


ABANS FINANCE PLC

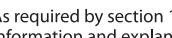
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME


STATEMENT OF FINANCIAL POSITION

SELECTED KEY PERFORMANCE INDICATORS

[illegible]

<div data-bbox="31 1540 149 1613">  </div> <div data-bbox="159 1597 403 1667"> <p>KPMG (Chartered Accountants) 32A, Sir Mohamed Macan Markar Mawatha, P.O. Box 186, Colombo 00300, Sri Lanka.</p> </div> <div data-bbox="403 1597 757 1651"> <p>Tel: +94 - 11 542 6426 Fax: +94 - 11 244 5872 Internet: +94 - 11 244 6058 www.kpmg.com/lk</p> </div>	<div data-bbox="777 1540 1228 1556"> <p>Risk Description</p> </div> <div data-bbox="777 1559 1228 1575"> <p>Allowances for Expected Credit losses - loans and advances and finance lease receivable Refer to note 19 & 20 to these Financial Statements</p> </div> <div data-bbox="777 1597 1228 1661"> <p>As at 31 March 2025, 82% of its total assets of the Company consisted of loans and advances and finance lease receivables amounting to Rs. 11 Bn. Higher degree of complexity and judgement are involved in estimating Expected Credit loss (ECL) amounting to Rs. 1.3 Bn as at the reporting date.</p> </div> <div data-bbox="777 1673 1228 1765"> <p>Allowance for expected credit losses is a key audit matter due to the significance of the loans and receivables and finance lease receivable balances to the financial statements and the inherent complexity of the Company's ECL models used to measure ECL allowances. These models are reliant on data and a number of estimates including the impact of multiple economic scenarios and other assumptions such as defining a significant increase in credit risk (SICR).</p> </div> <div data-bbox="777 1778 1228 1898"> <p>SLFRS 9 Financial Instruments requires the Company to measure ECLs on a forward-looking basis reflecting a range of economic conditions. Post-model adjustments are made by the Company to address known ECL model limitations or emerging trends in the loan and lease receivable portfolios. Management exercise significant judgement when evaluating the economic scenarios used and the judgmental post model adjustments. The Company's criteria selected to identify a SICR are key areas of judgement within the Company's ECL methodology as these criteria determine if a forward-looking 12 month or lifetime allowance is recorded.</p> </div> <div data-bbox="777 1901 1228 1977"> <p>Additional subjectivity and judgement have been introduced into the Company's measurement of ECL due to the heightened uncertainty associated with the impact of the economic outlook to the Company's customers, increasing our audit effort thereon. The disclosures regarding the Company's application of SLFRS 9 are key to explaining the key judgements and material inputs to the SLFRS 9 ECL results.</p> </div>	<div data-bbox="1266 1540 1934 1556"> <p>Our response</p> </div> <div data-bbox="1266 1559 1934 1575"> <p>Our audit procedures included</p> </div> <div data-bbox="1266 1588 1934 1974"> <ul style="list-style-type: none"> Understanding and assessing the design and implementation and operating effectiveness of management key internal controls over the approval, recording and monitoring of loans and advances and finance lease receivables, and the measurement of provisions for impairment. Assessing the reliability of the expected credit loss model used by management in determining loss allowances, including assessing the appropriateness of the key parameters and assumptions in the expected credit loss model, including the identification of loss stages, probability of default, loss given default exposure at default, discount rate, adjustments for forward looking information and other management adjustments and assessing the reasonableness of key management judgement. Evaluating the model methodology and key assumptions by testing the completeness and accuracy of key inputs into models and assessed the appropriateness of other assumptions. We substantially tested the completeness and accuracy of key inputs into models and assessed the appropriateness of assumptions, particularly in light of extreme volatility in economic scenarios caused by the current economic uncertainty and government responses. Recalculating the amount of credit loss allowance for loans and advances and finance lease receivables to verify the calculation accuracy of the credit loss allowance. We have involved our FRM specialist to assess the reasonability of the adjustments made by the Company to the forward looking macro-economic factors and assumptions used in the ECL model. We involved our FRM specialist to assess the logic and compilation of the overdue information of loans and advances, finance lease receivables and hire purchase receivables. Assessing the adequacy of the appropriateness of related disclosures in the financial statements using our understanding obtained from our testing and against the requirements of Sri Lanka Accounting Standards </div>
<p>INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF ABANS FINANCE PLC</p>		
<p>Report on the Audit of the Financial statements</p> <p>Opinion</p>		
<p>We have audited the financial statements of Abans Finance PLC ("the Company"), which comprise the statement of financial position as at 31 March 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policies and other explanatory information.</p>		<div data-bbox="1266 1812 1934 1828"> <p>We worked with our internal IT specialists to perform audit procedures to test the technology control environment for key IT applications (systems) used in processing significant transactions and recording balances in the general ledger. We also tested automated controls embedded within these systems which link the technology-enabled business processes.</p> </div>
<p>In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 March 2025, and of its financial performance and its cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.</p>	<div data-bbox="777 1892 1228 1907"> <p>IT systems and controls over financial reporting</p> </div> <div data-bbox="777 1914 1228 1974"> <p>The Company's businesses utilize many complex, interdependent Information Technology (IT) systems to process and record a high volume of transactions. The controls over access and changes to IT systems are critical to the recording of financial information and the preparation of financial statements which provides a true and fair view of the Company's financial position and performance.</p> </div> <div data-bbox="777 1983 1228 1999"> <p>The IT systems and controls, as they impact the recording and reporting of financial transactions, is a key audit matter as our audit approach could significantly differ depending on the effective operation of the Company's IT controls.</p> </div>	<div data-bbox="1266 1892 1934 1907"> <p>Our further audit procedures included:</p> </div> <div data-bbox="1266 1914 1934 1974"> <ul style="list-style-type: none"> Assessing the design, implementation, and operating effectiveness of key internal controls over the information technology in relation to financial accounting and reporting systems, including system access and system change management, monitor system integrity, program development and computer operations. </div>
<p>Basis for Opinion</p>		
<p>We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics for professional Accountants issued by CA Sri Lanka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.</p>		
<p>Key Audit Matters</p> <p>Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.</p>	<ul style="list-style-type: none"> Examining the framework of governance over the Company's IT organization and the controls over program development and changes, access to programs and data and IT operations, including compensating controls when required. Evaluating the design, implementation and operating effectiveness of the significant accounts related to IT process controls by assessing the operating effectiveness of IT application controls by assessing the operating effectiveness of certain automated controls and system calculations which are relevant to the company's compliance activities and assessing the consistency of data transmission and data migration. Assessing the availability and stability of key operating systems, taking into consideration the rapid development of business types and transactions volumes as well as IT projects that have a significant impact on business continuity. On sample basis, re-performed selected automated computations and compared our results with those from the system and the general Ledger. On sample basis, testing the access rights given to staff by checking them to approved records and inspecting the reports over the granting and removal of access rights Testing preventative controls designed to enforce segregation of duties between users within particular systems. 	

