

# Siyapatha Finance PLC

PUBLICATION OF FINANCIAL STATEMENTS IN TERMS OF SECTION 29 (5) OF FINANCE BUSINESS ACT NO.42 OF 2011.

## Key Financial Data for the year ended 31 December

In Rupees Thousands

	Current Year		Previous Year	
	From 01.01.2022 to 31.12.2022 (Audited)	As a % of Interest Income	From 01.01.2021 to 31.12.2021 (Audited)	As a % of Interest Income
Interest Income	8,269,789	100.0%	6,786,436	100.0%
Interest Expenses	5,788,151	70.0%	2,813,728	41.5%
<b>Net Interest Income</b>	<b>2,481,638</b>	<b>30.0%</b>	<b>3,972,708</b>	<b>58.5%</b>
Other Income	1,025,544	12.4%	1,360,895	20.1%
Gains/(Losses) from Trading Activities	-	0.0%	-	0.0%
Operating Expenses (Excluding Impairment)	1,910,966	23.1%	1,789,998	26.4%
Impairment	131,671	1.6%	1,618,176	23.8%
<b>Profit Before Tax</b>	<b>1,464,545</b>	<b>17.7%</b>	<b>1,925,429</b>	<b>28.4%</b>
Taxes	709,576	8.6%	830,886	12.2%
<b>Profit After Tax</b>	<b>754,969</b>	<b>9.1%</b>	<b>1,094,543</b>	<b>16.1%</b>

## Key Financial Data as at 31 December

In Rupees Thousands

	31-Dec-2022 (Audited)	As a % of Total Assets	31-Dec-2021 (Audited)	As a % of Total Assets
<b>Assets</b>				
Cash and Bank Balance	221,187	0.5%	250,277	0.6%
Due from Related Parties	47,296	0.1%	3,953	0.0%
Loans(Excluding Due from Related Parties)	40,050,684	90.8%	39,404,411	92.2%
Investment in Equity	56	0.0%	56	0.0%
Property, Plant & Equipment	2,537,582	5.8%	1,992,215	4.7%
Other Assets	1,237,758	2.8%	1,099,336	2.6%
<b>Total Assets</b>	<b>44,094,563</b>	<b>100.0%</b>	<b>42,750,248</b>	<b>100.0%</b>
<b>Liabilities</b>				
Due to Banks	3,570,290	8.1%	7,872,161	18.4%
Due to Related Parties	5,228,953	11.9%	3,129,004	7.3%
Deposits from Customers	19,342,046	43.9%	17,114,923	40.0%
Other Borrowings	7,612,725	17.3%	6,267,615	14.7%
Other Liabilities	1,773,374	4.0%	2,140,451	5.0%
<b>Total Liabilities</b>	<b>37,527,388</b>	<b>85.1%</b>	<b>36,524,154</b>	<b>85.4%</b>
<b>Equity</b>				
Stated Capital	2,674,439	6.1%	2,346,095	5.5%
Statutory Reserve Fund	278,000	0.6%	240,000	0.6%
Retained Earnings	3,460,441	7.8%	3,515,495	8.2%
Other Reserves	154,295	0.3%	124,504	0.3%
<b>Total Equity</b>	<b>6,567,175</b>	<b>14.9%</b>	<b>6,226,094</b>	<b>14.6%</b>
<b>Total Liabilities and Equity</b>	<b>44,094,563</b>	<b>100.0%</b>	<b>42,750,248</b>	<b>100.0%</b>
<b>Net Assets Value Per Share (Rs.)</b>	<b>67.59</b>		<b>67.69</b>	

## Selected Key Performance Indicators

Item	31-Dec-2022		31-Dec-2021	
	Required	Actual	Required	Actual
<b>Regulatory Capital Adequacy (%)</b>				
Tier 1 Capital Adequacy Ratio	8.50%	16.11%	7.00%	14.74%
Total Capital Adequacy Ratio	12.50%	20.95%	11.00%	21.36%
Capital Funds to Deposit Liabilities Ratio	10.00%	49.45%	10.00%	58.88%
<b>Quality of Loan Portfolio (%)</b>				
Gross Stage 3 Loans Ratio		25.89%		26.56%
Net Stage 3 Loans Ratio		17.68%		18.21%
Net Stage 3 Loans to Core Capital Ratio		108.64%		123.82%
Stage 3 Impairment Coverage Ratio		31.70%		31.43%
Total Impairment Coverage Ratio		10.85%		10.49%
<b>Profitability(%)</b>				
Net Interest Margin		5.63%		9.29%
Return on Assets		3.32%		4.50%
Return on Equity		11.50%		17.58%
Cost to Income Ratio		54.49%		33.56%
<b>Liquidity (%)</b>				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)		241.12%		133.88%
Liquid Assets to External Funds		15.52%		8.24%
<b>Memorandum Information</b>				
Number of Branches		43		40
External Credit Rating (Fitch Ratings)		A(lka)/RWN		A(lka)

The Company has not had any regulatory penalties or regulatory restrictions on deposits, borrowings and lending during 2022 & 2021.

