FINTREX FINANCE LTD

Head Office : No. 851, Dr.Danister De Silva Mawatha, Colombo 14. Tel: 0117 977 977 Web: www.fintrexfinance.com E-mail: info@fintrexfinance.com

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

the year

EY

Audited Financial Statements as at 31st March 2024

As at 31 March		2024 Rs.			2023 Rs.	
ASSETS		1.57				
Cash and cash equivalents	333,164	,117	341,258,906			
Financial investments at amortised cost	1,018,267					
Financial assets measured at fair value thi						
other comprehensive income	50,402	,825	4	1,604,427		
Financial assets at amortised cost- Lease						
receivables		7,260,199	,861	5,03	0,690,492	
Financial assets at amortised cost- Hire pu	urchase				100 10	
receivables	o m cl		-		109,474	
Financial assets at amortised cost- Loans a advances	and	5 015 500	020	1 22	5 726 677	
Financial assets at amortised cost- Factori	ing	5,915,589	,350	4,23	5,736,672	
receivables			-		2,757,271	
Other receivables		84,759	,994		6,352,865	
Tax receivables			3,167		35,354	
Deferred tax asset		159,344		26	3,570,209	
Investment property		18,600			8,600,000	
Right of use assets		180,713			0,272,954	
Intangible assets),894		4,499,083	
Property, plant and equipment		89,690	,		1,314,850	
Total assets		15,120,891	.,702	10,97	a,226,780	
LIABILITIES						
Bank overdrafts		123,234	,272	8	9,071,888	
Financial liabilities at amortised cost- due	to					
customers		6,295,627				
Interest bearing loans and borrowings		4,733,449				
Lease liabilities		186,359,741				
Trade and other payables Employee benefits		707,130,169 26,210,777				
Total liabilities		12,072,011			8,037,088 4,118,720	
EQUITY		,,		.,	,,	
Stated capital		2,369,559	,710	2,36	9,559,710	
Statutory reserve fund		59,423,264				
Other reserves		319,521,842				
Retained earnings		300,375,273				
Total equity		3,048,880		,	4,108,060	
	Total liabilities and equity		.,702	10,97	8,226,780	
Contingent liabilities and commitments			-			
Net assets per share (Rs.)		1	- .2.87		12.38	
				at 21.4	12.38	
Net assets per share (Rs.)	As at 31 (Aud	.03.2024 lited)	Asa	(Audi	12.38 0 3.2023 ted)	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA	As at 31	.03.2024	As a	(Audi	12.38 0 3.2023	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%)	As at 31 (Aud Actual	.03.2024 lited) Required	As a Actu	(Audit Ial	12.38 03.2023 ted) Required	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio	As at 31 (Aud Actual 16.07	.03.2024 lited) Required 8.50	As a Actu 25	(Audit al	12.38 03.2023 ted) Required 8.50	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50	As a Actu 25 25	(Audi al .24 .24	12.38 03.2023 ted) Required 8.50 12.50	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic	As at 31 (Aud Actual 16.07	.03.2024 lited) Required 8.50	As a Actu 25 25	(Audit al	12.38 03.2023 ted) Required 8.50	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%)	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00	As a Actu 25 25	(Audi al .24 .24	12.38 03.2023 ted) Required 8.50 12.50 10.00	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24	As a Actu 25 25	(Audi al .24 .24	12.38 03.2023 ted) Required 8.50 12.50 10.00 11.21	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89	As a Actu 25 25	(Audi al .24 .24	12.38 03.2023 ted) Required 8.50 12.50 10.00 111.21 4.74	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24	As a Actu 25 25	(Audi al .24 .24	12.38 03.2023 ted) Required 8.50 12.50 10.00 11.21	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70	As a Actu 25 25	(Audi al .24 .24	12.38 03.2023 ted) Required 8.50 12.50 10.00 11.21 4.74 16.54	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio Total Impairment Coverage ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70 20.87	As a Actu 25 25	(Audi al .24 .24	12.38 12.38 ted) Required 8.50 12.50 10.00 11.21 4.74 16.54 57.73	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio Total Impairment Coverage ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70 20.87	As a Actu 25 25	(Audi al .24 .24	12.38 12.38 ted) Required 8.50 12.50 10.00 11.21 4.74 16.54 57.73	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio Total Impairment Coverage ratio Profitability (%)	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70 20.87 3.43	As a Actu 25 25	(Audi al .24 .24	12.38 12.38 12.30 12.50 10.00 11.21 4.74 16.54 57.73 8.83	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio Total Impairment Coverage ratio Profitability (%) Net Interest Margin Return on Assets	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70 20.87 3.43 8.42	As a Actu 25 25	(Audi al .24 .24	12.38 12.38 required 8.50 12.50 10.00 11.21 4.74 16.54 57.73 8.83 4.12	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio Total Impairment Coverage ratio Profitability (%) Net Interest Margin Return on Assets Return on Equity	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70 20.87 3.43 8.42 0.84	As a Actu 25 25	(Audi al .24 .24	12.38 12.38 ted) Required 8.50 12.50 10.00 11.21 4.74 16.54 57.73 8.83 4.12 -1.86	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio Total Impairment Coverage ratio Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio Liquidity (%)	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70 20.87 3.43 8.42 0.84 3.68	As a Actu 25 25	(Audi al .24 .24	12.38 12.38 required 8.50 12.50 10.00 111.21 4.74 16.54 57.73 8.83 4.12 -1.86 -7.20	
Net assets per share (Rs.) SELECTED KEY PERFORMANCE INDICA Regulatory Capital Adequacy (%) Tier 1 Capital Adequacy Ratio Total Capital Adequacy Ratio Capital Funds to Deposit Liabilities Ratic Quality of Loan Portfolio (%) Gross Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans Ratio Net Stage 3 Loans to Core Capital Ratio Stage 3 Impairment Coverage ratio Total Impairment Coverage ratio Profitability (%) Net Interest Margin Return on Assets Return on Equity Cost to Income Ratio	As at 31 (Aud Actual 16.07 16.07	.03.2024 lited) Required 8.50 12.50 10.00 11.24 8.89 44.70 20.87 3.43 8.42 0.84 3.68	As a Actu 25 25	(Audi al .24 .24	12.38 12.38 required 8.50 12.50 10.00 111.21 4.74 16.54 57.73 8.83 4.12 -1.86 -7.20	

