans	**73,312**	60,781	**81,312**	60,781
Foreign Currency Exchange (Gain)/Losses	**-**	-	**(4,113)**	(440)
Dividend Received	**(1,192)**	(4,084)	**(1,192)**	(4,084)
Operating Profit before Changes in Operating Assets and Liabilities	**13,358,640**	10,480,766	**14,634,603**	10,526,759
(Increase)/Decrease in Operating Assets				
(Increase)/Decrease in Financial Assets at Amortised Cost - Loans and Receivables	**(45,613,118)**	(55,246,862)	**(45,851,428)**	(55,532,254)
(Increase)/Decrease in Other Financial Assets	**(8,713,460)**	840,300	**(7,622,878)**	849,987
(Increase)/Decrease in Other Non Financial Assets	**(173,573)**	(309,469)	**(126,606)**	(300,933)
	(54,500,151)	(54,716,031)	**(53,600,912)**	(54,983,200)
Increase/(Decrease) in Operating Liabilities				
Increase/(Decrease) in Financial Liabilities at Amortised Cost - Due to Depositors	**25,599,889**	13,378,866	**23,892,537**	13,558,934
Increase/(Decrease) in Other Financial Liabilities	**(633,243)**	1,054,293	**(578,414)**	1,082,171
Increase/(Decrease) in Other Non Financial Liabilities	**143,410**	(211,063)	**(374,091)**	(185,024)
	25,110,056	14,222,096	**22,940,032**	14,456,081
Cash Generated from Operations	**(16,031,455)**	(30,013,169)	**(16,026,277)**	(30,000,360)
Retirement Benefit Liabilities Paid	**(89,808)**	(60,264)	**(92,075)**	(60,264)
Income Tax Paid	**(5,062,007)**	(3,167,417)	**(5,211,024)**	(3,179,293)
Net Cash from/(Used in) Operating Activities	**(21,183,270)**	(33,240,850)	**(21,329,376)**	(33,239,917)
Cash Flows from/(Used in) Investing Activities				
Acquisition of Property, Plant and Equipment	**(723,889)**	(663,338)	**(740,522)**	(665,317)
Acquisition of Intangible Assets	**(161,635)**	(25,141)	**(161,635)**	(25,141)
Proceeds from Sale of Property, Plant and Equipment	**29,396**	70,701	**29,463**	70,808
Sale/(Purchase) of Financial Investments - Held for Trading	**2,796,009**	(224,058)	**2,796,009**	(224,058)
Dividend Received	**1,192**	4,084	**1,192**	4,084
Net Cash Flows from/(Used in) Investing Activities	**1,941,073**	(837,752)	**1,924,507**	(839,624)
Cash Flows from/(Used in) Financing Activities				
Cash Flows from Debt Funding from Banks	**31,672,950**	50,703,421	**32,073,400**	50,703,421
Repayment of Debt Funding from Banks	**(32,716,800)**	(24,473,501)	**(32,716,800)**	(24,473,501)
Cash Flows from Debt Instruments Issued and Other Borrowed Funds	**19,950,414**	22,646,310	**19,950,414**	22,646,310
Repayment of Debt Instruments Issued and Other Borrowed Funds	**(4,083,712)**	(1,869,025)	**(4,083,712)**	(1,869,025)
Payment of Lease Liabilities/Advance Payment for Right-of-Use Assets	**(173,683)**	(169,818)	**(184,519)**	(169,818)
Payment to Acquire Non Controlling Interest	**(1,676,309)**	-	**(1,676,309)**	-
Dividends Paid	**(3,296,640)**	(2,354,743)	**(3,296,640)**	(2,354,743)
Net Cash Flows from/(Used in) Financing Activities	**9,676,220**	44,482,644	**10,065,834**	44,482,644
Net Increase/(Decrease) in Cash and Cash Equivalents	**(9,565,977)**	10,404,042	**(9,339,035)**	10,403,103
Addition on Merger with Subsidiary	**177,484**	-	**-**	**-**
Cash and Cash Equivalents at the Beginning of the Period	**17,342,684**	7,858,442	**17,707,162**	7,909,171
Cash and Cash Equivalents at the End of the Period	**7,954,191**	18,262,484	**8,368,127**	18,312,274
Cash and Cash Equivalents in the Cash Flow Statement				
Notes and Coins Held	**2,424,079**	2,450,631	**2,439,509**	2,486,215
Balances with Banks	**2,090,603**	1,912,591	**2,489,109**	1,926,797
Securities under Reverse Repurchase Agreements	**4,385,721**	14,888,340	**4,385,721**	14,888,340
Bank Overdrafts	**(946,212)**	(989,078)	**(946,212)**	(989,078)
Net Cash and Cash Equivalents	**7,954,191**	18,262,484	**8,368,127**	18,312,274