### CERTIFICATION:

We, the undersigned, being the Managing Director, the Chief Financial Officer and the Head of Compliance of Siyapatha 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 Siyapatha Finance PLC unless indicated as audited.

(Sgd)  
**Ananda Seneviratne**  
Managing Director  
08 February 2023

(Sgd)  
**Ruwan Wanniarachchi**  
Chief Financial Officer  
08 February 2023

(Sgd)  
**Mahika Rajakaruna**  
Head of Compliance  
08 February 2023

## INDEPENDENT AUDITORS' REPORT



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### INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF SIYAPATHA FINANCE PLC

#### Report on the audit of the financial statements

#### Opinion

We have audited the financial statements of Siyapatha Finance PLC ("the Company"), which comprise the statement of financial position as at 31 December 2022, income statement, the statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant 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 December 2022, 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 (SLAUS). 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 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.

#### Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Key audit matter	How our audit addressed the key audit matter
<p><b>Provision for credit impairment on financial assets carried at amortised cost</b></p> <p>Provision for credit impairment on financial assets carried at amortised cost as stated in Note 40.4.1 is determined by management in accordance with the accounting policies described in Note 3.1.8</p> <p>This was a key audit matter due to:</p> <ul style="list-style-type: none"> <li>materiality of the reported provision for credit impairment which involved complex calculations; and</li> <li>degree of management judgement, significance of assumptions and level of estimation uncertainty associated with its measurement.</li> </ul> <p>Key areas of significant judgements, estimates and assumptions used by management in the assessment of the provision for credit impairment included the following:</p> <ul style="list-style-type: none"> <li>management overlays to incorporate the current economic condition.</li> <li>the incorporation of forward-looking information to reflect current and anticipated future external factors, both in the multiple economic scenarios and the probability weighting determined for each of these scenarios.</li> </ul>	<p>In addressing the adequacy of the provision for credit impairment on financial assets carried at amortised cost, our audit procedures included the following key procedures, we assessed the alignment of the company's provision for credit impairment computations and underlying methodology including responses to market economic volatility with its accounting policies, based on the best available information up to the date of our report.</p> <ul style="list-style-type: none"> <li>We evaluated the design, implementation and operating effectiveness of controls over estimation of impairment, which included assessing the level of oversight, review and approval of provision for credit impairment policies and procedures by the Board and management.</li> <li>We checked the completeness and accuracy of the underlying data used in the impairment computation by agreeing details to relevant source documents and accounting records of the company.</li> <li>In addition to the above, the following procedures were performed: <ul style="list-style-type: none"> <li><b>For loans and advances assessed on an individual basis for impairment:</b> <ul style="list-style-type: none"> <li>We assessed the reasonableness and timeliness of Management's internal assessments of credit quality based on the borrower's particular circumstances.</li> <li>We checked the arithmetical accuracy of the underlying individual impairment calculations.</li> <li>We evaluated the reasonableness of key inputs used in the provision for credit impairment made with particular focus on current economic conditions. Such evaluations were carried out considering value and timing of cash flow forecasts particularly relating to elevated risk industries, debt moratoriums and status of recovery actions of the collateral.</li> </ul> </li> <li><b>For financial assets assessed on a collective basis for impairment:</b> <ul style="list-style-type: none"> <li>We tested the key calculations used in the provision for credit impairment.</li> </ul> </li> <li>We assessed whether judgements, assumptions and estimates used by the Management in the underlying methodology and the management overlays were reasonable. Our testing included evaluating the reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each of those scenarios.</li> <li>We assessed the adequacy of the related financial statement disclosures set out in notes 40.4.1</li> </ul> </li></ul>
<p><b>Information Technology (IT) systems and controls over financial reporting</b></p> <p>A significant part of the client's financial reporting process is primarily reliant on multiple IT systems with automated processes and internal controls. Further, key financial statement disclosures are prepared using data and reports generated by IT systems, that are compiled and formulated with the use of spreadsheets.</p> <p>Accordingly, IT systems and related internal controls over financial reporting was considered a key audit matter.</p>	<p><b>Our audit procedures included the following:</b></p> <ul style="list-style-type: none"> <li>We obtained an understanding of the internal control environment of the processes relating to financial reporting and related disclosures.</li> <li>We identified and test checked relevant controls of key IT systems related to the company's financial reporting process.</li> <li>We involved our internal specialized resources to check and evaluate the design and operating effectiveness of IT controls, including those related to user access and change management.</li> <li>We also obtained a high-level understanding, primarily through inquiry, of the cybersecurity risks affecting the company and the actions taken to address these risks.</li> <li>We checked key source data of the reports used to generate key disclosures for accuracy and completeness, including review of the general ledger reconciliations.</li> </ul>