STATEMENT OF FINANCIAL POSITION

Number of Branches 16 **External Credit Rating** Fitch Rating B+(Ika) Fitch Rating B+(Ika) CERTIFICATION

10.53

Liquidity Assets to External Funds

Memorandum information

We, the undersigned, being the Chief Executive Officer, the Chief Financial Officer and the Compliance Officer of Fintrex Finance Ltd certify jointly that:

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka (CBSL).

(b) the information contained in these statements have been extracted from the audited financial statements of Fintrex Finance Ltd.

(Sgd.)	(Sgd.)	(Sgd.)
Jayathilake Bandara	Manjula Tennakoon	Dulmani Jayasekara
Chief Executive Officer	Chief Financial Officer	Risk and Compliance Office
28 June 2024	28 June 2024	28 June 2024

Year ended 31 March	2024 Rs.	2023 Rs.	the other infor materially inco
Gross income	2,882,333,920	2,368,381,832	the audit or ot have perform information, w
Interest income	2,761,979,227	2,264,367,417	regard.
Interest expenses	(1,739,682,789)	(1,811,035,574)	0
Net interest income	1,022,296,438	453,331,843	Financial State
Other operating income	120,354,693	104,014,415	Management true and fair v
Total operating income	1,142,651,131	557,346,258	such internal preparation c whether due to
Impairment (charge)/ reversal on loans and receivables	168,833,143	(182,570,809)	whether due in
Net operating income	1,311,484,274	374,775,449	In preparing th
Operating expenses	1,511,404,274	574,775,449	Company's al matters relate accounting u
Personnel expenses	(571,157,294)	(505,104,246)	cease operati
Premises, equipment and establishment expenses	s (171,737,264)	(141,774,244)	
Depreciation and amortisation charges	(39,557,368)	(37,262,200)	
Other operating expenses	(159,267,303)	(135,370,660)	financial repo
Operating profit/(loss) before Taxes on financial services	•	(444,735,901)	Auditor's Resp Our objective
VAT on financial services	(135,544,067)	-	statements as or error, and t
Social Security Contribution Levy (SSCL)	(18,815,504)	-	assurance is a
Profit/(loss) before income tax expense	215,405,474	(444,735,901)	conducted in
Income tax (expense) / benefit	(105,293,599)	225,646,849	when it exists.
Profit/(loss) for the year	110,111,875	(219,089,052)	material if, indi influence the statements
Other comprehensive income / (expense) Other comprehensive income not to be reclassified to profit or loss in subsequent period			As part of an c and maintain
Actuarial gain / (loss) on employee benefits	(3,559,614)	852,133	
Deferred tax effect on employee benefits Other comprehensive income to be reclassified to profit or loss in subsequent periods Fair value gain/ (loss) on treasury bonds during	1,067,884	(255,640)	 Identify a statement procedure sufficient of detecting resulting fit
the year	7,151,884	-	omissions, i
Other comprehensive income for the year, net of tax	4,660,154	596,493	 Obtain an design auc

Total comprehensive (expense)/ income for 114,772,029 (218,492,559) Earnings/ (loss) per share Basic / diluted earnings/ (loss) per share 0.46 (0.92)

> Ernsl & Young Charlered Accountants Rotunda Towers No. 109, Galle Road P.O. Box 101 Compute 03, Still Jack Tel : +94 11 246 3500 Fax : -94 11 768 7869 Email: eysi@ik.ey.com Colombo G3, Sri Lanka