LB FINANCE PLC

FAIR VALUE MEASUREMENT HIERARCHY - COMPANY

As at 30 September 2026

	Financial Instruments Measurement Basis	*Fair Value Measurement Using*			Total Fair Value	Carrying Value
		Quoted Prices in Active Markets Level 1 Rs. '000	Significant Observable Inputs Level 2 Rs. '000	Significant Unobservable Inputs Level 3 Rs. '000	Rs. '000	Rs. '000
Financial Assets						
Cash and Cash Equivalents	Amortised Cost					
Notes and Coins Held		**2,424,079**	**-**	**-**	**2,424,079**	**2,424,079**
Balances with Banks		**2,090,603**	**-**	**-**	**2,090,603**	**2,090,603**
Securities under Reverse Repurchase Agreements		**-**	**4,385,721**	**-**	**4,385,721**	**4,385,721**
Financial Assets Recognised Through Profit or Loss	FVTPL	**25,385**	**1,429,806**	**-**	**1,455,191**	**1,455,191**
Derivative Financial Assets	FVTPL	**-**	**856,570**	**-**	**856,570**	**856,570**
Financial Assets at Amortised Cost - Loans and Receivables	Amortised Cost	**-**	**-**	**371,193,134**	**371,193,134**	**374,234,082**
Financial Assets Measured at Fair Value Through Other Comprehensive Income	FVOCI					
Quoted Equities		**117,234**	**-**	**-**	**117,234**	**117,234**
Unquoted Equities		**-**	**-**	**82,969**	**82,969**	**82,969**
Other Financial Assets	Amortised Cost	**294,794**	**50,278,872**	**-**	**50,573,666**	**50,572,958**
Investment Properties	FVTPL	**-**	**-**	**4,150**	**4,150**	**4,150**
		4,952,095	**56,950,969**	**371,280,253**	**433,183,317**	**436,223,557**
Financial Liabilities						
Due to Banks	Amortised Cost					
Bank Overdrafts		**946,212**	**-**	**-**	**946,212**	**946,212**
Debt Funding from Banks		**-**	**99,088,849**	**-**	**99,088,849**	**100,546,922**
Financial Liabilities at Amortised Cost - Due to Depositors	Amortised Cost	**-**	**-**	**212,273,908**	**212,273,908**	**212,722,623**
Debt Instruments Issued and Other Borrowed Funds	Amortised Cost	**-**	**60,124,998**	**-**	**60,124,998**	**62,457,175**
Other Financial Liabilities	Amortised Cost	**-**	**5,905,190**	**-**	**5,905,190**	**5,905,190**
		946,212	**165,119,037**	**212,273,908**	**378,339,157**	**382,578,122**

As at 31 March 2026 (Audited)

