ABANS FINANCE PLC

STATEMENT OF FINANCIAL POSITION

AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2025

For the year ended 31 March	2025 Rs.	2024 Rs.	As at 31 March	rch 2025 Rs. Rs As at 31 March 2025			25	2024			
			Assets			Regulatory Capital Adequacy (%)	Actual	Required	Actual	Required	
Income	3,457,209,812	2,863,207,931	Cash and Bank Balances	315,577,083	160,835,567	Tier 1 Capital Adequacy Ratio	22.68	8.5	21.81	8.5	
			Placement with Banks	469,476,605	1,266,431,226	Total Capital Ratio	22.68	12.5		12.5	
Interest Income		2,606,301,957	Repurchase Agreements	4,403,264	315,294,233	'			21.81		
Interest Expense		(1,393,853,695	Loans and Advances	1,272,403,552	915,609,768	Capital Funds to Deposit Liabilities Ratio	41.45	10.0	48.36	10.0	
Net Interest Income	2,091,373,700	1,212,448,262		9,797,524,125	6.775.412.023						
			Financial Investments at Fair Value through P&L	317,071,437	591,848,876	Quality of Loan Portfolio (%)					
Fee and Commission Income	350,540,958		Equity Instruments at Fair Value through OCI	80,400		Gross Stage 3 Loans Ratio	17.17		34	34.94	
Fee and Commission Expense	(34,838,272)		Debt Instruments at Amortized Cost	631,753,297	430,455,264	Net Stage 3 Loans Ratio	7	7.67 22.42		.42	
Net Fee and Commission Income	315,702,686	178,297,529	Other Financial Assets	142,823,271	97,810,135	Net Stage 3 Loans to Core Capital Ratio	28	3.62	80.18		
			Real Estate Stock	39,483,688		Stage 3 Impairment Coverage Ratio		.05	34.70		
Net Gain/(Loss) from Trading	39,151,386	31,415,061	Other Non Financial Assets	86,656,745	62,438,913	Total Impairment Coverage Ratio		.28	15.61		
Other Operating Income (net)	34,984,853	16,790,414	Intangible Assets	19,469,643			12	20	15.01		
			Property, Plant & Equipment	208,255,870		Profitability (%)					
Total Operating Income	2,481,212,625	1,438,951,266	Right-of- use Assets	179,947,895	142,449,114	Net Interest Margin	1.7	.28	11	.01	
		1				Return on Assets		.75		94	
		1	Total Assets	13,484,926,875	11,010,320,936						
Credit Loss Expense on Financial Assets	(408,337,325)	(382,424,952	Liabilities			Return on Equity		.94		45	
			Due to Banks	4,664,275	48,270,764	Cost to Income Ratio	45	.20	58	.55	
Net Operating Income	2,072,875,300	1,056,526,314	Due to Customers	8,449,847,230							
			Other Borrowed Funds	150,362,272	615,027,140	Liquidity (%)					
Operating Expenses			Other Financial Liabilities	958,596,511	718,032,879	Available Liquid Assets to Required Liquid Assets					
Personnel Costs	(569,215,317)	(383,236,706	Other Pinancial Liabilities Other Non Financial Liabilities	94,622,412	64,773,615	11	158	26	321	04	
Depreciation & Amortization	(80,117,199)	(74,662,134	Current Tax Liabilities	265,712,395			156	I .		.26	
Other Operating Expenses	(472,176,408)	(384,579,616	Deferred Tax Liabilities	203,712,393	18,494,556		13	.04	29	.20	
			Retirement Benefit Liability	F0 650 560							
Operating Profit before Taxes on Financial Services	951,366,376	214,047,858	Total Liabilities	58,658,560	41,284,829	Memorandum information					
Taxes on Financial Services	(247,738,710)	(104,635,017		9,982,463,655	7,931,202,508	Number of Branches		11		11	
			Shareholders' Funds	1,321,097,699	1,321,097,699	Number of Service Centres		8		8	
Profit before Taxation from Operations	703,627,666	109,412,841	Stated Capital		1 ' ' '		A (II)		BBB+(lka)/Neg	ativo Outlook	
			Retained Earnings	1,741,428,100	912,324,112	External credit Rating (Frich Ratings Lanka Etd)	A-(IKa)	/Stable	bbb+(ika)/iveg	ative Outlook	
Provision for Income Taxation	(277,872,043)	(5,074,791	Other Reserves	439,937,422	845,696,617						
Profit for the Year	425,755,623	104,338,050	Total Chamballand Foods			Regulatory Deposit Restrictions					
			Total Shareholders' Funds	3,502,463,220	3,079,118,428	Cap on total Deposits (Rs. mn)	No Res	trictions	6,50	00	
Other Comprehensive Income (OCI)			Total Liabilities and Shareholders' Funds	13,484,926,875	11,010,320,936	Cap on total Deposits (ks. 1111)					
Items that will not be reclassified to profit or loss			Capital Adequacy ratios Indicates the	ability of the fina	encial institution	to absorb losses without affecting depositors and c	raditars T	nis ratio is co	mouted by di	vidina	
Actuaral Gains/(Losses) on Defined Benefit Plan	(10,589,044)	3,468,893							inputed by ai	viairig	
Deferred Tax Effect on Actuarial Gains/(Losses)	3,176,713	(1,040,668		capital by risk weighted assets as specified by the Direction, and high ratio indicates better loss absorption capacity. Indicates level of non-paying loans and advances included in the total loans portfolio of the financial institution. High ratio indicate							
	(7,412,331)	2,428,225		y and high credit		ces meladed in the total loans portions of the imane	iai iiistita	ion. mgm a	tio maicates p	001	
Items that will be reclassified to profit or loss	(, , , , , , , , , , , , , , , , , , ,					ver problem loans and advances. A higher ratio with	n a higher	capital adec	uacy ratio me	ans	
Surplus from Revaluation of Property, Plant & Equipment	7,145,000	3,412,500				ure credit losses better, including unexpected losses				-	
deferred Tax Effect on Revaluation of	(0.4.10.=0.0.					n of the financial institution. i.e. granting loans and adva					
Property, Plant & Equipment	(2,143,500)	(1,023,750				airment charges on loans and advances as a percent				me	
	5,001,500	2,388,750	and other inc	come). Lower rati	o will resultant ir	n higher profitability.	J			_	
Other Comprehensive (Loss)/Profit for the Year, Net of Tax	(2,410,831)	4,816,975									
Total Comprehensive Income for the Year	423,344,792	109,155,025									
						nposed by the CBSL.					
						rther transactions of the Company.					
Earnings Per Share : Basic / Diluted (Rs.)	5.78	1.42		ermanent shareh							
						ncluding instruments with characteristics of equity a	nd debt, r	evaluation c	gains, impairm	ent	
These Financial Statements are in compliance with the requirements of the Companie			allowances.		, ,		,				
07 of 2007.				alance sheet risk	weighted assets	and the total credit equivalent of risk weighted off-b	palance sh	eet assets.			
(Sgnd.)				as a percentage							
B G P Samantha (Chief Financial Officer)				as a percentage o							
The Board of Directors is responsible for the Financial Stateme	ents. Signed for a	nd on behalf of				ny other securities approved by the CBSL.					
the Board by,		on bendin of				d hasn't made scheduled payments of principal or a	and / inter	est as per the	e stipulated		
·				sued by the CBSL.		pay and a second a					
(Sand)		(Sand)	5	,							

