

අධ්‍යක්ෂ භිෂේෂ ජි එල් සී

2026 මාර්තු 31 දිනෙන් අවසන් වර්ෂය සඳහා විගණනය කරන ලද මූල්‍ය ප්‍රකාශන

ලාභ අලාභ හා වෙනත් විස්තිරණ ආදායම් ප්‍රකාශනය			මූල්‍ය තත්වය පිලිබඳ ප්‍රකාශනය			ප්‍රධාන කාර්යය සාධන දර්ශකයන්				
මාර්තු 31 දිනෙන් අවසන් වර්ෂය සඳහා	2026(රු’)	2025(රු’)	මාර්තු 31 දිනට	2026(රු’)	2025(රු’)	මාර්තු 31 දිනට	2026		2025	
ආදායම	4,672,931,273	3,457,209,812	වත්කම්	688,959,509	315,577,083	සීමාසහ ප්‍රාග්ධන ප්‍රමාණාත්මකතාව (%)	තර්ජ	අවශ්‍ය	තර්ජ	අවශ්‍ය
පොලි ආදායම	4,213,725,906	3,032,532,615	මුදල් හා බැංකු ණයයන්	479,664,558	469,476,605	1 වන ස්ථරයේ ප්‍රාග්ධන ප්‍රමාණාත්මකතා අනුපාතය	18.3	8.5	22.68	8.5
පොලි වියදම	(1,146,048,790)	(941,158,915)	ප්‍රතිමිලදි ගැනීම් සිව්ලුම්	212,083,868	4,403,264	මුළු ප්‍රාග්ධන ප්‍රමාණාත්මකතා අනුපාතය	18.3	12.5	22.68	12.5
අද්ධ පොලි ආදායම	3,067,677,116	2,091,373,700	ණය හා අත්තිකාරම්	2,285,858,574	1,272,403,552	අරමුදල් ප්‍රාග්ධනයට තැන්පතු වගකීම් අනුපාතය	37.65	10	41.45	10
ගාස්තු හා කොමිස් ආදායම	375,313,695	350,540,958	කුලියට ගැනීම්	14,652,133,950	9,797,524,125	ණය කළමේ ගුණාත්මකතාව (%)				
ගාස්තු හා කොමිස් වියදම	(56,791,298)	(34,838,272)	මූල්‍ය ප්‍රකාශය මගින් සාධාරණ අගයට නම් කළ මූල්‍ය ආයෝජන	1,647,762	317,071,437	දළ අදියර 3 ණය අනුපාතය	10.13	4.5	17.17	7.67
අද්ධ ගාස්තු හා කොමිස් ආදායම	318,522,397	315,702,686	වෙනත් විස්තිරණ ආදායම් මගින් සාධාරණ අගයට නම් කළ ජනකර්ම උපකරණ	2,505,128	80,400	අද්ධ අදියර 3 ණය අනුපාතය	20.22	28.62	28.62	28.62
වෙළෙඳුම් කටයුතු වලින් ලද අද්ධ ලාභය / (අලාභය)	8,823,845	39,151,386	භූමිකර්ම පිටිවැය යටතේ වන ණය උපකරණ	928,051,561	631,753,297	මුළු ප්‍රාග්ධන අනුපාතයට අද්ධ අදියර 3 ණය අදියර 3 කානිකරණ ආවරණ අනුපාතය	55.50	55.05	55.05	55.05
වෙනත් මෙහෙයුම් ආදායම් (අද්ධ)	75,067,827	34,984,853	වෙනත් මූල්‍ය වත්කම්	39,483,688	39,483,688	මුළු කානිකරණ ආවරණ අනුපාතය	10.55	12.28	12.28	12.28
මුළු මෙහෙයුම් ආදායම	3,470,091,185	2,481,212,625	තත්‍ය දේපල	139,809,649	86,656,745	ලාභදායීත්වය (%)				
ණය හා කානිකරණය වෙනුවෙන් ප්‍රතිපාදනය කිරීම්	(284,738,398)	(408,337,325)	වෙනත් මූල්‍ය නොවන වත්කම්	42,764,093	19,469,643	අද්ධ පොලි ආත්තිකතා	17.89		17.28	
අද්ධ මෙහෙයුම් ආදායම	3,185,352,787	2,072,875,300	දේපල පිටියක හා උපකරණ	335,288,938	208,255,870	වත්කම් මත ප්‍රතිලාභ	9.82		7.77	
මෙහෙයුම් වියදම්	(861,585,806)	(620,951,326)	අස්භයෙන් වත්කම්	248,603,599	179,947,895	නිමිකම් මත ප්‍රතිලාභය	22.39		12.94	
සේවක මණ්ඩල වියදම්	(100,270,615)	(80,117,199)	භාවිත අයිති වත්කම්	92,772,057	-	ආදායම් මත පිටිවැය අනුපාතය	43.27		45.20	
