

OUR CONTRIBUTION TO THE NATION

LBF's core purpose revolves around bringing prosperity to all Sri Lankans. Our investment propositions are designed to increase the aggregate rate of investment in the economy, while our financing solutions empower individuals and businesses to grow and contribute towards national GDP.



1 ECONOMIC VALUE

Direct economic value generated

INTEREST INCOME

Rs. 39,643 Mn

2021/22 Rs. 27,510 Mn



FEE AND COMMISSION INCOME

Rs. 2,951 Mn

2021/22 Rs. 2,468 Mn



ECONOMIC VALUE GENERATED

Rs. 42,756 Mn

2021/22 Rs. 30,159 Mn

OTHER OPERATING INCOME

Rs. 163 Mn

2021/22 Rs. 179 Mn



NET GAIN FROM TRADING

Rs. (2) Mn

2021/22 Rs. 2 Mn

Direct economic value distributed

To employees

EMPLOYEE SALARIES AND BENEFITS

Rs. 3,533 Mn

2021/22 Rs. 3,194 Mn

To depositors and lenders

INTEREST EXPENSES

Rs. 19,968 Mn

2021/22 Rs. 8,204 Mn

To capital providers

DIVIDEND AND DEBENTURE PAYMENTS

Rs. 3,418 Mn

2021/22 Rs. 4,520 Mn

To government

TAX PAYMENT

Rs. 9,242 Mn

2021/22 Rs. 6,017 Mn

To community

SOCIAL RESPONSIBILITY PROJECTS

Rs. 24 Mn

2021/22 Rs. 13 Mn

Economic value retained

ECONOMIC VALUE RETAINED

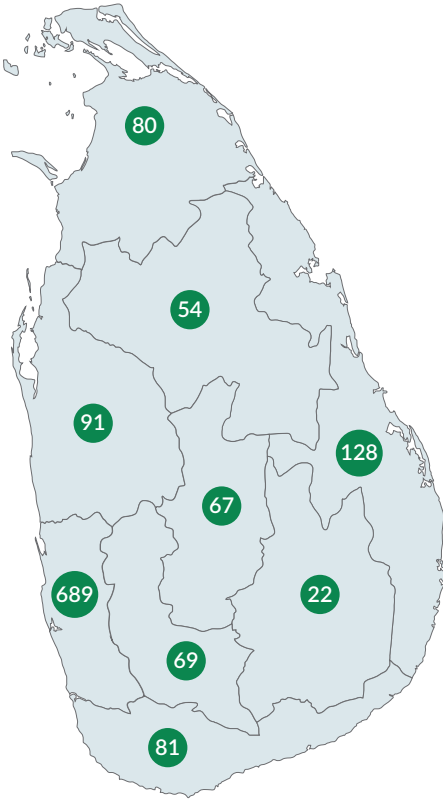
Rs. 2,488 Mn

2021/22 Rs. 4,243 Mn



2 EMPLOYMENT GENERATION

LBF provides direct employment to 1,281 men and women from all parts of the country.



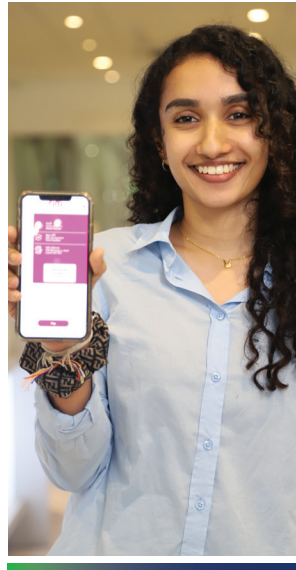
3 CONTINUOUS INNOVATION - DIGITAL ACCESS

Being the leading digital disruptor in the local NBF sector, LBF focuses on promoting SME/MSME sector growth by providing access to formal financial services.