K.J.C Perera (Director)

27-May-25, Colombo

(Sand.)

(Chartered Accountants) 32A, Sir Mohamed Macan Markar Mawatha, P. O. Box 186, Colombo 00300, Sri Lanka.

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

+94 - 11 542 6426 +94 - 11 244 6058

D.S Rathnayake (Director)

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF ABANS FINANCE PLC

Report on the Audit of the Financial statements

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.

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.

Basis for Opinion

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the 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

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these

Risk Description

Net Interest Margin

Return on Assets

Return on Equity

External Funds

Allowances for Expected Credit losses - loans and advances and finance lease receivable

Includes only deposits and borrowings.

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.

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)

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.

Additional subjectivity and judgement have been introduced into the Company's neasurement of ECL due to the heightened uncertainty associated with the impact the economic outlook to the Company's customers, increasing our audit effort eon.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.

IT systems and controls over financial reporting

The Company's businesses utilize many complex, interdependent Information Technology (IT) systems to process and record a high volume of transactions. The rectinology (II) systems to process and rection a riight 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.

The IT systems and controls, as they impact the recording and reporting of financial ${\sf I}$ transactions, is a key audit matter as our audit approach could significantly differ depending on the effective operation of the Company's Π controls.

Our response Our audit procedures included

Annualised profit before tax as a percentage of total net assets (as at end of period).

Annualised profit after tax as a percentage of total capital (as at end of period).

Annualised net interest income (interest income less interest expenses) as a percentage of interest earning assets (Based on average values).

 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.

SELECTED KEY PERFORMANCE INDICATORS

- 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
- 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 • 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

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 processe

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 manage system integrity, program development and computer operations.

Report on Other Legal and Regulatory Requirements

auditor's report is 3707.

CHARTERED ACCOUNTANTS

Colombo, Sri Lanka

05 June 2025

- 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
- 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 migratic
- 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
- POn 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

Other matter

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.

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

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.

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements

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.

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.

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

of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material 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.

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

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

Abans Finance PLC,

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

CA Sri Lanka membership number of the engagement partner responsible for signing this independent

examination, proper accounting records have been kept by the Company

No. 456, R. A. De Mel Mawatha, Colombo 03.

Tel: 011 2208888, Fax: 011 2375517

Licensed Finance Company by the Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011