GSM/WDPL/LL/DM INDEPENDENT AUDITOR'S REPORT TO THE FINTREX FINANCE LIMITED

Report on the Audit of Financial Statements

Opinion We have audited the financial statements of Fintrex Finance Limited ("Company") which comprise the statement of financial position as at 31 March 2024, and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cashflows for the year then ended, and notes to the financial statements, including material accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 March 2024 and of its financial performance and its cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for opinion

11.31

16

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the Code of Ethics for Professional Accountants issued by CA Sri Lanka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Other Information included in the Company's 31 March 2024 Annual

Report Management is responsible for the other information included in the Company 31 March 2024 annual report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read prmation and, in doing so, consider whether the other information is consistent with the financial statements, or our knowledge obtained in therwise appears to be materially misstated. If, based on the work we ned, we conclude that there is a material misstatement of this other we are required to report that fact. We have nothing to report in this

es of Management and Those Charged with Governance for the ements

t is responsible for the preparation of financial statements that give a view in accordance with Sri Lanka Accounting Standards, and for control as management determines is necessary to enable the f financial statements that are free from material misstatement, to fraud or error.

the financial statements, management is responsible for assessing the ability to continue as a going concern, disclosing, as applicable, ted to going concern and using the going concern basis of unless management either intends to liquidate the Company or to tions, or has no realistic alternative but to do so.

ed with governance are responsible for overseeing the Company's orting process.

consibilities for the Audit of the Financial Statements

es are to obtain reasonable assurance about whether the financial s a whole are free from material misstatement, whether due to fraud to issue an auditor's report that includes our opinion. Reasonable a high level of assurance, but is not a guarantee that an audit accordance with SLAuSs will always detect a material misstatement Misstatements can arise from fraud or error and are considered dividually or in the aggregate, they could reasonably be expected to economic decisions of users taken on the basis of these financial

audit in accordance with SLAuSs, we exercise professional judgment professional scepticism throughout the audit. We also:

- and assess the risks of material misstatement of the financial its, whether due to fraud or error, design and perform audit res responsive to those risks, and obtain audit evidence that is and appropriate to provide a basis for our opinion. The risk of not a material misstatement resulting from fraud is higher than for one from error, as fraud may involve collusion, forgery, intentional misrepresentations, or the override of internal control.
- n understanding of internal control relevant to the audit in order to dit 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.

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

(Sgd.) 03 June 2024 Colombo

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FINTREX finance (

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පුධාන කාර්යාලය: නො. 851, ආචාර්ය ඩැනිස්ටර් ද සිල්වා මාවත (බේස්ලයින් පාර), කොළඹ 14 දු.ක: 0117 977 977 වෙබ් ලිපිනය : www.fintrexfinance.com ඊ ලිපිනය : info@fintrexfinance.com

විගණනය කරන ලද මූලප පුකාශනය 2024 මාර්තු 31 වන දිනට

any form of assurance conclusion thereon.

මූලප තත්වය පිළිබඳ පුකාශය **2023** රු. 2024 මාර්තු 31 දිනට වත්කම් මුදල් සහ මුදල් සමාන දෑ 333.164.117 341.258.90 ක්ෂය කළ පිරිවැය යටතේ මූලූූ ආයෝජන 1,018,267,562 721,424,223 අනෙකුත් විස්තීරණ ආදායම හරහා සාධාරණ වටිනාකමකින් මනිනු ලබන මලප වත්කම් 50,402,825 41,604,427 මූලූ වත්කම් කුමකෂය කළ පිරිවැය - බදු ලැබිය යුතු මුදල් 7,260,199,861 5,030,690,492 මූලප වත්කම් කුමකෂය කළ පිරිවැය - කුලියට මිලදී ගැනීමේ ලැබිය යුතු මුදල් 109,474 මලප වත්කම් කමතුෂය කළ පිරිවැය - ණය සහ අත්තිකාරම් 5,915,589,930 4,235,736,672 මූලප වත්කම් කුමකෂය කළ පිරිවැයට - ලැබිය යුතු සාධක 2,757,27 වෙනත් ලැබිය යුතු දේ 84.759.994 76,352,865 නදි රුනුය යින් මුද්රු 338,167 35,354 159,344,494 විලම්භීත බදු වත්කම් 263,570,209 18,600,000 18,600,000 ආයෝජන දේපල 180,713,243 130.272.954 වත්කම් භාවිතා කිරීමේ අයිතිය අස්පෘශු වත්කම් 9,820,894 14,499,083 89,690,615 101,314,850 දේපල, පිරියත සහ උපකරණ 15,120,891,702 10,978,226,780 මුළු වත්කම් වගකීම් බැංකු අයිරා 123,234,272 89.071.888 මූලූ වගකීම් කුමකෂය කළ පිරිවැය - පාරිභෝගිකයන් හට ශෙවිය යුතු 6,295,627,408 4,743,530,348 පොලී සහිත ණය සහ ණය ගැනීම් 4,733,449,246 2,932,375,945 බදු වගකීම් 186,359,741 135,005,713 වෙළඳාම සහ අනෙකුත් ගෙවිය යුතු දේ 707.130.169 126,097,738 සේවක පුතිලාභ 26,210,777 18,037,088 මුළු වගකීම් 12,072,011,613 8,044,118,720 කොටස් හිමියන්ගේ අරමුදැල් පුකාශිත පුග්ධනය 2,369,559,710 2,369,559,710 වනවස්ථාපිත සංචිත අරමුදල 59,423,264 53,917,670 වෙනත් සංචිත 319.521.842 රඳවාගත් ඉපැය®් 300,375,273 510,630,680 මුළු කොටස් හිමියන්ගේ අරමුදැල් 3,048,880,089 2,934,108,060 මළු වගකීම් සහ කොටස් හිමියන්ගේ අරමුදල් 15,120,891,702 10,978,226,780 අවිනිශ්චිත වගකීම් සහ බැඳීම් 12.87 කොටසකට ශුද්ධ වත්කම් (රු.) 12.38 තෝරාගත් පුධාන කාර්ය සාධන දර්ශක