	Financial Instruments Measurement Basis	*Fair Value Measurement Using*			Total Fair Value	Carrying Value
		Quoted Prices in Active Markets Level 1 Rs. '000	Significant Observable Inputs Level 2 Rs. '000	Significant Unobservable Inputs Level 3 Rs. '000	Rs. '000	Rs. '000
Financial Assets						
Cash and Cash Equivalents	Amortised Cost					
Notes and Coins Held		2,463,356	-	-	2,463,356	2,463,356
Balances with Banks		3,657,441	-	-	3,657,441	3,657,441
Securities under Reverse Repurchase Agreements		-	12,598,119	-	12,598,119	12,598,119
Financial Assets Recognised Through Profit or Loss	FVTPL	24,497	4,225,814	-	4,250,311	4,250,311
Derivative Financial Assets	FVTPL	-	82,705	-	82,705	82,705
Financial Assets at Amortised Cost - Loans and Receivables	Amortised Cost	-	-	309,247,280	309,247,280	312,660,305
Financial Assets Measured at Fair Value Through Other Comprehensive Income	FVOCI					
Quoted Equities		123,263	-	-	123,263	123,263
Unquoted Equities		-	-	70,232	70,232	70,232
Other Financial Assets	Amortised Cost	18,201	40,524,861	-	40,543,062	40,543,044
Investment Properties	FVTPL	-	-	4,150	4,150	4,150
		6,286,758	57,431,499	309,321,662	373,039,919	376,452,926
Financial Liabilities						
Due to Banks	Amortised Cost					
Bank Overdrafts		1,376,232	-	-	1,376,232	1,376,232
Debt Funding from Banks		-	100,471,446	-	100,471,446	101,590,772
Financial Liabilities at Amortised Cost - Due to Depositors	Amortised Cost	-	-	173,432,460	173,432,460	173,329,148
Debt Instruments Issued and Other Borrowed Funds	Amortised Cost	-	45,370,179	-	45,370,179	45,400,377
Other Financial Liabilities	Amortised Cost	-	5,935,737	-	5,935,737	5,935,737
		1,376,232	151,777,362	173,432,460	326,586,054	327,632,266

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 30 September 2026

	Financial Instruments Measurement Basis	*Fair Value Measurement Using*			Total Fair Value	Carrying Value
		Quoted Prices in Active Markets Level 1 Rs. '000	Significant Observable Inputs Level 2 Rs. '000	Significant Unobservable Inputs Level 3 Rs. '000	Rs. '000	Rs. '000
Financial Assets						
Cash and Cash Equivalents	Amortised Cost					
Notes and Coins Held		**2,439,509**	**-**	**-**	**2,439,509**	**2,439,509**
Balances with Banks		**2,489,109**	**-**	**-**	**2,489,109**	**2,489,109**
Securities under Reverse Repurchase Agreements		**-**	**4,385,721**	**-**	**4,385,721**	**4,385,721**
Financial Assets Recognised Through Profit or Loss	FVTPL	**25,385**	**1,429,806**	**-**	**1,455,191**	**1,455,191**
Derivative Financial Assets	FVTPL	**-**	**856,570**	**-**	**856,570**	**856,570**
Financial Assets at Amortised Cost - Loans and Receivables	Amortised Cost	**-**	**-**	**373,878,293**	**373,878,293**	**376,919,241**
Financial Assets Measured at Fair Value Through Other Comprehensive Income	FVOCI					
Quoted Equities		**117,234**	**-**	**-**	**117,234**	**117,234**
Unquoted Equities		**-**	**-**	**82,969**	**82,969**	**82,969**
Other Financial Assets	Amortised Cost	**294,794**	**50,222,097**	**-**	**50,516,891**	**50,516,183**
Investment Properties	FVTPL	**-**	**-**	**4,150**	**4,150**	**4,150**
		5,366,031	**56,894,194**	**373,965,412**	**436,225,637**	**439,265,877**
Financial Liabilities						
Due to Banks	Amortised Cost					
Bank Overdrafts		**946,212**	**-**	**-**	**946,212**	**946,212**
Debt Funding from Banks		**-**	**99,943,886**	**-**	**99,943,886**	**101,411,852**
Financial Liabilities at Amortised Cost - Due to Depositors	Amortised Cost	**-**	**-**	**213,003,522**	**213,003,522**	**213,452,237**
Debt Instruments Issued and Other Borrowed Funds	Amortised Cost	**-**	**60,124,998**	**-**	**60,124,998**	**62,457,175**
Other Financial Liabilities	Amortised Cost	**-**	**5,908,626**	**-**	**5,908,626**	**5,908,626**
		946,212	**165,977,510**	**213,003,522**	**379,927,244**	**384,176,102**

As at 31 March 2026 (Audited)