අබාන්ස් ෆිනෑන්ස් පී එල් සී

2025 මාර්තු 31 දිනෙන් අවසන් වර්ෂය සඳහා විගණනය කරන ලද මූලෳ පුකාශන

ලාභ අලාභ හා වෙනත් විස්තිරන (මූලප තත්වය පිලිබඳ පුකාශනය			පුධාන කාර්යප සාධන දර්ශකයන්						
මාර්තු 31 දිනෙන් අවසන් වර්ෂය සඳහා	2025(రా′)	2024(రా′)	මාර්තු 31 දිනට	2025 (రా/)	2024(රු′)	මාර්තු 31 දිනට	2025	2	2024	
ආදායම පොලි වියදම ඉද්ධි පොලි ආදායම	3,457,209,812 3,032,532,615 (941,158,915) 2,091,373,700	2,863,207,931 2,606,301,957 (1,393,853,695) 1,212,448,262	වත්කම් මුදල් හා බැංකු ශේෂයන් බැංකුවල ඇති තැන්පතු පුතිමිලදි ගැනීම් ගිවිසුම් ණාය හා අත්තිකාරම් ලැබිය යුතු කල්බදු වාරික සහ කුලි පදනම මත	315,577,083 469,476,605 4,403,264 1,272,403,552	160,835,567 1,266,431,226 315,294,233 915,609,768	නියාමන පාග්ධන පමාණාත්මතාවය (%) 1 වන ස්ථරයේ පාග්ධන පමාණාත්මකතා අනුපාතය මුළු පාග්ධන පමාණාත්මකතා අනුපාතය අරමුදල් පාග්ධනයට තැන්පතු වගකිම් අනුපාතය	තවස අවශ 22.68 8 22.68 12 41.45 10	.5 21.8° .5 21.8°	1 12.5	
ගාස්තු හා කොමිස් ආදායම ගාස්තු හා කොමිස් වියදම ශුද්ධ ගාස්තු හා කොමිස් ආදායම වෙළෙඳාම් කටයුතු වලින් ලද ශුද්ධ ලාතය / (අලාතය)	350,540,958 (34,838,272) 315,702,686 39,151,386	208,700,499 (30,402,970) 178,297,529 31,415,061	කුලියට ගැනීම් මුලස පුකාශය මගින් සාධාරණ අගයට නම් කළ මුලස ආයෝජන වෙනත් විස්තීරණ ආදායම් මගින් සාධාරණ අගයට නම් කල ස්කන්ධ උපකරණ කුමක්ෂය පිරීවැය යටතේ වන ණය උපකරණ	9,797,524,125 317,071,437 80,400 631,753,297	6,775,412,023 591,848,876 80,400 430,455,264	ණය කළඹේ ගුණාත්මකතාවය (%) දළ අඳිගර 3 ණය අනුපාතය ශුද්ධ අඳිගර 3 ණය අනුපාතය මුලික පුාශ්ධන අනුපාතයට ශුද්ධ අඳිගර 3 ණය	17.17 7.67 28.62	2.	34.94 22.42 30.18	
වෙනත් මෙහෙයුම් ආදායම් (ශුද්ධ) මුව මෙහෙයුම් ආදායම ණය නා කාලිකරණය වෙනුවෙන් සම්පාදයය පිරිමි	34,984,853 2,481,212,625 (408,337,325)	16,790,414 1,438,951,266 (382,424,952)	වෙනත් මුලප වත්කම් තතප දේපල වෙනත් මුලප නොවන වත්කම් දේපල පිථියත හා උපකරණ අස්පෘගප වත්කම්	142,823,271 39,483,688 86,656,745 19,469,643 208,255,870	97,810,135 40,273,387 62,438,913 22,172,554 189,209,476	අදියර 3 හානිකරණ ආවරණ අනුපාතය මුලු හානිකරණ ආවරණ අනුපාතය ලාකදායිත්වය (%)	55.05 12.28		34.70 15.61	
ණය හා හානිකරණය වෙනුවෙන් පුතිපාදනය කිරීම් ශුද්ධ මෙතෙයුම් ආදායම මෙතෙයුම් විශදුම්	2,072,875,300	1,056,526,314	භාවිත අයිති වන්කම් මුළු වන්කම්	179,947,895	142,449,114	ශුද්ධ පොලි ආන්තිකය වත්කම් මත පුතිලාභ හිමිකම් මත පුතිලාභය ආදායම් මත පිරිවැය අනුපාතය	17.28 5.75 12.94 45.20	11.01 0.94 3.45 58.55		
සේවක මණ්ඩල වියදම් ක්ෂය වීම් හා කුමක්ෂය වීම් වෙනත් මෙහෙයුම් වියදම්	(569,215,317) (80,117,199) (472,176,408)	(383,236,706) (74,662,134) (384,579,616)	වගකිම් බැංකුවලට ගෙවිය යුතු ද _ං ගනුදෙනුකරුවන්ට ගෙවිය යුතු ද _ං නිකුත් කරන ලද ණය මෙවලම් සහ අනෙකුත් ණය ලබා ගත් අරමුදල්	4,664,275 8,449,847,230 150,362,272	48,270,764 6,366,847,674 615.027,140	දුවශීලතාවය (%) පවතින දුවශීල වත්කම් වලට දුවශීල වත්කම් අවශෘපතා අනුපාතය (අවම 100%)	158.26		321.94	
මූලස සේවාවන් මත බදු වලට පෙරමෙහෙයුම් ලාතය	951,366,376	214,047,858	වෙනත් මුලඃ වගකිම් වෙනත් මුලඃ නොවන වගකිමි	958,596,511 94,622,412	718,032,879 64,773,615	දුවගිල වත්කම් වලට බාහිර අරමුදල් අනුපාතය	15.64		29.26	
මූලප සේවාවන් මත බදු සහ ණය ආපසු ගෙවීමේ අය බද්ද බදු පෙර මෙතෙයුම් ලාතය	703,627,666	(104,635,017) 109,412,841	වත්මන් බදූ වගකිම් විලම්තිත බදු වගකිම් විගුම පුතිලාභ වගකිම් මුළු වගකිමී	265,712,395 - 58,658,560 9,982,463,655	58,471,051 18,494,556 41,284,829 7,931,202,508	නාමික තොරතුරු (ශාඛා ගණන	11 8		11 8	