#### Other information included in the 2022 Annual Report

Management is responsible for the other information. The other information comprises the Company's 2022 annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will 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 identified above when it becomes available 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.

#### 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 SLAUS 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 SLAUS, we exercise professional judgment and maintain professional skepticism 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 controls.

- 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.

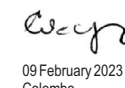
We also provide those charged with governance with a statement that we have complied with ethical requirements in accordance with the Code of Ethics regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

#### 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.

CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 1884.

  
09 February 2023  
Colombo

Siyapatha Tower, 111, Dudley Senanayake Mawatha, Colombo 08.  
T.P. : 0117 605 605 Fax: 0117 605 606 Email: info@siyapatha.lk  
Company Registration No. PB 917 PQ  
Incorporated date : 3rd March 2005

Fitch rating: BBB+(lka) (RWN)



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සියපත පීනාණ්ණ  
Siyapatha Finance  
(Finance Company of Sampath Bank Group)

Licensed by the Monetary Board of the Central Bank of Sri Lanka, in terms of Finance Business Act No.42 of 2011.

## Explanations/Glossary

<b>Capital Adequacy ratios</b>	Indicates the ability of the financial institution to absorb losses without affecting depositors and creditors. This ratio is computed by dividing capital by risk weighted assets as specified by the Direction, and high ratio indicates better loss absorption capacity.
<b>Stage 3 Impairment Coverage Ratio</b>	Indicates the level of <b>loss allowance for stage 3 loans and advances</b> .
<b>Total Impairment Coverage Ratio</b>	Indicates the level of <b>total loss allowance for total loans and advances</b> .
<b>Net Interest Margin</b>	Indicates profitability of the core business operation of the financial institution. i.e. granting loans and advances and accepting deposits.
<b>Cost to income ratio</b>	Represents operating expense, excluding impairment charges on loans and advances as a percentage of net revenue (net interest income and other income). Lower ratio will result in higher profitability.
<b>Liquid Assets</b>	A liquid asset is an asset that can easily be converted into cash.
<b>Cap</b>	Maximum limit imposed by the CBSL.
<b>Downsizing</b>	Gradual reduction of the business operation imposed by the CBSL.
<b>Freezing</b>	An order of CBSL that is in place preventing further transactions of the Company.
<b>Tier 1 Capital</b>	Represents permanent shareholder equity and reserves.
<b>Total Capital</b>	Represents Tier 1 and supplementary capital including instruments with characteristics of equity and debt, revaluation gains, impairment allowances.
<b>Risk Weighted Assets</b>	Sum of on-balance sheet risk weighted assets and the total credit equivalent of risk weighted off-balance sheet assets.
<b>Tier 1 Capital ratio</b>	Tier 1 capital as a percentage of risk weighted assets.
<b>Total Capital ratio</b>	Total capital as a percentage of risk weighted assets.
<b>Capital Funds</b>	Paid up capital, permanent free reserves and any other securities approved by the CBSL.
<b>Non-Performing Loan</b>	A loan in which the borrower has defaulted and hasn't made scheduled payments of principal or and / interest as per the stipulated guidelines issued by CBSL.
<b>Net Interest Margin</b>	Annualized net interest income (interest income less interest expenses) as a percentage of total net assets (as at end of period).
<b>Return on Assets</b>	Annualized profit before tax as a percentage of total net assets (as at end of period).
<b>Return on Equity</b>	Annualized profit after tax as a percentage of total capital (as at end of period).
<b>External Funds</b>	Includes only deposits and borrowings.