	Financial Instruments Measurement Basis	*Fair Value Measurement Using*			Total Fair Value	Carrying Value
		Quoted Prices in Active Markets Level 1 Rs. '000	Significant Observable Inputs Level 2 Rs. '000	Significant Unobservable Inputs Level 3 Rs. '000	Rs. '000	Rs. '000
Financial Assets						
Cash and Cash Equivalents	Amortised Cost					
Notes and Coins Held		2,525,728	-	-	2,525,728	2,525,728
Balances with Banks		3,984,563	-	-	3,984,563	3,984,563
Securities under Reverse Repurchase Agreements		-	12,598,119	-	12,598,119	12,598,119
Financial Assets Recognised Through Profit or Loss	FVTPL	24,497	4,225,814	-	4,250,311	4,250,311
Derivative Financial Assets	FVTPL	-	82,705	-	82,705	82,705
Financial Assets at Amortised Cost - Loans and Receivables	Amortised Cost	-	-	329,628,542	329,628,542	332,998,816
Financial Assets Measured at Fair Value Through Other Comprehensive Income	FVOCI					
Quoted Equities		123,263	-	-	123,263	123,263
Unquoted Equities		-	-	82,970	82,970	82,970
Other Financial Assets	Amortised Cost	23,717	42,337,110	-	42,360,827	42,360,809
Investment Properties	FVTPL	-	-	4,150	4,150	4,150
		6,681,768	59,243,748	329,715,662	395,641,178	399,011,434
Financial Liabilities						
Due to Banks	Amortised Cost					
Bank Overdrafts		1,401,248	-	-	1,401,248	1,401,248
Debt Funding from Banks		-	100,897,060	-	100,897,060	102,055,252
Financial Liabilities at Amortised Cost - Due to Depositors	Amortised Cost	-	-	190,041,978	190,041,978	189,559,700
Debt Instruments Issued and Other Borrowed Funds	Amortised Cost	-	45,370,179	-	45,370,179	45,400,377
Other Financial Liabilities	Amortised Cost	-	6,245,743	-	6,245,743	6,245,743
		1,401,248	152,512,982	190,041,978	343,956,208	344,662,320

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 Operations		Total	
	30.09.2026 Rs. '000	30.09.2025 Rs.('000)	30.09.2026 Rs. '000	30.09.2025 Rs.('000)	30.09.2026 Rs. '000	30.09.2025 Rs.('000)	30.09.2026 Rs. '000	30.09.2025 Rs.('000)	30.09.2026 Rs. '000	30.09.2025 Rs. '000
Interest Income	**8,496,914**	4,858,929	**27,872,522**	17,812,012	**2,085,460**	966,606	**327,282**	226,022	**38,782,178**	23,863,569
Less: Interest Expenses	**2,604,300**	1,473,120	**14,059,911**	7,491,688	**1,554,373**	479,218	**92,169**	61,174	**18,310,753**	9,505,200
Net Interest Income	**5,892,614**	3,385,809	**13,812,611**	10,320,324	**531,087**	487,388	**235,113**	164,848	**20,471,425**	14,358,369
Fee and Commission Income	**496,902**	270,548	**2,547,052**	2,996,894	**72,211**	10,476	**63,700**	36,794	**3,179,865**	3,314,712
Net Trading Income and Other Operating Income	**83,633**	2,968	**661**	809	**222,055**	148,543	**4,113**	540	**310,462**	152,860
Total Operating Income	**6,473,149**	3,659,325	**16,360,324**	13,318,027	**825,353**	646,407	**302,926**	202,182	**23,961,752**	17,825,941
Less : Impairment Charges/(Reversals)	**1,045,595**	(193,127)	**690,008**	626,027	**576**	1,153	**9,084**	3,922	**1,745,263**	437,975
Net Operating Income	**5,427,554**	3,852,452	**15,670,316**	12,692,000	**824,777**	645,254	**293,842**	198,261	**22,216,489**	17,387,966
Less: Operating Expenses	**1,197,736**	854,901	**5,037,470**	3,961,127	**53,021**	33,521	**170,126**	139,218	**6,458,353**	4,988,767
Less: Depreciation and Amortisation	**110,593**	80,472	**567,220**	472,952	**6,649**	2,455	**4,054**	3,596	**688,516**	559,475
Operating Profit before Taxes	**4,119,225**	2,917,079	**10,065,626**	8,257,921	**765,107**	609,278	**119,662**	55,446	**15,069,620**	11,839,724
Less: Taxes	**2,062,335**	1,481,307	**5,147,332**	4,193,412	**403,358**	309,395	**30,814**	16,430	**7,643,839**	6,000,544
Profit for the Period	**2,056,890**	1,435,772	**4,918,294**	4,064,509	**361,749**	299,883	**88,848**	39,016	**7,425,781**	5,839,180
Non-Controlling Interest									**86,890**	-
Profit Attributable to Equity Holders of the Company									**7,338,891**	5,839,180
Profit for the Period									**7,425,781**	5,839,180
Segmental Assets	**63,901,722**	38,035,631	**327,990,621**	223,890,857	**66,279,020**	44,195,506	**3,181,227**	1,931,554	**461,352,590**	308,053,548
Elimination	**-**	-	**-**	-	**(812,298)**	(558,313)	**-**	-	**(812,298)**	(558,313)
Total Segmental Assets	**63,901,722**	38,035,631	**327,990,621**	223,890,857	**65,466,722**	43,637,193	**3,181,227**	1,931,554	**460,540,292**	307,495,235
Segmental Liabilities	**54,390,219**	31,424,674	**279,072,704**	184,976,491	**55,229,138**	34,958,986	**1,777,306**	1,028,987	**390,469,367**	252,389,138
Elimination	**-**	-	**-**	-	-	-	**(56,776)**	(37,151)	**(56,776)**	(37,151)
Total Segmental Liabilities	**54,390,219**	31,424,674	**279,072,704**	184,976,491	**55,229,138**	34,958,986	**1,720,530**	991,836	**390,412,591**	252,351,987