ආදායම් බදු වියදම් වර්ෂය සදහා ලාතය වෙනත් විත්තීරණ ආදායම් ලාත අලාත	(277,872,043) 425,755,623	(5,074,791) 104,338,050	ස්කන්ධ පාග්ධනය පුකාගිත පාග්ධනය - රදවා ගත් ඉපයුම් සංචිතය	1,321,097,699 1,741,428,100	1,321,097,699	සේවා මධඅස්ථාන ගණන බාහිර ණය ශේණිය (ෆිව් රේටින් ලංකා ලිමිටඩි)	A-(lka)/Stable	/Ne	BBB+(lka) /Negative Outlook	
යටතට නැවත වර්ගිකරණය නොකරන අයිතමයන් නිශ්චිත පුතිලාභ සැලසුම් මත ආයු ගණන ලාභය / (අලාභය) ආයු ගණන ලාභය / (අලාභය) මත විලම්භිත බදු	(10,589,044) 3,176,713 (7,412,331)	3,468,893 (1,040,668) 2,428,225	වෙනත් සංවිත මුළු ස්කන්ධ පාශ්ධනය මුළු වගකිම් හා ස්කන්ධ පාශ්ධනය	439,937,422	845,696,617 3,079,118,428	නියාමන තැන්පතු සිමා පැනවීම මුළු තැන්පතු සඳහා උපරිම සිමාව (රු මිලියන)	සීමාවන් නොමැත	6,	.500	
දේපල පිටීයත උපකරණ නැවත ඇගයිමේ අතිටීක්තය	7,145,000	3,412,500	13,484,926,875 11,010,320,936							
දේපළ පිරියත උපකරණ නැවත ඇගයිම අතිරික්තය මත විලම්භිත බදු	(2,143,500)	(1,023,750) 2,388,750	කරයි. අතිය ණය අනුපාතය - මුලුප ආයතනයේ සමස්ත ණය කලඹෙහි ඇතුලත්ව ඇති නොගෙවූ ණය සහ අත්තිකාරම් වල අනුපාතය පෙන්නුම් කරයි. මෙම අනුපාතය ඉහළ අගයක් පැවතීමෙන් වත්කම්වල පවතින දුර්වලතාවය සහ ඉහළ ණය අවදානම පෙන්නුම් කරයි. අතිය ණය අනුපාතය - මුලුප ආයතනයේ සමස්ත ණය කලඹෙහි ඇතුලත්ව ඇති නොගෙවූ ණය සහ අත්තිකාරම් වල අනුපාතය පෙන්නුම් කරයි. මෙම අනුපාතය ඉහළ අගයක් පැවතීමෙන් වත්කම්වල පවතින දුර්වලතාවය සහ ඉහළ ණය අවදානම පෙන්නුම් කරයි.							
වර්ෂය සදහා වෙනත් විස්තිර්ණ ලාභය / (අලාභය) වර්ෂය සදහා මුළු විස්තිර්ණ ආදායම	5,001,500 (2,410,831) 423,344,792	4,816,975 109,155,025	වෙන්කිරීම් ආවරණ අනුපාතය - නැවත ගෙවීමේ ගැටළු පවතින ණය සහ අත්තිකාරම් ආවරණය කිරීම සදහා ආයතන මගින් සිදු කර ඇති වෙන්කිරීම් වල පුමාණාත්මකතාවය මෙමගින් නිරූපණය කරයි. මෙම අනුපාතයේ සහ පුාග්ධන පුමාණාත්මකතා අවශනයා අනුපාතයේ ඉහළ අයයක් පැවතීම යනු මුලුන ආයතනයට ණය අලාභ ද ඇතුළුව අනාගතයේ දී සිදුවන ණය පාඩු වලට වඩාත් හොදින් ඔරොත්තු දිය හැකි බවයි. අද්ධ පොළි ආන්තිකය - මුලන ආයතනයේ මුලික වනපාර මෙහෙයුම් වල ලාභදායිත්වය මෙමගින් පෙන්නුම් කරයි. එනම් ණය සහ අත්තිකාරම් ලබාදීම සහ තැන්පතු බාර ගැනීමයි. ආදායම් මත පිරිවැන අනුපාතය - හානිකරණ ගාස්තු රහිත මෙහෙයුම් වියදම්, ඉද්ධ ආදායමේ (ඉද්ධ පොලි ආදායම් සහ වෙනත් ආදායම්) පුතිශතයක් ලෙස, මෙම අනුපාතය අඩු අගයක් පැවතීම ඉහල ලාභ දායිත්වයකට හේතු වේ. දවිශීල වත්කම් - දුවශීල වත්කම් යනු කෙටි කාල සීමාවකදී පහසුවෙන් මුදල් බවට පරිවර්තනය කල හැකි වත්කම් වේ.							
වහපාර කොටහක මූලික ඉපයුම : (රු)	5.78	1.42	සිමාවන් - ශුී ලංකා මහා බැංකුව විසින් නියම කරන ලද උපරිම සිමාවන් වේ. අඩු කිරීම් - ශුී ලංකා මහා බැංකුව විසින් පනවන ලද විධාන වලට අනුකුලව අදාළ වනපාර මෙහෙයුම් අඩු කිරීම්. අත්හිටුවීම් - ශුී ලංකා මහා බැංකුවේ නියෝග මත මුදල් සමානමේ අදාළ ගනුදෙනු අත්හිටුවීම.							
මෙම මූලඵ පුකාශය 2007 අංක 07 දරණ සමාගම් පනතේ විධිවිධාන අනුව පිළියෙල කරන ලදි. B.G.P සමන්න (අත්සන් කළේ)			ප පුමු ස්ථරයේ පාශ්ධනය - කොවස් හිමියන්ගේ ස්ථිර කොවස් සහ ස්ථිර සංචිත මෙමහින් නිරුපණය කරයි. සම්ස්ත පාශ්ධනය - පළමු ස්ථරයේ පාශ්ධනය සහ අතිරේක පාශ්ධනය (හිමිකම් පාශ්ධනය සහ ණයවල විවිධ ස්වරූපයන් සහිත උපකරණ, පුතනගණන ලාභ, භානිකරණ දීමනා වැනි අතිරේක පාශ්ධනයට ඇතුලත්වේ. අවදානම් මහ බර හැබූ වශ්කම් - ශේෂ පතුයේ සඳහන් අවදානම් මත බර හැබූ වශ්කම් සහ මුළු ණය කළඹට සමාන අවදානම් මත බර හැබූ ශේෂ පතුයෙන් පරිබාහිර වත්කම් යන ද්විත්වයේ චිකතුව වේ.							
පුධාන මුලූප නිලධාරී මෙම මූලූප පුකාශන පිළියෙල කිරීම හා ඉදිරිපත් කිරීම සම්බන්ධයෙන් සමාගමේ සටාපපසු මුල්වලය වලකිමට වැණේ සටාපපසු මුල්වලය වෙනුවෙන් සත්සත් කුලේ			පළමු ස්ථර පාත්ධන අනුපාතය - පළමු ස්ථර පාත්ධනය, අවදානම් මත බර තැබූ වත්කම් වල පුතිශතයක් ලෙස නිරුපණය කිරීම. සමස්ත පාත්ධන අනුපාතය - සමස්ත පාත්ධනය, අවධානම් මත බර තැබූ වත්කම් වල පුතිශතයක් ලෙස නිරුපණය කිරීම. අරමුදල් පාත්ධනය - ගෙවන ලද පාත්ධනය, ස්ථිර නිදහස් සංචිත සහ ශී ලංකා මහ බැංකුව විසින් අනුමත කරන ලද වෙනත් සුරැකුම්පත්.							

