

## Managing Director's Statement on AML/CFT - 2025

**Dear Colleagues,**

In recent years, the global financial landscape has faced unprecedented pressures and we have witnessed a concerning increase in illicit financial activities. For LankaBangla Finance PLC, combatting these threats is not just a regulatory requirement; it is a central tenet of our commitment to integrity, transparency and trustworthiness in the financial services we provide. Money laundering and terrorist financing pose complex challenges that require a unified response. As a responsible financial institution, we must strengthen our defenses and ensure that our systems are robust enough to detect, prevent and report suspicious activities.

To strengthen compliance with AML/CFT, preparation of KYC prudently and effective management is very important. To make digitalization of KYC, e-KYC implementation is going on. We are preparing ourselves to achieve the goal. We know, once implemented, e-KYC will enable us to serve the clients easily. Besides, increased incidents of financial crime may put financial institutions in a risky position along with its clients. To comply with the regulations and to maintain the reputation of LBF as a leading financial institution, we must not compromise with the compliance of the provisions of AML/CFT.

In order to increase consciousness regarding compliance with AML/CFT guidelines, the Central Compliance Unit (CCU) of LBF has been organizing training in the branches on a regular basis. Published news in electronic and print media remind us that we are not free from risks related to human trafficking, drug trade, illegal arms dealing and extremist financing. Any non-compliance or negligence may put an institution in critical condition. With the advancement of technology and globalization of financial services combating money laundering and preventing criminal networks are becoming difficult day by day.

Therefore, at the onset of a new year, we sincerely commit to be vigilant against the money launderers and terrorist financiers and will continue the adoption of the policy of being compliant with all regulations under the legal framework of Money Laundering Preventions Act, 2012 (amended in 2015) and Anti-Terrorism Act, 2009 (amended in 2012 & 2013) and all other regulatory guidelines and instructions.

The Board of Directors of LankaBangla Finance PLC regularly supervises money laundering and terrorist financing control procedures of the Company and sets the tone at the top for handling the issues as prevention of the crimes which is considered as an integral part of the Company's risk management strategy. I urge everyone to remain vigilant and proactive regarding the regulatory compliances. Let us work collectively to protect our institution and the community as a whole from all the threats.

Thank you.



**Humaira Azam**  
Managing Director