	2024.03.31 දිනට (විගණනය කරන ලද)		2023.03.31 දිනට (විගණනය කරන ලද)	
	තථස	අවශත	තථස	අවශත
නියාමන පුාග්ධන පුමාණාත්මකතාවය (%)				
1 වන ස්ථරයේ පුාග්ධන පුමාණාත්මකතා අනුපාතය	16.07	8.50	25.24	8.50
මුළු පුාග්ධන පුමාණාත්මකතා අනුපාතය	16.07	12.50	25.24	12.50
අරමුදල් පුාග්ධනයට තැන්පතු වගකිම් අනුපාතය	42.41	10.00	60.72	10.00
ණය කලඹේ ගුණාත්මකතාවය (%)				
දළ අදියර 3 ණය අනුපාතය		11.24		11.21
ශුද්ධ අදියර 3 ණය අනුපාතය		8.89		4.74
මූලික පුාග්ධන අනුපාතයට ශුද්ධ අදියර 3 ණය		44.70		16.54
අදියර 3 හාණිකරන ආවරණ අනුපාතය		20.87		57.73
සම්පූර්ණ හාණිකරන ආවරණ අනුපාතය		3.43		8.83
ලානදායිත්වය (%)				
ශුද්ධ පොළී ආන්තිකය		8.42		4.12
වත්කම් මත පුතිලාභ		0.84		-1.86
හිමිකම මත පුතිලාභ		3.68		-7.20
ආදායම් මත පිරිවැය අනුපාතය		82.42		147.04
දුවශිලතාවය (%)				
පවතින දුවශීල වත්කම්වලට දුවශීල වත්කම්		167.59		164.25
අවශෘතා අනුපාතය (අවම 100%)				
දුවශීල වත්කම් වලට බාහිර අරමුදල් අනුපාතය)	10.53		11.31
නාමික තොරතුරු				
ශාබා ගණන		16		16
බාහිර ණය ශේුණිය (Fitch)	Fitch Rati	ng B+(lka)	Fitch Rati	ng B+(lka)

සහතික කිරීම

ෆින්ටෙක්ස් ෆිනෑන්ස් සමාගමෙහි පුධාන විධායක නිලධාරී, පුධාන මූලූෂ නිලධාරී සහ අවධානම් හා අනුකූලතා නිලධාරී වශයෙන් පහත අත්සන් කර ඇති අපි එක්ව සහතික කරමු:

(අ) ශ්‍රී ලංකා මහ බැංකුව (CBSL) විසින් නියම කර ඇති ආකෘතියට සහ නිර්වචනවලට අනුකූලව ඉතත ප්‍රකාශ සකස් කර ඇත;

(ආ) මෙම පුකාශයන්හි අඩංගු තොරතුරු ෆින්ටුෙක්ස් ෆිනෑන්ස් සමාගමෙහි විගණනය කරන ලද මූලඝ පුකාශන වලින් උපුටා ගෙන ඇත.