2025 මැයි 27, කොළඹ දී

අධපසෂ

K.J.C පෙරේරා (අත්සන් කලේ)

(Chartered Accountants) 32A, Sir Mohamed Macan Markar Mawatha, P. O. Box 186. Colombo 00300, Sri Lanka,

අධනක්ෂ මණ්ඩලය වගකීමට බැඳේ. අධනක්ෂ මණ්ඩලය චෙනුවෙන් අත්සන් කලේ

+94 - 11 244 6058

D.S රත්නායක (අත්සන් කළේ)

TO THE SHAREHOLDERS OF ABANS FINANCE PLC

INDEPENDENT AUDITORS' REPORT

Report on the Audit of the Financial statements

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.

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.

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

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these

Allowances for Expected Credit losses - loans and advances and finance lease receivable

වත්කම් මත පුතිලාන - බදු පසු ඇස්තමේන්තුගත වාර්ෂික ලාභය මුළු වත්කම් වල පුතිශතයක් ලෙස නිරුපණය වේ. (සමානෘය අගය මත පදනම්ව)

හිමිකම් මත පුතිලාහ - බදු පසු ඇස්තමේන්තුගත වාර්ෂික ලාභය මුළු පාග්ධනයේ පුතිශතයක් ලෙස (සමානෑය අගය මත පදනම්ව) නිරුපණය වේ.

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.

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).

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 determine if a forward-looking 12 month or lifetime allowance is recorded.

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.

IT systems and controls over financial reporting The Company's businesses utilize many complex, interdependent Information

බාහිර අරමුදල් - තැන්පත සහ ණය ගැනීම් පමණක් අන්තර්ගත වේ.

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.

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.

Our response

අතීය ණය - ශී ලංකා මහ බැංකුව විසින් නිකුත් කරන ලද මාර්ගොපදේශයන්ට අනුකුලව ණයගැතියා විසින් ගිවිසුම් ගත පරිදි චාර්කයන්ති මුල් පුාග්ධනය හෝ සහ/පොළිය නියම්ත පරිදි ගෙවා නොමැතිව පැහැර හැර ඇති ණය මුදලකි

ශුද්ධ පොලි ආන්තිකය - ඇස්තමේන්තු ගත වාර්ෂික ශුද්ධ පොලි ආදායම (පොලි ආදායමෙන් පොලි වියදම් අඩු කිරීමෙන් පසු) පොලි උපයන වත්කම් වල පුතිශතයක් ලෙස (සමානඅය අගය මත පදනම්ව)

• 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
- We have involved our FRM specialist to assess the reasonability of the adjustments made by the Company to the forward looking
- 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
- 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.

Our further audit procedures included:

- 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, mo 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
- 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
- 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

Other matter

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. Other Information

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.

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

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements 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

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.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material 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.

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

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

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

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 $of doing \, so \, would \, reasonably \, be \, expected \, to \, outweigh \, the \, public \, interest \, benefits \, of \, such \, communication.$

Report on Other Legal and Regulatory Requirements

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

CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 3707.



Abans Finance PLC,

No. 456, R. A. De Mel Mawatha, Colombo 03.

Tel: 011 2208888, Fax: 011 2375517

Licensed Finance Company by the Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011