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 30 September 2026 or 2025.

LB FINANCE PLC

ADDITIONAL NOTES

Twenty largest shareholders as at 30 September 2026

	Name of the Shareholder		No. of Shares	(%)
1	Vallibel One PLC		286,729,600	51.751
2	Royal Ceramics Lanka PLC	125,708,928	144,492,928	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		10,655,496	1.923
5	Hatton National Bank PLC - Capital Alliance Quantitative Equity Fund		5,289,405	0.955
6	Commercial Bank of Ceylon PLC/ K.R.E.M.D.M.B. Jayasundara		5,000,000	0.902
7	Mr. K.D.A. Perera		4,289,735	0.774
8	Mr. W.G.D.C. Ranaweera		3,125,002	0.564
9	Mr. N. Udage		2,861,235	0.516
10	J.B. Cocoshell (Pvt) Ltd		2,612,962	0.472
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		2,178,065	0.393
14	Hatton National Bank PLC/JN Lanka Holdings Company (Pvt) Ltd		1,532,564	0.277
15	Rosewood (Pvt) Limited-Account No.1		1,366,113	0.247
16	Mr. M. Keil		1,365,000	0.246
17	Mr. A.A. Page (Deceased)		1,259,200	0.227
18	DFCC Bank PLC A/C No.02		1,207,505	0.218
19	Mr. M.A.T. Raaymakers		1,125,126	0.203
20	Sri Lanka Insurance Corporation Life Ltd Participating Portfolio A/C 01		1,094,254	0.197
			496,454,690	89.604
	Others		57,602,446	10.396
	Total		**554,057,136**	**100.000**

Directors' and Chief Executive Officer's holding in shares as at 30 September 2026

Name of the Director	No. of Shares	(%)
Mr. G A R D Prasanna	-	-
Mr. N Udage	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	-	-

Public Shareholding

Public Holding percentage as at 30 September 2026 being 21.44% comprising of 7,824 shareholders.

The Float adjusted market capitalisation as at 30 September 2026 – Rs.18,055,922,528.00

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.

EXPLANATORY NOTES

01. Basis of Preparation

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 comply 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. Interim Financial Reporting

These Interim Financial Statements have been prepared in compliance with the requirements of Sri Lanka Accounting Standard – LKAS 34 Interim Financial Reporting.

03. Change in Accounting Policy

Except for the change described below, the accounting policies adopted in preparing these Interim Financial Statements are consistent with those followed in the Annual Audited Financial Statements for the year ended 31 March 2026.

During the current financial period, the Group and the Company changed the accounting policy for the subsequent measurement of freehold land and buildings from the cost model to the revaluation model under Sri Lanka Accounting Standard – LKAS 16 Property, Plant and Equipment as Management considers that the revaluation model provides reliable and more relevant information on their current values.