(අත්සන් කළේ)	(අත්සන් කළේ)	(අත්සන් කළේ)
ජයතිලක බණ්ඩාර	මංජුල තෙන්නකෝන්	දුල්මනි ජයසේකර
පුධාන විධායක නිලධාරි	පුධාන මූලඝ නිලධාරි	අවධානම් හා අනුකූලතා නිලධාරි
2024 ජූනි 28	2024 ජූනි 28	2024 ජූනි 28

ලාභය හෝ අලාභය සහ අනෙකුත් විස්තීර්ණ	ආදායම් පිළිබ	ද පුකාශය
මාර්තු 31 න් අවසන් වූ වර්ෂය	2024 රු.	2023 රු.
පිස ආදාගම	2,882,333,920	2,368,381,83
පොලී ආදායම	2,761,979,227	2,264,367,41
පොලී වියදම	(1,739,682,789)	(1,811,035,574
ෂුද්ධ පොලී ආදායම	1,022,296,438	453,331,843
වෙනත් මෙහෙයුම් ආදායම්	120,354,693	104,014,41
මුළු මෙහෙයුම් ආදාගම	1,142,651,131	557,346,258
බොල් හා අඩමාන ණය සදහා අලාභහානි ගාස්තු	168,833,143	(182,570,809
ෂිද්ග මෙනෙයිමු ආදාගම	1,311,484,274	374,775,449
මෙහෙයුම් වියදුම්		
සේවක මණ්ඩළ පිරිවැය	(571,157,294)	(505,104,246
පරිශුය, උපකරණ සහ ස්ථාපිත වියදම්	(171,737,264)	(141,774,244
න්ෂයවීම් සහ ක්ෂය කිරීම් ගාස්තු	(39,557,368)	(37,262,200
වෙනත් මෙහෙයුම් වියදම්	(159,267,303)	(135,370,660
මූලඝ සේවා මත බදු වලට පෙර මෙහෙයුම් ලාභය(අලාභය)	369,765,045	(444,735,901
මුලූ සේවා මත වැට් බද්ද	(135,544,067)	
සමාජ ආරක්ෂණ දායක බද්ද (SSCL)	(18,815,504)	
ආදායම් බදු වියදුමට පෙර ලානය/(අලානය).	215,405,474	(444,735,901
ආදායම් බදු (වියදම්) / පුතිලාභ	(105,293,599)	225,646,849
වර්ෂය සඳහා ලාභය/(අලාභය).	110,111,875	(219,089,052
වෙනත් විස්තීරණ ආදායම / (වියදුම්)		
පසු කාලවලදී ලාභ හෝ අලාභ ලෙස නැවත		
වර්ගීකරණය නොකළ යුතු අනෙකුත් විස්තීරණ ආදායම		
සේවක පුතිලාභ මත ආයුගණක ලාභය / (අලාභය).	(3,559,614)	852,133
සේවක පුතිලාභ මත විලම්හීත බදු බලපෑම	1,067,884	(255,640
පසු කාලවලදී ලාභ හෝ අලාභ ලෙස නැවත වර්ග කළ යුතු වෙනත් විස්තිර්ණ ආදායම්		
වර්ෂය තුළ භාණ්ඩාගාර බැඳුම්කරවල සාධාරණ වටිනාකම්		
ලාභය/ (අලාභය).	7,151,884	
වර්ෂය සඳහා වෙනත් විස්හිරණ ආදායම, ශුද්ධ බදු	4,660,154	596,493
වර්ෂය සඳහා මුළු විස්තීර්ණ (වියදුම්)/ ආදායම	114,772,029	(218,492,559
කොටසකට ඉපැයීම්/ (අලාභ)		
කොටසකට මුලික / තනුක ඉපැයීම්/ (අලාභ)	0.46	(0.92

Ernst & Young Tel : +94 11 246 3500 Chartered Accountants Fax: -94 11 766 7869 Rotunda Towers - Email: eysterk.ey.com Ro. 109, Calle Road Ro. Box 101 Colorith 03, Srit Lanka

GSM/WDPL/LL/DM INDEPENDENT AUDITOR'S REPORT

TO THE FINTREX FINANCE LIMITED Report on the Audit of Financial Statements Opinion

We have audited the financial statements of Fintrex Finance Limited ("Company") which comprise the statement of financial position as at 31 March 2024, and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cashflows for the year then ended, and notes to the financial statements, including material accounting policies.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 March 2024 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 for our opinion.

Other Information included in the Company's 31 March 2024 Annual

Report Management is responsible for the other information included in the Company 31 March 2024 annual report. Our opinion on the financial statements does not cover the other information and we do not express In connection with our audit of the financial statements, our responsibility is to read the other information 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. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

FINTREX

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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 scepticism 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.

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.

(Sgd.) 03 June 2024 Colombo

Namors, D.H.L.B.Kank, wa FEAFEMATER (Lendon), A.P.K.Burstellor FEAFEMA, Mr. Y.A.De Skalf FEA, Mr. E.G.S.Manut, aga FEA, W.K.B.S. Hermater M.A.FEA, B.E.Wissellor FEAFEMA, Mr. Y.A.De Skalf FEAFEMA, Mr. Y.K.B.S. Hermater M.A.FEA, B.E.Wissellor FEAFEMA, Mr. Y.A.De Skalf FEAFEMA, Mr. Y.K.B.S. Hermater M.A.FEA, B.E.Wissellor FEAFEMA, Mr. Y.A.De Skalf FEAFEMA, Mr. Y.K.B.S. Hermater M.A.FEAFEMA, Mr. Y.A. Martinez, K.A. 2005 Statistics (Statistics) and C.A.FEAFEMA, Mr. Y.A. Missellor FEAFEMA, Mr. Y.A. Missellor FEAFEMA, Mr. Y.K.B.S. Hermater M.A.FEAFEMA, Mr. Y. 2006 Statistics (P.R.R.Hermater, K.A.FEAFEMA, M.K. Y.A. Missellor FEAFEMA, Mr. Y.A. Martinez, K.A., 2006 Statistics (Statistics) and Statistics (Statistics) and Statistics) and A.A.M. H.Z.Wissellor FEAFEMA, Mr. Y. 2006 Statistics (Statistics) and Statistics) and Statistics (Statistics) and A.A.M. Missellor FEAFEMA, Mr. Y.A.