**පැහැදිලි කිරීම/වචනාවලිය**

<p><b>ප්‍රාග්ධන ප්‍රමාණාත්මකතා අවශ්‍යතා අනුපාත</b></p>	<p>මෙමඟින් තැන්පතුකරුවන්ට සහ ණය හිමියන්ට බලපෑමක් නොමැතිව අලාභ අවශෝෂණය කර ගැනීමට මූල්‍ය ආයතනයට ඇති හැකියාව පෙන්නුම් කරයි. මෙම අනුපාතය ගණනය කරනු ලබන්නේ ශ්‍රී ලංකා මහ බැංකුව විසින් නිකුත් කර ඇති විධානයේ නියම කර ඇති පරිදි ප්‍රාග්ධනය, අවදානම් මත බර තැබූ වත්කම් වලින් බෙදීමෙනි. ආයතනයේ ප්‍රාග්ධන ප්‍රමාණාත්මක අවශ්‍යතා අනුපාත ඉහළ අගයක් දරයි නම්, එම ආයතනයේ පාඩු දැරීමේ හැකියාව ඉහළ බව මෙමඟින් පෙන්නුම් කරයි.</p>
<p><b>අක්‍රීය ණය අනුපාතය</b></p>	<p>මූල්‍ය ආයතනයේ සමස්ත ණය කළඹෙහි ඇතුළත්ව ඇති නොගෙවූ ණය සහ අත්තිකාරම්වල අනුපාතය පෙන්නුම් කරයි. මෙම අනුපාතය ඉහළ අගයක් පැවතීමෙන් වත්කම්වල පවතින දුර්වලතාවය සහ ඉහළ ණය අවදානම පෙන්නුම් කරයි.</p>
<p><b>වෙන්කිරීම් ආවරණ අනුපාතය</b></p>	<p>තැවත ගෙවීමේ ගැටලු පවතින ණය සහ අත්තිකාරම් ආවරණය කිරීම සඳහා ආයතනය මඟින් සිදු කර ඇති වෙන්කිරීම් වල ප්‍රමාණාත්මකතාවය මෙමඟින් නිරූපණය කරයි. මෙම අනුපාතයේ සහ ප්‍රාග්ධන ප්‍රමාණාත්මකතා අවශ්‍යතා අනුපාතයේ ඉහළ අගයන් පැවතීම යනු මූල්‍ය ආයතනයට ණය අලාභ ද ඇතුළුව අනාගතයේ දී සිදුවන ණය පාඩුවලට වඩාත් හොඳින් ඔරොත්තු දිය හැකි බවයි.</p>
<p><b>ඉද්ධ පොලී ආන්තිකය</b></p>	<p>මූල්‍ය ආයතනයේ මූලික ව්‍යාපාර මෙහෙයුම් වල ලාභදායීත්වය මෙමඟින් පෙන්නුම් කරයි. එනම් ණය සහ අත්තිකාරම් ලබාදීම සහ තැන්පතු බාරගැනීම</p>
<p><b>ආදායම් මත පිරිවැය අනුපාතය</b></p>	<p>භානිකරණ ගාස්තු රහිත මෙහෙයුම් වියදම, ඉද්ධ ආදායමේ (ඉද්ධ පොලී ආදායම සහ වෙනත් ආදායම්) ප්‍රතිශතයක් ලෙස. මෙම අනුපාතය අඩු අගයක් පැවතීම ඉහළ ලාභදායීත්වයකට හේතු වේ.</p>
<p><b>ද්‍රවශීල වත්කම්</b></p>	<p>ද්‍රවශීල වත්කම් යනු කෙටි කාල සීමාවකදී පහසුවෙන් මුදල් බවට පරිවර්තනය කල හැකි වත්කම් වේ.</p>
<p><b>සීමාවන්</b></p>	<p>ශ්‍රී ලංකා මහ බැංකුව විසින් නියම කරන ලද උපරිම සීමාවන් වේ.</p>
<p><b>අඩු කිරීම්</b></p>	<p>ශ්‍රී ලංකා මහ බැංකුව විසින් පනවන ලද විධානවලට අනුකූලව අදාළ ව්‍යාපාර මෙහෙයුම් අඩු කිරීම.</p>
<p><b>අත්හිටුවීම්</b></p>	<p>ශ්‍රී ලංකා මහ බැංකුවේ නියෝග මත මුදල් සමාගමේ අදාළ ගනුදෙනු අත්හිටුවීම</p>
<p><b>පළමු ස්ථරයේ ප්‍රාග්ධනය</b></p>	<p>කොටස් හිමියන්ගේ ස්ථිර කොටස් සහ ස්ථිර සංචිත මෙමඟින් නිරූපණය කරයි</p>
<p><b>සමස්ත ප්‍රාග්ධනය</b></p>	<p>පළමු ස්ථරයේ ප්‍රාග්ධනය සහ අතිරේක ප්‍රාග්ධනය (හිමිකම් ප්‍රාග්ධනය සහ ණයවල විවිධ ස්වරූපයන් සහිත උපකරණ, ප්‍රත්‍යාගණනය ලාභ, භානිකරණ දීමනා වැනි අතිරේක ප්‍රාග්ධනයට ඇතුළත් වේ.</p>
<p><b>අවදානම් මත බර තැබූ වත්කම්</b></p>	<p>ශේෂ පත්‍රයේ සඳහන් අවදානම් මත බර තැබූ වත්කම් සහ මුළු ණය කළඹට සමාන අවදානම් මත බර තැබූ ශේෂ පත්‍රයෙන් පරිබාහිර වත්කම් යන ද්විත්වයේ එකතුව වේ.</p>