<p>Other matter</p> <p>The financial statements of the Company as at and for the year ended 31 March 2024 were audited by another auditor who expressed an unmodified opinion on those statements on 12 June 2024.</p> <p>Other Information</p> <p>Management is responsible for the other information. The other information comprises the information included in the Annual report but does not include the financial statements and our auditors' report thereon. The Annual report is expected to be made available to us after the date of this auditors' report.</p> <p>Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.</p> <p>In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.</p> <p>When we read the Annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.</p> <p>Responsibilities of Management and Those Charged with Governance for the Financial Statements</p> <p>Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Sri Lanka Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.</p> <p>In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.</p> <p>Those charged with governance are responsible for overseeing the Company's financial reporting process.</p> <p>Auditor's Responsibilities for the Audit of the Financial Statements</p>	<p>Report on Other Legal and Regulatory Requirements</p> <p>As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as appears from our examination, proper accounting records have been kept by the Company.</p> <p>CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 3707.</p>  <p>CHARTERED ACCOUNTANTS Colombo, Sri Lanka 05 June 2025</p>
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<p>Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SLAuSs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.</p> <p>As part of an audit in accordance with SLAuSs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:</p> <ul style="list-style-type: none"> Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. <p>We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.</p> <p>We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.</p> <p>From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.</p>	<div> <div> <div>Abans Finance PLC,</div> <div>No. 456, R. A. De Mel Mawatha,</div> <div>Colombo 03.</div> <div>Tel: 011 2208888, Fax: 011 2375517</div> </div> <div> <div>Licensed Finance Company by the Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011</div> <div>  </div> </div> </div>
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අධ්‍යාපන ප්‍රතිපත්ති පිළිබඳව