Licensed by the Monetary Board of the Central Bank of Sri Lanka under the Finance Business Act No. 42 of 2011 | Date of Incorporation: 29/03/2007 | (Reg. No. PB 878) | Fitch Rating B+(lka)-RWN

பின்ட்ரெக்ஸ் பினான்ஸ் லிமிடெட்

தலைமை அலுவலகம்: இல. 851, டாக்டர். டெனிஸ்டர் டீ சில்வா மாவத்தை, கொழும்பு 14. தொலைபேசி: 0117977977 இணையதளம்: www.fintrexfinance.com மின்னஞ்சல் : info@fintrexfinance.com

2024 பங்குனி 31ம் திகதியில் உள்ளவாறு கணக்காய்வு செய்யப்பட்ட நிதியியல் அறிக்கை

		படுயா ப	ய தகதியல் உள்ளவாறு கண்க	ത്വലംപ്ര	
நிதிநிலைமை கூற்று			இலாப நட்டக் கூற்ற மற்றும் ஏனைய வி	ிரிவான வரும	ானம்
மார்ச் 31 உள்ளவாறு	2024 ரூபா	2023 ரூபா	 மார்ச் 31 முடிவடைந்த ஆண்டுகானது	2024 ரூபா	2023 ரூபா
சொத்துக்கள்			மொத்த வருமானங்கள்	2,882,333,920	2,368,381,83
காசு மற்றும் வங்கி மீதி	333,164,117	341,258,906			
பணமதிப்பு நீக்கப்பட்ட செலவில் நிதி முதலீடுகள்	1,018,267,562	721,424,223	வட்டி வருமானங்கள்	2,761,979,227	2,264,367,41
ஏனைய விரிவான வருமானத்தின் மூலம் நியாயமான			வட்டிச் செலவினங்கள்	(1,739,682,789)	(1,811,035,574
மதிப்பில் அளவிடப்படும் நிதி சொத்துக்கள்	50,402,825	41,604,427	தேறிய வட்டி வருமானம்	1,022,296,438	453,331,84
பணமதிப்பு நீக்கப்பட்ட செலவில் நிதி சொத்துக்கள்-					
குத்தகை பெறத்தக்கவை	7,260,199,861	5,030,690,492	ஏனைய செயற்பாட்டு வருமானம்	120,354,693	104,014,41
பணமதிப்பு நீக்கப்பட்ட செலவில் நிதி சொத்துக்கள்-			மொத்த செயற்பாட்டு வருமானம்	1,142,651,131	557,346,25
வாடகைக்கு வாங்குதல் பெறத்தக்கவை	-	109,474			
பணமதிப்பு நீக்கப்பட்ட செலவில் நிதி சொத்துக்கள்-			குறைபாடு (கட்டணம்)/ கடன்கள் மற்றும் வரவுகள்		
கடன் மற்றும் முற்பணங்கள்	5,915,589,930	4,235,736,672	மீது திரும்புதல்	168,833,143	, , ,
பணமதிப்பு நீக்கப்பட்ட செலவில் நிதி சொத்துக்கள்-			தேறிய செயற்பாட்டு வருமானம்	1,311,484,274	374,775,44
பெறத்தக்க காரணிகள்	-	2,757,271			
ஏனைய பெறத்தக்கவை	84,759,994	76,352,865	செயற்பாட்டு செலவீனம்		
வரி பெறத்தக்கவை	338,167	35,354	தனிப்பட்ட செலவீனம்	(571,157,294)	(505,104,246
ஒத்திவைக்கப்பட்ட வரிச் சொத்து	159,344,494	263,570,209	வளாகங்கள், உபகரணங்கள் மற்றும் ஸ்தாபன செலவுகள்	(171,737,264)	(141,774,244
முதலீட்டுச் சொத்து	18,600,000		தேய்மானம் மற்றும் தேய்மானக் கட்டணங்கள்	(39,557,368)	(37,262,200
பயன்பாட்டு சொத்துகளின் உரிமை	180,713,243	130,272,954	ஏனைய செயற்பாட்டு செலவீனம்	(159,267,303)	(135,370,660
அருவச் சொத்துக்கள்	9,820,894	14,499,083	நிதிச் சேவைகள் மீதான வரிக்கு முன்		
ஆதனம், பொறி மற்றும் உபகரணங்கள்	89,690,615	101,314,850	செயல்பாட்டு இலாபம்/(இழப்பு)	369,765,045	(444,735,90
மொத்த சொத்துக்கள்	15,120,891,702	10,978,226,780			
			நிதிச் சேவைகள் மீதான வரி	(135,544,067)	
பொறுப்புக்கள்			சமூகப் பாதுகாப்பு பங்களிப்பு வரி (SSCL)	(18,815,504)	