Accordingly, freehold land and buildings were revalued based on valuations resulting in an increase in Property, Plant and Equipment of Rs. 5,808 Mn and after recognising the related deferred tax liability of Rs. 1,742 Mn, a net increase in the revaluation reserve of Rs. 4,066 Mn.

In accordance with Sri Lanka Accounting Standard – LKAS 8 Accounting Policies, Changes in Accounting Estimates and Errors, the initial application of the revaluation model has been accounted for as a revaluation under LKAS 16 in the current period rather than as a retrospective change in accounting policy. Accordingly, comparative information has not been restated.

04. Group Composition

The Consolidated Financial Statements comprise LB Finance PLC (Parent Company), LB Microfinance Myanmar Company Limited (Subsidiary) and LB Finance Philippines Inc. (Subsidiary). Associated Motor Finance Company PLC, which was a subsidiary of the Company as at 31 March 2026, was amalgamated with LB Finance PLC with effect from 31 July 2026. The Company's parent undertaking and ultimate parent undertaking is Vallibel One PLC, which is incorporated in Sri Lanka. The Company's ultimate controlling party is Mr. Dhammika Perera.

05. Amalgamation of Associated Motor Finance Company PLC with LB Finance PLC

Associated Motor Finance Company PLC (AMF), a subsidiary of LB Finance PLC was amalgamated with and into LB Finance PLC with effect from 31 July 2026, in accordance with the provisions of the Companies Act No. 07 of 2007 and applicable regulatory requirements. Following the amalgamation, LB Finance PLC continues as the surviving legal entity and the operations, assets and liabilities of AMF have been incorporated into those of the Company.

The amalgamation has been accounted for using merger accounting, whereby the assets and liabilities of AMF have been recognised at their existing carrying amounts. The goodwill of Rs. 952 Mn previously recognised in the Consolidated Financial Statements in relation to the acquisition of AMF has been recognised in the Company's Financial Statements upon amalgamation. The goodwill will continue to be subject to impairment testing in accordance with Sri Lanka Accounting Standard – LKAS 36 Impairment of Assets.

The results of AMF have been incorporated into the financial results of the Company from the effective date of the amalgamation.

06. Incorporation of LB Finance Philippines Inc.

During the period, the Company completed the incorporation of LB Finance Philippines Inc., a fully owned subsidiary in the Republic of the Philippines as part of the Group's expansion into the Philippine financial services market. The Certificate of Incorporation and Authority to operate as a Finance Company, dated 01 September 2026, was received by the Company on 17 September 2026.

Accordingly, the USD 650,000 previously classified as Advance Investment in Philippines in connection with the proposed investment has been reclassified to Investment in Subsidiary upon incorporation. LB Finance Philippines Inc. has been included as a subsidiary of the Group from the date control was established.

07. Events after the Reporting Period

There have been no material events occurring after the reporting date that require adjustments to or disclosure in the Financial Statements.

LB FINANCE PLC

NOTES TO THE INTERIM FINANCIAL STATEMENTS

INFORMATION ON SHARES

		For the Quarter ended	
Share Price		**30.09.2026**	**30.09.2025**
Highest	Rs.	172.50	159.00
Lowest	Rs.	151.50	123.00
Last Traded	Rs.	152.00	151.50
Number of Ordinary Shares Issued		554,057,136	554,057,136

	As at	
Ratios	**30.09.2026**	**30.09.2025**
Debt Equity Ratio - No of Times	5.42	4.40
Quick Asset Ratio - No of Times	0.57	0.63
Interest Cover - No of Times	1.64	1.99

SELECTED PERFORMANCE INDICATORS

	As at	
	30.09.2026	**30.09.2025**
Capital Adequacy		
Core Capital to Risk Weighted Asset Ratio (Minimum 10%)	17.07%	22.74%
Total Capital to Risk Weighted Asset Ratio (Minimum 14%)	17.57%	23.66%
Capital Funds to Total Deposit Liabilities Ratio (Minimum 10%)	32.66%	36.06%
Profitability		
Return on Average Shareholders' Funds (After Tax) - Annualized	21.44%	21.88%
Return on Average Assets (After Tax) - Annualized	3.29%	4.24%
Asset Quality*		
Gross Non-Performing Accommodations Ratio	2.77%	1.55%
Net Non-Performing Accommodations Ratio	-0.27%	-1.36%
Liquidity (Rs. Mn)		
Required Minimum Amount of Liquid Assets	26,419	15,963
Available Amount of Liquid Assets	37,250	37,511
Required Minimum Amount of Government Securities	12,404	9,785
Available Amount of Government Securities	12,935	23,877

*The increase in the Gross and Net Non-Performing Accommodations Ratios compared to the previous period is mainly attributable to the amalgamation of Associated Motor Finance Company PLC (AMF) with the Company and the resulting consolidation of its loan portfolio.