அபான்ஸ் பினான்ஸ் பிஎல்சி

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

இலாபம் அல்லது இழப்பு மற்றும் பிற விரிவான வருமானம் பற்றிய அறிக்கை

நிதியியல் நிலைமைக் கூற்று

தெரிவு செய்யப்பட்ட செயற்பாட்டு குறிகாட்டிகள்

மார்ச் 31ஆம் திகதியில் உள்ளவாறான	2025 ரூபா.	2024 ரூபா.	மார்ச் 31ஆம் திகதியில் உள்ளவாறான	2025 ரூபா.	2024 ரூபா.	மார்ச் 31ஆம் திகதியில் உள்ளவாறான	2	2025		2024	
வருமானம்	3,457,209,812	2,863,207,931					உண்மை	தேவையானது	உண்மை	தேவையானது	
			காசு மற்றும் வங்கி மீதிகள்	315,577,083	160,835,567	ஒழுங்குமுறைப்படுத்தல் மூலதனப் போதுமை (%)	!				
வட்டி வருமானம்	3,032,532,615 (941,158,915)	2,606,301,957	வங்கிகளுடனான வைப்புக்கள்	469,476,605	1,266,431,226	அடுக்கு 1 மூலதன போதுமை விகிதம்	22.68	8.5	21.81	8.5	
வட்டிச் செலவு தேறிய வட்டி வருமானம்	2,091,373,700	1	மீள்கொள்வனவுக்கான ஒப்பந்தங்கள்			மொத்த மூலதன போதுமை விகிதம்	22.68	12.5	21.81	12.5	
 இறிய வட்டி வருமானம்	2,051,575,700	1,212,440,202	(அரச பிணையங்கள்)	4,403,264	315,294,233	வைப்பு பொறுப்புக்களுக்கான மூலதன நிதிய விகிதம்	41.45	10.0	48.36	10.0	
கட்டணம் மற்றும் தரகு வருமானம்	350,540,958	208,700,499	வாடிக்கையாளருக்கான கடன் மற்றும் முற்பணங்கள்	1,272,403,552	915,609,768	கடன் சொத்துப்பட்டியலின் தரம் (%)					
கட்டணம் மற்றும் தரகு செலவினங்கள்	(34,838,272)		நிதிக்குத்தகைகள் மற்றும் வாடகைக் கொள்வனவுகள்	9,797,524,125	6,775,412,023	மொத்த நிலை 3 கடன் விகிதம்	17.17		,	34.94	
தேறிய கட்டணம் மற்றும் தரகு வருமானம்	315,702,686	178,297,529	நிதி முதலீடுகளும் நியாயமான பெறுமதியும்	317,071,437	591,848,876	நிகர நிலை 3 கடன் விகிதம்	1		22.42		
			பங்கு முதலீடுகள் நியாயமான பெறுமதியில்	80,400	80,400	மைய மூலதன விகிதத்திற்கான மொத்த நிலை 3 கடன்கள்	1			80.18	
வர்த்தகப்படுத்தல் நடவடிக்கைகளிலிருந்தான இலாபம்/(நட்டம்)	39,151,386	31,415,061		351,755,257 450,455,257		நிலை 3 குறைபாடு பாதுகாப்பு விகிதம்	1	5.05	l	34.70	
ஏனைய வருமானம்	34,984,853	16,790,414	ஏனைய நிதிச் சொத்துக்கள்	142,823,271 39,483,688	97,810,135 40,273,387	மொத்த குறைபாடு பாதுகாப்பு விகிதம்	12.28		l	15.61	
			மெய் ஆதன இருப்புக்கள்	1	· · · · I	மாதத் இறைபாடு பாதுமாப்பு வாவதம்					
மொத்த தொழிந்பாட்டு வருமானம்	2,481,212,625	1,438,951,266	ஏனைய நிதிசாராச் சொத்துக்கள்	86,656,745	62,438,913	இலாபத்தன்மை (%)					
கடன்கள், வருமதிகள் மீதான தேறிய பெறுமதி குறைப்பு	(408,337,325)) (382,424,952)	ஆதனம், பொறிகள் மற்றும் உபகரணங்கள்	19,469,643	22,172,554	தேறிய வட்டி இலாபம்	1	7.28		11.01	
	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, , , , ,	அருவச் சொத்துக்கள்	208,255,870	189,209,476	சொத்துக்கள் மீதான வருவாய்		5.75		0.94	
தேறிய தொழிற்பாட்டு வருமானம்	2,072,875,300	1,056,526,314	பயன்படுத்துவதற்குரிமையுள்ள சொத்துக்கள்	179,947,895	142,449,114	பங்குரிமை மூலதனம் மீதான வருவாய்	1	2.94		3.45	
				13,484,926,875	11,010,320,936	வருமானத்திற்கான செலவு விகிதம்	4	45.20		58.55	
தொழிற்பாட்டு செலவினங்கள்			மொத்தச் சொத்துக்கள்	13,464,920,873	11,010,320,930	froit ritors (94)	1				
ஆளணிச் செலவுகள்	(569,215,317)	(383,236,706)	பொறுப்புக்கள்			திரவத்தன்மை (%) தேவையான திரவச் சொத்துகளுக்கான கிடைக்கத்தக்க					
பெறுமானத் தேய்வு மற்றும் அருவச் சொத்துக்கள்	(80,117,199)	(74,662,134)	வங்கிகளுக்குச் செலுத்தப்பட வேண்டியவை	4,664,275	48,270,764	திரவச் சொத்து (எ) (குறைந்தபட்சம் 100%)	158	158.26 321.94		21.94	
மீதான பெறுமதி குறைப்பு ஏனைய தொழிற்பாட்டு செலவினங்கள்	(472,176,408)	1	வாடிக்கையாளர்களுக்கு செலுத்தப்பட வேண்டியவை	8,449,847,230	6,366,847,674	வெளிவாரி நிதியத்திற்கான திரவச் சொத்துக்கள்	1.5	5.64	29.26		
ு அன்ற அதாழுந்பாட்டு இசைவெள்ளத்தா	(11 = , 11 = , 15 =)	, (== 1,= 1 = ,= 1 = ,	வழங்கிய கடன் பத்திரங்கள் மற்றும் ஏனைய				+				
நிதிச்சேவைக்கான பெறுமதிகூட்டப்பட்ட			கடன்கள்	150,362,272	615,027,140						
வரிக்கு முன்னரான தொழிற்பாட்டு இலாபம்/(நட்டம்)	951,366,376	214,047,858	ஏனைய நிதியியல் பொறுப்புக்கள்	958,596,511	718,032,879	விஞ்ஞாபனத் தகவல்கள்					
			ஏனைய நிதிசாராப் பொறுப்புக்கள்	94,622,412	64,773,615	കിണെക്കനിൽ ഒൽൽിക്കെക		11 11		11	
நிதிச்சேவைக்கான பெறுமதிகூட்டப்பட்ட வரி	(247,738,710)) (104,635,017)	நடப்பு வரிப் பொறுப்புக்கள் பிற்போடப்பட்ட வரிப் பொறுப்புகள்	265,712,395	58,471,051 18,494,556	சேவை நிலையங்களின் எண்ணிக்கை	8			8	
aufit au variante de la comunit	703,627,666	109,412,841	இளைப்பாற்று நலதிட்டங்களின் பொறுப்புகள்	58,658,560	41,284,829	வெளிக்கள கடன் தரப்படுத்தல் (:பிட்ச ரேட்டிங்ஸ் லங்கா லிமிடெட்)	A-(Ika)/Stable		BBB+(Ika)/Negative		
வரிக்கு முன்னரான இலாபம் 		1 1	மொத்தப் பொறுப்புக்கள்	9,982,463,655	7,931,202,508	ошиниван вышения вышен вышен вышен вышенты	1		utlook		
வருமான வரிக்கான ஏற்பாடு	(277,872,043)	(5,074,791)									
வரிக்கு பின்னரான இலாபம்	425,755,623	104,338,050	உரிமையாண்மை	1,321,097,699	1,321,097,699						
ll			கூறப்பட்ட மூலதனம்	1,741,428,100	912,324,112						
ஏனைய அனைத்தையும் உள்ளடக்கிய வருமானம்	+	1	பகிரப்படாத வருவாய்கள்	439,937,422	845,696,617	வேறு ஏதேனும் ஒழுங்குமுறைப்படுத்தல் கட்டுப்பாடுகள் (ரூ. மில்லியன்)	எல்லை	லயில்லை -	(6,500	