வங்கி மேலதீகப்பற்று	123,234,272	89,071,888	வருமான வரி செவினங்களுக்கு முன் இலாபம்/(நட்டம்)	215,405,474	(444,735,901
கடன் திருப்பிச் செலுத்தும் செலவில் நிதிக் கடன்கவ	τ.		வருமான வரி (செலவீனம்) / நன்மை	(105,293,599)	225,646,84
வாடிக்கையாளர்கள் செலுத்த வேண்டியவை	6,295,627,408	4,743,530,348	ஆண்டிற்கான இலாபம்/(நட்டம்)	110,111,875	(219,089,052
வட்டி கடன்கள் மற்றும் கடன்கள்	4,733,449,246	2,932,375,945			
குத்தகைக் கடன்கள்	186,359,741	135,005,713	ஏனைய விரிவான வருமானம் / (செலவீனம்)		
வர்த்தகம் மற்றும் ஏனைய செலுத்த வேண்டியவை	707,130,169	126,097,738	பிற விரிவான வருமானம் அடுத்தடுத்த காலகட்டங்களில்		
பணியாளர் நலன்கள்	26,210,777		இலாபம் அல்லது இழப்பாக மறு வகைப்படு <u>த்</u> தப்படாது		
மொத்த கடன்கள்	12,072,011,613	8,044,118,720	பணியாளர் நலன்கள் மீதான காப்பீட்டு ஆதாயம்/(இழப்பு)	(3,559,614)	852,13
			பணியாளர் நலன்களில் ஒத்திவைக்கப்பட்ட வரி விளைவு	1,067,884	(255,640
பங்கு மூலதனம்					
ஆரம்ப மூலதனம்	2,369,559,710	2,369,559,710	அடுத்தடுத்த காலகட்டங்களில் இலாபம் அல்லது இழப்பாக மறு		
நியதிச் சட்ட ஒதுக்கு நிதியம்	59,423,264	53,917,670	வகைப்படுத்தப்பட வேண்டிய ஏனைய விரிவான வருமானம்		
ஏனைய ஒதுக்கங்கள்	319,521,842		ஆண்டுக்கான கருவூல பத்திரங்களில் நியாயமான மதிப்பு		
பிடித்து வைக்கப்பட்ட வருவாய்கள்	300,375,273		ஆதாயம்/(இழப்பு)	7,151,884	
மொத்த பங்கு மூலதனம்		2,934,108,060	ஆண்டின் ஏனைய விரிவான வருமானம்,		
மொத்த பங்கு மூலதனம் மற்றும் பொறுப்புக்கள்	15,120,891,702	10,978,226,780	தேறிய வரி	4,660,154	596,49
தற்செயலான பொறுப்புக்கள் மற்றும் கடமைகள்	-	-			
	12.97	12.29	ஆண்டிற்கான மொத்த விரிவான (செலவீனம்)/	114 772 020	(210 402 EEC
பங்கிற்கான தேறிய சொத்து மதிப்பு (ரூபா)	12.87	12.38	வருமானம்	114,772,029	(218,492,559
தெரிவு செய்யப்பட்ட செயல்திறன் குறிக்காட்	டிகள்		ஒரு பங்குக்கான வருமானம்/(இழப்பு)		(0.0)
	24 உள்ளபடி 31.0		ஒரு பங்குக்கான அடிப்படை/நீர்த்த வருமானம்/(இழப்பு)	0.46	(0.92
		rக்காய்வுக்குட்பட்டது) மயான தேவையானவை			
ஒழுங்குபடுத்துதல் மூலதனப் போதுமை (%)					
அடுக்கு 1 மூலதனம் போதுமை விகிதம் 16.07	8.50 2	5.24 8.50	Ernst & Young [el : 194 11 246 35	00	
அருக்கு புலதன விகிதம் 16.07		5.24 8.50	Chartered Accountants Fax: -94 11 768 78 Rotunda Towers Email: eysl@lk.ey.com	69 1	
			Building a better No. 109, Galle Road ey.com		
	10.00 60	0.72 10.00	working world P.O. Box 101 Colombo 03, Sri Lanka		
சொத்துக்களின் தரம் (%)	14.24		GSM/WDPL/LL/DM		
மொத்த 3ம் நிலை கடன் விகிதம் சோலிய 3ம் திரைவாடன் கிகிதம்	11.24	11.21	INDEPENDENT AUDITOR'S REPORT		
தேறிய 3ம் நிலை கடன்கள் விகிதம் சேலே 25 திரை நடத்ததில் கட்ட சேத் மலாதத விரிகர்	8.89	4.74	TO THE FINTREX FINANCE LIMITED		
தேறிய 3ம் நிலை கடன்களிலிருந்து கோர் மூலதன விகிதம்	44.70	16.54	Report on the Audit of Financial Statements		
3ம் நிலை குறைப்பாடுள்ள செயலெல்லை விகிதம்	20.87	57.73	Opinion		