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මෙම මූල්‍ය ප්‍රකාශය 2007 අංක 07 දරණ සමාගම් පනතේ විධිවිධාන අනුව පිළියෙල කරන ලදී.

B.G.P සමන්ත (අත්සන් කළේ)
ප්‍රධාන මූල්‍ය නිලධාරී



මෙම මූල්‍ය ප්‍රකාශන පිළියෙල කිරීම හා ඉදිරිපත් කිරීම සම්බන්ධයෙන් සමාගමේ අධ්‍යක්ෂ මණ්ඩලය වගකීමට බැඳේ. අධ්‍යක්ෂ මණ්ඩලය වෙනුවෙන් අත්සන් කළේ

K.J.C පෙරේරා (අත්සන් කළේ)
අධ්‍යක්ෂ

2025 මැයි 27, කොළඹ දි

 <p>KPMG (Chartered Accountants) 32A, Sir Mohamed Macan Markar Mawatha, P. O. Box 186, Colombo 00300, Sri Lanka.</p>	<table> <tr> <td>Tel:</td><td>+94 - 11 542 6426</td></tr> <tr> <td>Fax:</td><td>+94 - 11 244 5872</td></tr> <tr> <td>Internet</td><td>+94 - 11 244 6058 www.kpmg.com/lk</td></tr> </table>	Tel:	+94 - 11 542 6426	Fax:	+94 - 11 244 5872	Internet	+94 - 11 244 6058 www.kpmg.com/lk
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<p>In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 March 2025, and of its financial performance and its cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.</p>							
<p>Basis for opinion</p>							
<p>We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Company in accordance with the Code of Ethics for professional Accountants issued by CA Sri Lanka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.</p>							
<p>Key audit matters</p>							
<p>Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.</p>							