இலாப நட்டங்களிற்கு மீள்வகைப்படுத்தகூடிய ஏனைய அனைத்தையும் உள்ளடக்கிய வருமானம்		1	மொத்த உரிமையாண்மை	3,502,463,220	3,079,118,428						
வரையறுக்கப்பட்ட நலகிட்டங்களின் கணிப்பீட்டு			மொத்த பொறுப்புக்களும் உரிமையாண்மையும்	13,484,926,875	11,010,320,936						
இலாபம்/(நட்டம்)	(10,589,044)	3,468,893	and the second s	à Buille de mar Malabas d	to a combinate which much Common combine	The Supersylvan and the set and Orderica and	a. Manuflushasi				
பிற்போடப்பட்ட வரி	3,176,713	(1,040,668)	முல் தன் பொதுமை வகைதம் - வைப்பாளாகளையும் கடன் வழங்களையின் பாத்ககாம் சொத்துக்களினால் மூலதனத்தினை வகுப்பதன் மூலம் கணிக்கப்படுவதுடன் உயர்ந்த வி	ல இழப்புக்களை ந்துப்புல் ந கிதம் இழப்புக்களை சிறந்த (றுவனங்கள் ஈடித்துக்கொள்ளும் இ. முறையில் ஈர்த்துக் கொள்ளும் இ.	ான இயலாற்றலை எடுத்துக் காட்டுகின்றது. இவ்விகிதமானது பணிப்புரையில் குறித்துணுக்கப்பட்டவாறு, இடர்டுந் யலளவினை எடுத்துக்காட்டுகின்றது.	4 Desiboribing	ULL			
இலாபம் அல்லது நட்டத்துக்கு மறு வகைப்படுத்தப்படும்	(7,412,331)	2,428,225	செயற்படாக் கடன்களின் விகிதம் - நிதியியல் நிறுவனங்களின் மொத்தக் கடன் சொத்து காக்கிணையும் உயற்கே கொடுகடன் இடற்கோக்களையும் எடுக்குக்காட்டுகின்றது.	ப்பட்டியலில் உள்ளடக்கப்பட்(ள்ள செலுத்தப்படாத கடன்கள் ப	மற்றும் முற்பணங்களின் மட்டத்தினை எடுத்துக் காட்டுகிறது. உயர்ந்த விகிதம் மோசமான சொத்துக்களின்					
உருப்படிகள் ஆதனம் மீதான மீள்மதிப்பீட்டு ஒதுக்கம்	7,145,000	3,412,500	தைக்க பாதுகாப்பு விகிதம் - பிரச்சனைகளுக்குரிய கடன்களையும் (முற்பணங்களையும் :	உள்ளடக்கக்கக்க விகக்கில்	தைக்குகள் போதுமான மட்டக்கில்	் இருப்பதனை எடுத்துக்காட்டுகிறது. உயர் மூலதன போதுமை விகிதத்துடன் கூடிய உயர்விகிதம் என்பது கடன்	இழப்பு				
பிற்போடப்பட்ட வரி	(2,143,500)) (1,023,750)	ஒதுக்குகளுக்கு அப்பால ஏறிபாராமல் ஏற்பரும் இழப்புக்கள் உட்பட எதிர்கால சொடுகடன் இழப்புக்களைச் சிறந்த முறையில் எதிர்த்து நிற்கக்கூடிய நிதியியல் நிறுவனபொன்று எனப் பொருள்படும். இதற்ய வட்டி இலாயம் - நிதியியல் நிறுவனத்தின் மைய வியாபாரத் தொழிர்பாடுகளின் இலாபத்தன்மையினை எடுத்துக்காட்டுகிறது. அதாவது கடன்கள மற்றும் முற்பணங்களை வழங்குதல் மற்றும் வைப்புக்களை ஏற்றுக்கொள்ளல்.								
	5,001,500	2,388,750				மற்றும் முற்பணங்களை வழங்குதல் மற்றும் வைப்புக்களை ஏற்றுக்கொள்ளல். ந்பணங்கள் மீதான சேத இழப்பு அறவீடுகள் நீங்கலாக (தேறிய வட்டி வருமானம் மற்றும் ஏனைய					
			வருமானம்) உயர்வான இலாபத்தன்மையில் குறைவான விகிதம் ஏற்படும்.		years, pro- section applies (y-	positions against a p age of order of the property of the prop					
வருடத்திற்கான வரி நீங்கலான ஏனைய அனைத்தையும் உள்ளடக்கிய வருமானம்	(2,410,831)	4,816,975	திரவச் சொத்துக்கள் - திரவச் சொத்து என்பது இலகுவாக காசாக மாற்றிக் கொள்ளக்க								
வருடத்திற்கான மொத்த அனைத்தையும் உள்ளடக்கிய			உச்ச எல்லை - இலங்கை மத்திய வங்கியினால் விதிக்கப்பட்ட உச்ச எல்லை. அளவில் கம்பனியின் மேலும் இடம்பெறக்கூடிய கொடுக்கல்வாங்கல்களை தடை செய்வதந்காக ந	உச்ச எல்லை - இலங்கை மத்திய வங்கியினால் விதிக்கப்பட்ட உச்ச எல்லை. அளவினைக் குறைத்தல் இலங்கை மத்திய வங்கியினால் விதிக்கப்பட்டவாறு வியாபாரத தொழிற்பாடுகளைப் படிப்படியாகக் குறைத்தல். முடக்குதல் கம்பனியின் மேலும் இடம்பெறக்கூடிய கொடுக்கல்வாங்கல்களை தடை செய்வதற்காக நடைமுறைக்கிடப்படுகின்ற மத்திய வங்கியின் கட்டளைபோன்று.							
வருமானம்	423,344,792	109,155,025	அடுக்கு 1 மூலதனம் - நிரந்தரமான பங்குடமையாளர் பங்குரிமை மூலதன ஒதுக்குகளை	எடுத்துக்காட்டுகிறது.							
பங்கொன்றுக்கான உழைப்பு (ரு)	5.78	1.42				இழப்புப் படிகள் என்பளவற்றை உள்ளடக்கிய துணை நிரப்பு மூலதனத்தினையும் பிரசன்னப்படுத்துகிறது.					
			இடர்நேர்வு நிறையேற்றப்பட்ட சொத்துக்கள் - ஐந்தொகையிலுள்ள இடர்நேர்வு நிறைபேற் என்பனவற்றின் கூட்டுத்தொகையாகும்.	றுப்பட்ட சொத்துக்கள் மற்றும்	இடர்நேர்வு நிறைபேற்றப்பட்ட ஐ	ந்தொகைக்கு வெளிபேயான சொத்துக்களுக்கு சமமான மொத்தக் கொடுகடன்					
இந்த நிதி அறிக்கைகள் 2007ஆம் ஆண்டு 07ஆம் இலக்க கம்பனிகள் இணங்க உள்ளன	சட்டத்தின் தேவைக	ளுக்கு	அடுக்கு 1 மூலதன விகிதம் - இடர்நோவு நிறைபேற்றப்பட்ட சொத்துக்களின் சதவீதமாக	. அடுக்கு 1 மூலதனம்.							
ஒப்பம்	வொத்த மூலதன விகிதம் - இடர்நேர்வு நிறைபேற்றப்பட்ட சொத்துக்களின் சதவிதமாக மொத்த மூலதனம்.										
B.G.P சமந்த (பிரதம நிதி அதிகாரி)											
ஐந்த நதயற்ககைகள்ள தயாரப்புக்கும் வழங்கலுக்குமான பொறுப்பு படி சார்ந்ததாகும். சபைக்காகவும் சபையின் சார்பிலும் கையொப்பமிடுவோர்.		,	செயற்படாக் கடன்கள் - "கடன்பாட்டாளர் ஒருவர் சேலுத்தத்தவறிய கடன் அத்துடன் இர செலுத்தத்தவறிய கடன் அத்துடன் இலங்கை மத்திய வங்கியினால் விடுக்கப்பட்ட குறித்	லங்கை மத்திய வங்கியினால் துரைக்கப்பட்ட வழிகாட்டல்கள	விடுக்கப்பட்ட குறித்துரைக்கப்பட்ட ரின் படி முதல் அல்லது அத்துட	ட வழிகாட்டல்களின் படி முதல் அல்லது அத்துடன் / வட்டியை கடன்பாட்டாளர் ஒருவர் ன் / வட்டியை அட்டவணையின் படி செலுத்தாமல் இருப்பது."					
ஒப்பம்			தேறிய வட்டி இலாபம் - மொத்தத் தேறிய சொத்துக்களின் சதவீதமாக (காலமுடிவில் உ	டள்ளவாறு) ஆண்டு மயப்படுத்	தப்பட்ட தேறிய வட்டி வருமானம	(வட்டிச் செலவுகளைக் கழித்த வட்டிவருமானம்) காலமுடிவில் உள்ளவாறு					
K.J.C. பெரேரா D.S. ரத்நாயக்க பணிப்பாளர் பணிப்பாளர்			. சொத்துக்களின் மீதான - வருவாய் மொத்த தேறிய சொத்துக்களின் சதவீதமாக ஆண்டு) மயப்படுத்தப்பட்ட வரிக்கு <u>(</u> (்ன்னரான இலாபம் (கால முடிவில்	ပ် உள்ளவாறு).					