සේවක වීම් හා භූමිකර්ම වීම්	(539,493,238)	(420,440,399)	මුළු වත්කම්	20,807,211,890	13,484,926,875	ද්‍රවශීලතාව (%)				
වෙනත් මෙහෙයුම් වියදම්			බැංකුවලට ගෙවිය යුතු දෑ	567,212,652	4,664,275	ප්‍රාග්ධන ද්‍රවශීල වත්කම් වලට ද්‍රවශීල වත්කම් අවශ්‍යතා අනුපාතය	176.89		158.26	
මුළු සේවාවන් මත බදු වලට පොරොත්තෙහි ලාභය	1,684,003,128	951,366,376	ගනුදෙනුකරුවන්ට ගෙවිය යුතු දෑ	11,037,171,800	8,449,847,230	(අවම 100%)	14.38		15.64	
මුළු සේවාවන් මත බදු සහ ණය අපාකු ගෙවීමේ අය බද්ද	(404,146,689)	(247,738,710)	නිකුත් කරන ලද ණය මෙවලම් සහ අනෙකුත් ණය ලබා ගත් අරමුදල්	2,588,695,058	150,362,272	ද්‍රවශීල වත්කම් වලට බාහිර අරමුදල් අනුපාතය				
බදු පොර මෙහෙයුම් ලාභය	1,279,856,439	703,627,666	වෙනත් මූල්‍ය වත්කම්	1,915,532,297	958,596,511	කානික තොරතුරු	19	0	11	8
ආදායම් බදු වියදම්	(422,753,397)	(277,872,043)	වෙනත් මූල්‍ය නොවන වත්කම්	130,465,279	94,622,412	ගොඩ ගොන				
වර්ෂය සඳහා වෙනත් විස්තිරණ ලාභය / (අලාභය)	857,103,042	425,755,623	වත්මන් බදු වත්කම්	342,310,832	265,712,395	සේවා මධ්‍යස්ථාන ගණන				
වර්ෂය සඳහා වෙනත් විස්තිරණ ලාභය / (අලාභය)	(422,753,397)	(277,872,043)	විශ්‍රාම ප්‍රතිලාභ වත්කම්	70,513,552	58,658,560	බාහිර ණය ලේඛන (ඊඩ් ටේට්ස් ලංකා ලිමිටඩ්)				
වර්ෂය සඳහා මුළු විස්තිරණ ආදායම	857,103,042	425,755,623	මුළු වත්කම්	16,651,901,470	9,982,463,655	වෙනත් ණය ලේඛන (ඊඩ් ටේට්ස් ලංකා ලිමිටඩ්)				
වෙනත් විස්තිරණ ආදායම්			ණයකට ප්‍රාග්ධනය	1,321,097,699	1,321,097,699	සීමාසහ තැන්පතු සීමා පැහැවීම				
ලාභ අලාභ යටතට සැවින වර්ගීකරණය කෙරෙන අයිතමයන්	(5,334,850)	(10,589,044)	ප්‍රකාශිත ප්‍රාග්ධනය	2,399,938,400	1,741,428,099	මුළු තැන්පතු සඳහා උපරිම සීමාව (රු. මිලියන)				
දේපල පිටියක සැලසුම් මත ආයු ගණන ලාභය / (අලාභය)	1,600,455	3,176,713	රඳවා ගත් ඉපයුම් සංවිධානය	434,274,321	439,937,422					
දේපල පිටියක උපකරණ සැවින අයගිම අයිතිකරු	2,424,728	-	වෙනත් සංවිධානය	4,155,310,420	3,502,463,220					
මුළු වත්කම් අනෙකුත් විස්තිරණ ආදායම් තුළ ගැලපීම			මුළු වත්කම් හා ස්කන්ධ ප්‍රාග්ධනය	20,807,211,890	13,484,926,875					
	(1,309,667)	(7,412,331)								
ලාභ අලාභ යටතට සැවින වර්ගීකරණය කරන අයිතමයන්										
දේපල පිටියක උපකරණ සැවින අයගිමේ (අලාභය)/අයිතිකරු	(3,572,500)	7,145,000								
දේපල පිටියක උපකරණ සැවින අයගිම අයිතිකරු	1,071,750	(2,143,500)								
මත වලිමිතික බදු	(2,500,750)	5,001,500								
වර්ෂය සඳහා වෙනත් විස්තිරණ ලාභය / (අලාභය)	(3,810,417)	(2,410,831)								
වර්ෂය සඳහා මුළු විස්තිරණ ආදායම	853,292,625	423,344,792								
ව්‍යාපාර කොටසක මුළු ඉපයුම : (රු)	11.63	5.78								