Risk Description	Our response
<p>Allowances for Expected Credit losses - loans and advances and finance lease receivable Refer to note 19 & 20 to these Financial Statements</p> <p>As at 31 March 2025, 82% of its total assets of the Company consisted of loans and advances and finance lease receivables amounting to Rs. 11 Bn. Higher degree of complexity and judgement are involved in estimating Expected Credit loss (ECL) amounting to Rs. 1.3 Bn as at the reporting date.</p> <p>Allowance for expected credit losses is a key audit matter due to the significance of the loans and receivables and finance lease receivable balances to the financial statements and the inherent complexity of the Company's ECL models used to measure ECL allowances. These models are reliant on data and a number of estimates including the impact of multiple economic scenarios and other assumptions such as defining a significant increase in credit risk (SICR).</p> <p>SLFRS 9 Financial Instruments requires the Company to measure ECLs on a forward-looking basis reflecting a range of economic conditions. Post-model adjustments are made by the Company to address known ECL model limitations or emerging trends in the loan and lease receivable portfolios. Management exercise significant judgement when evaluating the economic scenarios used and the judgemental post model adjustments. The Company's criteria selected to identify a SICR are key areas of judgement within the Company's ECL methodology as these criteria determine if a forward-looking 12 month or lifetime allowance is recorded.</p> <p>Additional subjectivity and judgement have been introduced into the Company's measurement of ECL due to the heightened economic uncertainty associated with the impact of the economic outlook to the Company's customers, increasing our audit effort thereon. The disclosures regarding the Company's application of SLFRS 9 are key to explaining the key judgements and material inputs to the SLFRS 9 ECL results.</p>	<p>Our audit procedures included</p> <ul style="list-style-type: none"> Understanding and assessing the design and implementation and operating effectiveness of management key internal controls over the approval, recording and monitoring of loans and advances and finance lease receivables, and the measurement of provisions for impairment. Assessing the reliability of the expected credit loss model used by management in determining loss allowances, including assessing the appropriateness of the key parameters and assumptions in the expected credit loss model, including the identification of loss stages, probability of default, loss given default exposure at default, discount rate, adjustments for forward looking information and other management adjustments and assessing the reasonableness of key management judgement. Evaluating the model methodology and key assumptions by testing the completeness and accuracy of key inputs into models and assessed the appropriateness of other assumptions. We substantially tested the completeness and accuracy of key inputs into models and assessed the appropriateness of assumptions, particularly in light of extreme volatility in economic scenarios caused by the current economic uncertainty and government responses. Recalculating the amount of credit loss allowance for loans and advances and finance lease receivables to verify the calculation accuracy of the credit loss allowance. We have involved our FRM specialist to assess the reasonability of the adjustments made by the Company to the forward looking macro-economic factors and assumptions used in the ECL model. We involved our FRM specialist to assess the logic and compilation of the overdue information of loans and advances, finance lease receivables and hire purchase receivables. Assessing the adequacy of the appropriateness of related disclosures in the financial statements using our understanding obtained from our testing and against the requirements of Sri Lanka Accounting Standards
<p>IT systems and controls over financial reporting</p> <p>The Company's businesses utilize many complex, interdependent Information Technology (IT) systems to process and record a high volume of transactions. The controls over access and changes to IT systems are critical to the recording of financial information and the preparation of financial statements which provides a true and fair view of the Company's financial position and performance.</p> <p>The IT systems and controls, as they impact the recording and reporting of financial transactions, is a key audit matter as our audit approach could significantly differ depending on the effective operation of the Company's IT controls.</p>	<p>We worked with our internal IT specialists to perform audit procedures to test the technology control environment for key IT applications (systems) used in processing significant transactions and recording balances in the general ledger. We also tested automated controls embedded within these systems which link the technology-enabled business processes.</p> <p>Our further audit procedures included:</p> <ul style="list-style-type: none"> Assessing the design, implementation, and operating effectiveness of key internal controls over the information technology in relation to financial accounting and reporting systems, including system access and system change management, monitor system integrity, program development and computer operations. Examining the framework of governance over the Company's IT organization and the controls over program development and changes, access to programs and data and IT operations, including compensating controls when required. Evaluating the design, implementation and operating effectiveness of the significant accounts related to IT process controls by assessing the operating effectiveness of certain automated controls and system calculations which are relevant to the company's compliance activities and assessing the consistency of data transmission and data migration. Assessing the availability and stability of key operating systems, taking into consideration the rapid development of business types and transactions volumes as well as IT projects that have a significant impact on business continuity. On sample basis, re-performed selected automated computations and compared our results with those from the system and the general Ledger. On sample basis, testing the access rights given to staff by checking them to approved records and inspecting the reports over the granting and removal of access rights Testing preventative controls designed to enforce segregation of duties between users within particular systems.

