

Managing Director's Statement on AML/CFT - 2026

Dear Colleagues,

As we welcome the New Year, may it bring peace to our lives, prosperity, to our pursuits and future strengthen the sprite of togetherness that contact us all. Happy New Year.

We have successfully completed a challenging year, with the collective best efforts of all, in a sustainable and compliant manner. Sustainability and compliance are gaining utmost importance in the financial sector, and adherence to AML/CFT requirements is a major component in this regard.

As the Managing Director of LankaBangla Finance PLC (LBF), I reaffirm our institution's unwavering and unequivocal commitment to preventing money laundering, terrorist financing, and all forms of financial crime. Ensuring strict compliance with the Anti-Money Laundering and Combating the Financing of Terrorism (AML/CFT) framework is not merely a regulatory obligation, but a core pillar of our corporate governance, ethical standards, and risk management culture.

Money laundering and terrorist financing present evolving and complex risks that demand a coordinated, risk-based, and institution-wide response. As a responsible financial institution, we must continuously strengthen our control framework to effectively identify, assess, mitigate, and report suspicious transactions and activities.

To strengthen compliance with AML/CFT requirements, LBF has established comprehensive AML/CFT policies, procedures, and internal control mechanisms in line with the Money Laundering Prevention Act, 2012 (as amended), the Anti-Terrorism Act, 2009 (as amended), and all relevant circulars, guidelines, and instructions issued by Bangladesh Bank and BFIU. Our framework encompasses robust Customer Due Diligence (CDD), Enhanced Due Diligence (EDD) for high-risk customers, ongoing transaction monitoring, timely reporting of Suspicious Transaction Reports (STRs) and Suspicious Activity Reports (SARs), and effective record-keeping practices.

In line with Bangladesh Bank's guidance on digital transformation and risk-based compliance, LankaBangla Finance PLC is progressing towards the implementation of electronic Know Your Customer (e-KYC) systems. This initiative is expected to enhance customer onboarding efficiency, improve data accuracy, strengthen customer risk assessment, and support more effective monitoring of transactions.

To enhance awareness and strengthen a culture of compliance, the Central Compliance Unit (CCU) of LBF regularly conducts AML/CFT training programs at branch and divisional levels. Reports published in electronic and print media serve as constant reminders that risks related to human trafficking, narcotics trade, illegal arms transactions, and extremist financing remain prevalent. Any lapse, negligence, or non-compliance may expose the institution to severe regulatory actions and reputational damage. Moreover, with rapid technological advancement and the globalization of financial services, combating money laundering and disrupting criminal networks have become increasingly challenging.

Therefore, at the beginning of the New Year, I would like to emphasize that AML/CFT compliance is a shared responsibility. Every employee of LankaBangla Finance PLC is accountable for adhering to AML/CFT requirements and for promptly escalating any unusual or suspicious activity through the appropriate channels. The Board of Directors and senior management provide continuous oversight and set a strong tone at the top for handling these issues as prevention of these crimes is considered as an integral part of the Company's risk management strategy.

Together, through collective vigilance, professionalism, and adherence to regulatory standards, we will continue to protect LankaBangla Finance PLC, our stakeholders, and the integrity of the financial system of Bangladesh.

Thank you.



Humaira Azam
Managing Director

Growing Together...