

## KEY FINANCIAL DATA FOR THE PERIOD ENDED 30TH SEPTEMBER 2022

In Rupees Million	Current Period	Previous Period
	01/04/2022 To 30/09/2022 (Unaudited)	01/04/2021 To 30/09/2021 (Unaudited)
Interest Income	439.46	270.96
Interest Expenses	(145.58)	(41.72)
<b>Net Interest Income</b>	<b>293.88</b>	<b>229.24</b>
Other Income	24.01	15.99
Operating Expenses (excluding impairment)	(154.42)	(108.89)
Impairment	(60.39)	(46.73)
<b>Profit/(Loss) before tax</b>	<b>103.08</b>	<b>89.61</b>
Taxes	(18.06)	(36.94)
<b>Profit/(Loss) After Tax</b>	<b>85.02</b>	<b>52.67</b>
Other comprehensive income/ (expenses)	-	-
<b>Total Comprehensive Income</b>	<b>85.02</b>	<b>52.67</b>

## KEY FINANCIAL DATA AS AT 30TH SEPTEMBER 2022

In Rupees Million	As At 30.09.2022 (Unaudited)	As At 30.09.2021 (Unaudited)
<b>Assets</b>		
Cash and Bank Balance	42.14	56.45
Government Securities	129.76	112.59
Due from Related Parties	-	-
Loans (excluding due from related parties)	3,796.59	2,287.04
Investment in Equity	13.93	15.62
Investment Properties and Real Estate	79.99	-
Property, Plant and Equipment	101.13	82.59
Other Assets	1,213.47	907.61
<b>Total Assets</b>	<b>5,377.00</b>	<b>3,461.90</b>
<b>Liabilities</b>		
Due to Banks	511.34	354.73
Due to Related Parties	-	-
Deposits from Customers	2,035.17	853.76
Other Borrowings	-	-
Other Liabilities	111.99	93.79
<b>Total Liabilities</b>	<b>2,658.50</b>	<b>1,302.28</b>
<b>Equity</b>		
Stated Capital	2,539.13	2,039.13
Statutory Reserve Fund	45.95	41.07
Retained Earnings	133.42	79.41
Other Reserves	-	-
<b>Total Equity</b>	<b>2,718.50</b>	<b>2,159.61</b>
<b>Total Equity and Liabilities</b>	<b>5,377.00</b>	<b>3,461.90</b>
<b>Net Assets Value Per Share</b>	<b>3.44</b>	<b>3.25</b>

## SELECTED KEY PERFORMANCE INDICATORS AS AT 30TH SEPTEMBER 2022

Item	As at 30.09.2022		As at 30.09.2021	
	Actual	Required	Actual	Required
<b>Regulatory Capital Adequacy (%)</b>				
Tier 1 Capital Adequacy Ratio	42.06%	8.50%	50.20%	7.00%
Total Capital Adequacy Ratio	42.06%	12.50%	50.20%	11.00%
Capital Funds to Deposit Liabilities Ratio	135.10%	10.00%	248.14%	10.00%
<b>Quality of Loan Portfolio (%)</b>				
Gross Non - Performing Loans Ratio	17.42%		13.11%	
Net-Non-Performing Loans Ratio	7.31%		-1.80%	
Net-Non-Performing Loans to Core Capital Ratio	11.77%		-2.34%	
Provision Coverage Ratio	90.70%		91.51%	
<b>Profitability (%)</b>				
Net Interest Margin	12.12%		10.61%	
Return on Assets (before Tax)	1.92%		4.15%	
Return on Equity (after Tax)	3.13%		2.44%	
Cost to Income Ratio	48.58%		52.49%	
<b>Liquidity (%)</b>				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)	111.03%		226.40%	
Liquid Assets to External Funds	11.62%		24.42%	
<b>Memorandum information</b>				
Number of Branches	15		8	
External Credit Rating	SL[B+] Stable (ICRA)		SL[B+] Stable (ICRA)	

The Company does not have any regulatory penalties or regulatory restrictions on deposits, borrowings and lendings during the period ended 30th September 2022 and 2021.

### CERTIFICATION:

We, the undersigned, being the Director/Chief Executive Officer, the AGM Finance & Strategic Planning and the Compliance Officer of Lanka Credit and Business Finance PLC certify jointly that:

- the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL);
- the information contained in these statements have been extracted from the unaudited financial statements of the Licensed Finance Company unless indicated as audited.

Sgd.  
K.G.Leelananda  
Director/Chief Executive Officer  
24/11/2022

Sgd.  
Kelum Wannige  
AGM Finance & Strategic Planning  
24/11/2022

Sgd.  
R. M. Gnanaratna  
Compliance Officer  
24/11/2022