Corporate Information

NAME OF COMPANY

L B Finance PLC

LEGAL FORM

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.

A Licensed Finance Company under the Finance Business Act No. 42 of 2011.

A registered Financed Leasing Establishment in terms of Finance Leasing Act No. 56 of 2000.

STOCK EXCHANGE LISTING

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.

DATE OF INCORPORATION

30th May 1971

COMPANY REGISTRATION NUMBER

PQ 156

TAX PAYER IDENTIFICATION NUMBER

104033431

VAT REGISTRATION NUMBER

104033431 7000

CENTRAL BANK REGISTRATION NUMBER

RFC 1003

CREDIT RATING

The Company has been assigned A-(lka) Stable outlook by Fitch Ratings Lanka Limited and A+ with a Stable outlook by Lanka Rating Agency Limited (LRA) respectively.

PRINCIPAL ACTIVITIES

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.

Principal Activities of the Company's Subsidiaries

LB Microfinance Myanmar Company Limited – Engages in microfinance lending and maintaining savings products aligned with regulatory requirements in Myanmar.

LB Finance Philippines Inc. – Engages in microfinance lending and the provision of business loans and vehicle loan facilities in the Philippines.

REGISTERED OFFICE

No. 275/75, Prof. Stanley Wijesundara Mawatha, Colombo 07.
Tel: 011- 2 200 000 Fax: 011-5 345 327

CORPORATE OFFICE

No. 20, Dharmapala Mawatha, Colombo 03.
Tel: 011-2 155 000 Fax: 011-2 575 098

OUTLETS

Branches - 234

WEBSITE

www.lbfinance.com

FINANCIAL YEAR END

31 March

BOARD OF DIRECTORS AND BOARD APPOINTED COMMITTEES

Board of Directors

Mr. G A R D Prasanna
(Chairman)

Mr. Ashane Jayasekara
(Independent Non-Executive Director/ Senior Director)

Mr. Niroshan Udage
(Managing Director)

Mr. B D A Perera
(Executive Director)

Mr. Ravindra Yatawara
(Executive Director)

Mr. Ravindra Dhammika Tissera
(Executive Director)

Mrs. Yogadinusha Bhaskaran
(Non-Executive Director)

Mrs. Ashwini Natesan
(Independent Non-Executive Director)

Mr. Dharmadasa Rangalle
(Non-Executive Director)

Mr. P B Talwatte
(Non-Executive Director)

Mr. P D Hennayake
(Independent Non-Executive Director)

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

Company Secretary

Mrs. Deborah Corera

Board Audit Committee

Mr. Ashane Jayasekara (Chairman)

Mrs. Yogadinusha Bhaskaran

Mrs. Ashwini Natesan

Board Human Resource and Remuneration Committee

Mr. Ashane Jayasekara (Chairman)

Mr. G A R D Prasanna

Mr. P D Hennayake

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

Mr. P D Hennayake

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 Udage

Mr. B D A Perera

Mr. Ravindra Yatawara

Mrs. Daw Khin Than Win

Mr. U Kyaw Kyaw

LB Finance Philippines Inc.

(Company incorporated in the Republic of the Philippines)

Company Registration Number of Subsidiary

2026080265176-07

Registered Office of Subsidiary

Penthouse, PNB Center, Ayala Avenue, PNB Makati Center, Makati City 1209.

Board of Directors of Subsidiary

Mr. Niroshan Udage

Mr. G A R D Prasanna

Mr. Ravindra Dhammika Tissera

Prof. Thirimadura Nandika Kasun De Zoysa

Mr. Rajiva Lalindra Witharana

Mr. Ismael Espartero Dael

LB FINANCE