3.43

8.42

0.84

3.68

82.42

167.59

10.53

16

8.83 4.12 -1.86 -7.20 147.04 material accounting policies. 164.25

view of the financial position of the Company as at 31 March 2024 and of its financial performance and its cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for opinion

11.31

16

அதிகாரி

We conducted our audit in accordance with Sri Lanka Auditing Standards (SLAuSs). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of our report. We are independent of the Company in accordance with the Code of Ethics for Professional Accountants issued by CA Sri Lanka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion

Other Information included in the Company's 31 March 2024 Annual

Report Management is responsible for the other information included in the Company 31 March 2024 annual report. Our opinion on the financial statements does not cover the other information and we do 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 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. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

FINTREX

finance

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 scepticism 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 ٠ 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 tratements or if such disclosures reprint a pair of the related disclosures in the financial of the related disclosures of the r 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.

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.

(Sgd.) 03 June 2024 Colombo

Performent IX Finither Amerika FCA FCM ALL B London), A M A Gunacolega FCA FCMA, ML Y A Do Silva FCA, ML G O S Manufungu FCA, M X G E F Firmanda FCA FCMA, B E W, GUnava FC IS N Saurth & CLA FCMA, M K IA EMERIKA TCA A SUBJECT A CCA ACMA, NEL K H L Drivera FCA, ME P V K M Selexion FCA A A J M Marca CCA ACMA, M Y K L Formanco ACA. E CA Marcine ACADICA, C A Variatica ACA ACMA. Principals, 1 P M Ruber o FOMA FCCA MBA (USU-SL), G P Go V Shakthi Vet E,Com (SL)

மொக்க குறைப்பாடுள்ள செயலெல்லை விகிகம்

இலாபக்கன்மை (%)

தேறிய வட்டி இலாபம்

விஞ்ஞாபன தகவல்க

ளைகளின் எண்ணிக்கை

சொத்துக்களிலிருந்தான வருவாய்

ங்கு மூலதனத்திலிருந்தான வருவாய்

ான விகிசுக்கிற்கான செலவ

திரவ சொத்துக்கள் (குறைந்தபட்சம் 100%)

வெளி நிதிகளுக்கு திரவ சொத்துக்கள்

ஒழுங்குமுறைப்படுத்தல் திரவத்தன்மை (%) வையான திரவ சொத்துகளுக்கு கிடைக்கக்கூடி

கீழே கையொப்பமிட்டிருக்கும் பின்ட்ரெக்ஸ் பினான்ஸ் லிமிடெட் தலைமை நிறைவேற்று அதிகாரி, தலைமை நிதி அதிகாரி மற்றும் இணக்க அதிகாரிஆகிய நாங்கள் இணைந்து கீழேயுள்ளனவற்றை உறுதிப்படுத்துகிறோம்.

(அ) இந்நிதிக்கூற்றுக்களில் இலங்கை மத்திய வங்கியினால் பரிந்துரைக்கப்பட்ட வடிவமைப்பு ற்றும் வரைவிலக்கணத்திற்கு ஏற்ப இணங்குகின்றன என்பதை உறுதியளிக்கின்றோம்.

(ஆ) இந்நிதிக்கூற்றுக்களில் உள்ளடங்கியுள்ள தகவல்கள் உரிமம் பெற்ற நிதி நிறுவனத்தின் கணக்காய்வுக்குட்பட்ட நிதிக்கூற்றுக்களிலிருந்து பிரித்தெடுக்கப்பட்டவையாகும்.

(ஒப்பம்)	(ஒப்பம்)	(ஒப்பம்)
ஜயதிலக பண்டார	மஞ்சுளா தென்னகோண்	துல்மனி ஜயசேகர
தலைமை நிறைவேற்று அதிகாரி	தலைமை நிதி அதிகாரி	இடர் மற்றும் இணக்க
28 ஜுன் 2024	28 ஜுன் 2024	28 ஜுன் 2024

Opinion

We have audited the financial statements of Fintrex Finance Limited "Company") which comprise the statement of financial position as at 31 March 2024, and the Statement of Profit or Loss and Other Comprehensive Income, Statement of Changes in Equity and Statement of Cashflows for the year then ended, and notes to the financial statements, including

In our opinion, the accompanying financial statements give a true and fair