මෙම මුල්‍ය ප්‍රකාශනය 2007 අංක 07 දරණ සමාගම් පනතේ විධිවිධාන අනුව පිළියෙල කරන ලදී.

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

මෙම මුල්‍ය ප්‍රකාශන පිළියෙල කිරීම හා ඉදිරිපත් කිරීම සම්බන්ධයෙන් සමාගමේ අධ්‍යක්ෂ මණ්ඩලය විධිමත්ව බැලේ. අධ්‍යක්ෂ මණ්ඩලය වෙනුවෙන් අත්සන් කළේ

H.C අනුමුද්‍රේශ්ව (අත්සන් කළේ)
අධ්‍යක්ෂ

P.T වනිගේසකර (අත්සන් කළේ)
අධ්‍යක්ෂ

2026 මැයි 27, කොළඹ දී

Risk Description	Our response
Allowances for Expected Credit Losses - loans and advances and finance lease receivable Refer to note 19 & 20 to these Financial Statements As at 31 March 2026, 81% of its total assets of the Company consisted of loans and advances and finance lease receivables amounting to Rs. 17 Bn. Higher degree of complexity and judgement are involved in estimating Expected Credit loss (ECL) amounting to Rs. 1.4 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 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.	 Our audit procedures included; - 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 and 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
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 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.	 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 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.	

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 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 controls.

- 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.


CHARTERED ACCOUNTANTS
Colombo, Sri Lanka
29 May 2026

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

Abans Finance I

2026 மார்ச் 31 இல் முடிவடைந்த காலப்பகுதிக்கான முக்கிய நிதியியல் தரவுகள் (கணக்காய்வு செய்யப்பட்டது).

இந்த நிதி அறிக்கைகள் 2007 ஆம் ஆண்டு 07 ஆம், இலக்க வடிவங்கள் சட்டத்தின் தேவைகளுக்கு இணங்க உள்ளன

ஒப்பம்

B.G.P சமர்த் (பிரதம நிதி அறிக்கை)

இந்த நிதி அறிக்கைகளின் தரப்படுத்தும் வழங்குதல்களான பொதுப் பணியினர் சலையம் சார்ந்ததான, சலையக்கணம் சலையம் சார்பின் கவனப்படுத்தப்படுகின்றன

ஒப்பம்

P.T. வங்கித்தேசு

இயக்குனர்

27 ஆக 2026

கொழும்பு

	KPMG (Chartered Accountants) 32A, Sir Mohamed Macan Markar Mawatha, P. O. Box 186, Colombo 08300, Sri Lanka.	Tel +94 - 11 542 81 00 Fax +94 - 11 244 4 100 Internet +94 - 11 244 4 1000 www.kpmg.com
INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF ABANS FINANCE PLC Report on the Audit of the Financial statements Opinion We have audited the financial statements of Abans Finance PLC ("the Company"), comprise the statement of financial position as at 31 March 2026, 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 2026, 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 (SLAuS). Our responsibilities under those standards are further described in the Auditor's Responsibilities section of 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 the Institute of Accountants 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. Key audit matters Key audit matters are those matters that, in our professional judgment, were of significant importance in our audit of the financial statements of the current period. These matters are 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.		

Other information

Management is responsible for the other information. The other information comprises the information reported but does not include the financial statements and our auditors' report thereon. The Annual Report is 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 a conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information 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 will 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 the 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 risk of material misstatement, including the risk of fraud, and for designing and implementing control to mitigate those risks. Management is also responsible for ensuring that the Company's financial reporting process complies with the applicable financial reporting framework.

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 it is not a guarantee that an audit conducted in accordance with the applicable financial reporting framework will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, in the aggregate, they could reasonably be expected to influence the economic decisions of users of the 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 or not due to fraud, and 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 error, as fraud may involve collusion, forgery, intentional omissions, misrepresentation, and the like.
- 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 internal control.

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