INDEPENDENT AUDITORS' REPORT

TO THE SHAREHOLDERS OF ABANS FINANCE PLC

Report on the Audit of the Financial statements

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 $comprehensive\ income, statement\ of\ changes\ in\ equity\ and\ statement\ of\ cash\ flows\ for\ the\ year$ $then\ ended, and\ notes\ to\ the\ financial\ statements, including\ material\ accounting\ policies\ and\ other policies\ and\ other policies\ and\ other\ policies\ and\ other\ policies\ policies$

explanatory information. In our opinion, the accompanying financial statements give a true and fair view of the financial $\ensuremath{\mathsf{I}}$ sition of the Company as at 31 March 2025, and of its financial perform the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for opinion

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's Responsibilities for the $Audit\ of\ the\ Financial\ Statements\ section\ of\ our\ report.\ We\ are\ independent\ of\ the\ Company\ in\ Company\ i$ 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

Key audit matters

 $Key \ audit \ matters \ are \ those \ matters \ that, in \ our \ professional \ judgment, were \ of \ most \ significance \ in \ professional \ profession$ 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.

Risk Description

Allowances for Expected Credit losses - loans and advances and finance lease receivable

வெளிவாரி நிதியம் - வைப்புக்கள் மற்றும் கடன்பாடுகளை மாத்திரம் உள்ளடக்குகிறது

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.

ின் மீதான - வருவாப் மொத்த தேறிப சொத்துக்களின் சதவீதமாக ஆண்டு மபப்படுத்தப்பட்ட வரிக்கு முன்னரான இலாபம் (கால முடிவில் உள்ளவாறு) **ங்குரிமை மூலதனம் மீதான வருவாப் -** மொத்த மூலதனத்தின் சதவீதமாக ஆண்டு மபப்படுத்தப்பட்ட வரிக்குப்பின்னரான இலாபம் (காலமுடிவில் உள்ளவாறு)

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 model 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).

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.

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.

IT systems and controls over financial reporting

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 perform

The IT systems and controls, as they impact the recording and reporting of financial transactions, is a key audit matter a our audit approach could significantly differ depending on the effective operation of the Company's IT controls.

Our response

- 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
- 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 response
- 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 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.

Our further audit procedures included:

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 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.

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. 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.

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

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

Responsibilities of Management and Those Charged with Governance for the Financial Statements

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.

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.

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

Auditor's Responsibilities for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material 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.

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

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

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.

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

Report on Other Legal and Regulatory Requirements

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

CA Sri Lanka membership number of the engagement partner responsible for signing this independent



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Licensed Finance Company by the Monetary Board of Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011