<p>Other matter</p> <p>The financial statements of the Company as at and for the year ended 31 March 2024 were audited by another auditor who expressed an unmodified opinion on those statements on 12 June 2024.</p> <p>Other Information</p> <p>Management is responsible for the other information. The other information comprises the information included in the Annual report but does not include the financial statements and our auditors' report thereon. The Annual report is expected to be made available to us after the date of this auditors' report.</p> <p>Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon.</p> <p>In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.</p> <p>When we read the Annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.</p> <p>Responsibilities of Management and Those Charged with Governance for the Financial Statements</p> <p>Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Sri Lanka Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.</p> <p>In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.</p> <p>Those charged with governance are responsible for overseeing the Company's financial reporting process.</p> <p>Auditor's Responsibilities for the Audit of the Financial Statements</p> <p>Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SLAuSs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.</p> <p>As part of an audit in accordance with SLAuSs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:</p> <ul style="list-style-type: none"> Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. <p>We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.</p> <p>From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.</p>	<p>Report on Other Legal and Regulatory Requirements</p> <p>As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as appears from our examination, proper accounting records have been kept by the Company.</p> <p>CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 3707.</p> <div>  <p>CHARTERED ACCOUNTANTS Colombo, Sri Lanka 05 June 2025</p> </div>
	<div>  <p>Abans FINANCE</p> </div> <div> <p>Abans Finance PLC,</p> <p>No. 456, R. A. De Mel Mawatha,</p> <p>Colombo 03.</p> <p>Tel: 011 2208888, Fax: 011 2375517</p> <p>Licensed Finance Company by the Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011</p> </div>

2025 மார்ச் 31 தில் முடிவடைந்த காலப்பகுதிக்கான முக்கிய நிதியியல் தரவுகள் (கணக்காய்வு செய்யப்பட்டது).

தேரிவு செய்யப்பட்ட செயற்பாட்டு குறிகாட்டிகள்					
மாந்ர் 31ஆம் திகதியில் உள்ளவாறான		2025		2024	
ஒழுங்குமுறைப்படுத்தல் மூலதனப் போதுமை (%) குடுக்கு 1 மூலதன போதுமை விகிதம் மொத்த மூலதன போதுமை விகிதம் வைப்பு பொறுப்புக்களுக்கான மூலதன நிதியி விகிதம்		உண்மை	தேவைப்பானது	உண்மை	தேவைப்பானது
		22.68	8.5	21.81	8.5
		22.68	12.5	21.81	12.5
		41.45	10.0	48.36	10.0
கடன் சொத்துப்பட்டியலின் தரம் (%)					
மொத்த நிலை 3 கடன் விகிதம்		17.17		34.94	
நிகர நிலை 3 கடன் விகிதம்		7.67		22.42	
மைய மூலதன விகிதத்திற்கான மொத்த நிலை 3 கடன்கள்		28.62		80.18	
நிலை 3 குறைபாடு பாதுகாப்பு விகிதம்		55.05		34.70	
மொத்த குறைபாடு பாதுகாப்பு விகிதம்		12.28		15.61	
இலாபத்தன்மை (%)					
தேறிய வட்டி இலாபம்		17.28		11.01	
சொத்துக்கள் மீதான வருவாய்		5.75		0.94	
பங்குரிமை மூலதனம் மீதான வருவாய்		12.94		3.45	
வருமானத்திற்கான செலவு விகிதம்		45.20		58.55	
திரவத்தன்மை (%)					
தேவைப்பான திரவச் சொத்துக்களுக்கான கிடைக்கத்தக்க					
திரவச் சொத்து (எ) (குறைந்தபட்சம் 100%)		158.26		321.94	
வெளிவாரி நிதியத்திற்கான திரவச் சொத்துக்கள்		15.64		29.26	
விஞ்ஞாபனத் தகவல்கள்					
கிளைகளின் எண்ணிக்கை		11		11	
சேவை நிலையங்களின் எண்ணிக்கை		8		8	
வெளிக்கள கடன் தரப்படுத்தல் (ஃபிசு ரேட்டிங்ஸ் ஸ்கா லிமிடெட்)		A-(Ika)/Stable		BBB+(Ika)/Negative Outlook	
வேறு ஏதேனும் ஒழுங்குமுறைப்படுத்தல் கட்டுப்பாடுகள் (நூ. மில்லியன்)		எல்லைப்பில்லை		6,500	