No. of CIM app downloaded
+180,000

CIM transaction growth
19%

CIM transaction volume growth
87%



For business process and business expansion use



Robotic process automation



Artificial intelligence

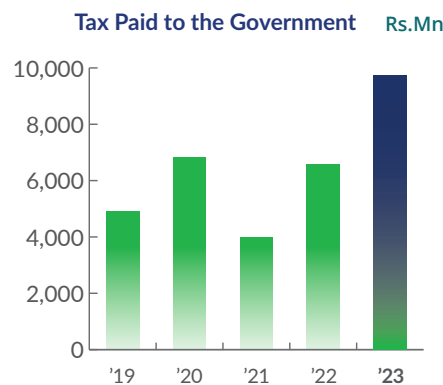


Dedicated social media unit



4 TAX POLICY AND TAX CONTRIBUTION

LBF's tax policy and practices are in line with the regulatory requirements outlined by the regulatory body. As a responsible corporate steward, LBF complies with all applicable tax regimes without exception.



HIGHEST
Taxpayer
in NBF
sector

OUR CONTRIBUTION TO THE NATION



5 WOMEN EMPOWERMENT

LBF takes a multi-pronged approach to support women, by offering equal opportunity in the workplace, increasing women in leadership and development prioritising credit to women-led businesses.



Loan disbursement for women empowerment

AUTO FINANCE FACILITIES
Rs. 8,121.73 Mn

MORTGAGE FACILITIES
Rs. 282.41 Mn



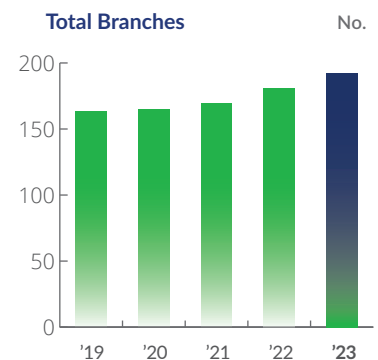
Visit play list - success stories of women empowerment



6 RURAL DEVELOPMENT

LBF supports the development of provincial economies via its island-wide branch network. In line with efforts to provide equal access to all Sri Lankans, our most recent branch expansion strategy has focused on reaching out to customers in the North and East regions of Sri Lanka.

Province	Total no. of branches	New branches	Representation
Western	82	-	43%
Central	17	1	9%
Eastern	25	4	13%
Northern	23	5	12%
North-central	8	1	4%
North-western	11	-	6%
Sabaragamuwa	7	-	3%
Southern	13	-	7%
Uva	6	-	3%



Kodikamam branch opening



Maruthankarny branch opening

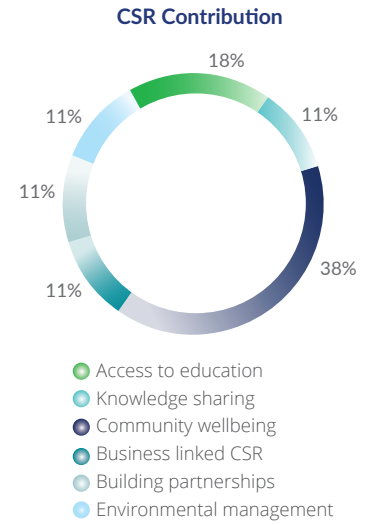
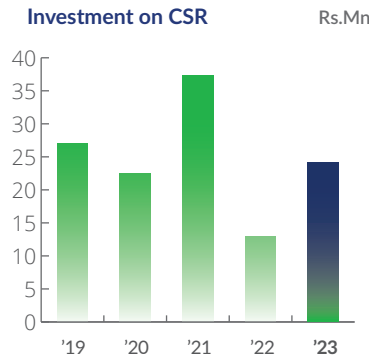
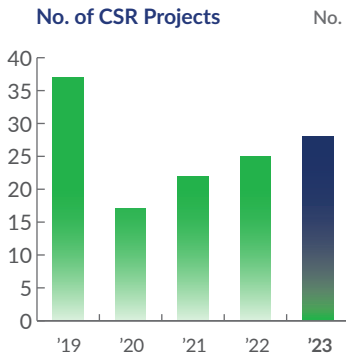


Serunuwara branch opening



7 SUPPORTING COMMUNITY

LBF articulates its commitment to the community by investing in high-impact CSR projects that contribute towards addressing key national priorities such as education and community wellbeing.



8 FOREIGN CURRENCY EXCHANGE

LBF leverages its position as a principal agent for Western Union Money Transfer Systems, to increase the volume of foreign currency inflows to the country.