கூடுதலாகவே எடுத்துக் காட்டுகிறது. இவ்விரிதாசனது பணிப்படியின் ஒத்திசைவுகாட்டலானது, இ.நித்ய தேவநிபந்திராட்டி எடுத்ததெனினும் பொருத்தமாக இருக்கிறது.

மற்றும் முற்பண்புகளின் மட்டத்தினை எடுத்துக் காட்டுகிறது. உயர்த வீதித் தோளான சொந்தக்களின் இயல்புகளை எடுத்துக்காட்டுகிறது. உயர் புவகை தோஷவை விரித்ததில் அவை உயர்வீதித் தையுடன் இயங்கியபின் திறமைபெற்று எனப் பொருள்படுகிறது.

மற்றும் முற்பண்புகளை வடிவத்தில் மற்றும் வடிவங்களாக ஒற்றுக்கொள்கின்றன.

முற்பண்புகள் தோளே தோ இயங்கி அதுதான் தீவகாரம் (தேயிப்) என்பது வடிவமை மற்றும் குணம்


விபரமான விபரமான, தொழிநிபந்திராட்டிப் படிப்படியாகக் குறைத்தல், முடக்குதல்

முப்பது பாகங்கள் என்பனவற்றை உள்ளடக்கிய துணை நிரப்பு மூலதனத்தினைபடம் பிரசன்னப்படுத்துகிறது.
தொகைக்கு ஹெரியோயான சொத்துக்களுக்கு சமமான பொத்தக் கொடுக்கடன்

வழிகாட்டல்களில் படி முதல் அல்லது அடுத்தல் / வட்டமை கட்டப்பட்டுள்ள ஒருவர் / வட்டமை அட்டவணைப்பி படி சேர்த்துமால் இருப்பது.

வட்டச் செலவுகளைக் கழித்த வட்டவருமானம் காலமுழுவிலும் உள்ளவாறு

உள்ளவாறு).
வாறு).

<p>Other matter</p> <p>The financial statements of the Company as at and for the year ended 31 March 2024 were audited by another auditor who expressed an unmodified opinion on those statements on 12 June 2024.</p> <p>Other Information</p> <p>Management is responsible for the other information. The other information comprises the information included in the Annual report but does not include the financial statements and our auditors' report thereon. The Annual report is expected to be made available to us after the date of this auditors' report.</p> <p>Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.</p> <p>When we read the Annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.</p> <p>Responsibilities of Management and Those Charged with Governance for the Financial Statements</p> <p>Management is responsible for the preparation of financial statements that give a true and fair view in accordance with Sri Lanka Accounting Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.</p> <p>In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.</p> <p>Those charged with governance are responsible for overseeing the Company's financial reporting process.</p> <p>Auditor's Responsibilities for the Audit of the Financial Statements</p> <p>Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SLAUs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.</p> <p>As part of an audit in accordance with SLAUs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:</p> <ul style="list-style-type: none"> Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control. Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control. Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management. Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern. Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation. <p>We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.</p> <p>From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.</p>	<p>Report on Other Legal and Regulatory Requirements</p> <p>As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as appears from our examination, proper accounting records have been kept by the Company.</p> <p>CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 3707.</p>  <p>CHARTERED ACCOUNTANTS Colombo, Sri Lanka 05 June 2025</p>
	<p>Abans Finance PLC, No. 456, R. A. De Mel Mawatha, Colombo 03.</p> <p>Tel: 011 2208888, Fax: 011 2375517</p> <p>Licensed Finance Company by the Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011</p> 