පළමු ස්ථර ප්‍රාග්ධන අනුපාතය	පළමු ස්ථර ප්‍රාග්ධනය, අවදානම් මත බර තැබූ වත්කම් වල ප්‍රතිශතයක් ලෙස නිරූපණය කිරීම
සමස්ත ප්‍රාග්ධන අනුපාතය	සමස්ත ප්‍රාග්ධනය, අවදානම් මත බර තැබූ වත්කම් වල ප්‍රතිශතයක් ලෙස නිරූපණය කිරීම
අරමුදල් ප්‍රාග්ධනය	ගෙවන ලද ප්‍රාග්ධනය, ස්ථිර නිදහස් සංචිත සහ ශ්‍රී ලංකා මහ බැංකුව විසින් අනුමත කරන ලද වෙනත් සුරැකුම්පත්
අක්‍රීය ණය	ශ්‍රී ලංකා මහ බැංකුව විසින් නිකුත් කරන ලද මාර්ගෝපදේශයන්ට අනුකූලව ණයගැතියා විසින් ගිවිසුම් ගත පරිදි වාරිකයන්හි මුල් ප්‍රාග්ධනය හෝ සහ /පොළිය නියමිත පරිදි ගෙවා නොමැතිව පැහැර හැර ඇති ණය මුදලකි.
ශුද්ධ පොලී ආන්තිකය	ඇස්තමේන්තුගත වාර්ෂික ශුද්ධ පොලී ආදායම (පොලී ආදායමෙන් පොලී වියදම අඩු කිරීමෙන් පසු) මුළු ශුද්ධ වත්කම් හි ප්‍රතිශතයක් ලෙස දැක්වේ. (කාල සීමාව අවසානයේ)
වත්කම් මත ප්‍රතිලාභ	බදු වලට පෙර ඇස්තමේන්තුගත වාර්ෂික ලාභය මුළු ශුද්ධ වත්කම්වල ප්‍රතිශතයක් ලෙස නිරූපණය වේ. (කාල සීමාව අවසානයේ)
හිමිකම් මත ප්‍රතිලාභ	බදු පසු ඇස්තමේන්තුගත වාර්ෂික ලාභය මුළු ප්‍රාග්ධනයේ ප්‍රතිශතයක් ලෙස (කාල සීමාව අවසානයේ) නිරූපණය වේ
බාහිර අරමුදල්	තැන්පතු සහ ණය ගැනීම් පමණක් අන්තර්ගත වේ.



# சியபத பினாள்ஸ் பீஎல்சீ

2011 ஆம் ஆண்டின் நிதி வணிகச் சட்ட இல.42 இன் பிரிவு 29 (5) இன் அடிப்படையில் நிதிநிலை அறிக்கைகளை வெளியிடுதல்

## 12 மார்ச் 31 இல் முடிவடைந்த காலப்பகுதிகளின் முக்கிய நிதிநிலை தரவுகள் ரூபா ஆயிரங்களில்

	நடைமுறை ஆண்டு		முன்னைய ஆண்டு	
	01.01.2022 இலிருந்து 31.12.2022 வரை (கணக்கப்பட்டுள்ளதில்)	வட்டி வசூலாக்கங்கள் % ஆக	01.01.2021 இலிருந்து 31.12.2021 வரை (கணக்கப்பட்டுள்ளதில்)	வட்டி வசூலாக்கங்கள் % ஆக
வட்டி வருமானம்	8,269,789	100.0%	6,786,436	100.0%
வட்டி செலவு	5,788,151	70.0%	2,813,728	41.5%
தேறிய வட்டி வருமானம்	2,481,638	30.0%	3,972,708	58.5%
ஏனைய வருமானம்	1,025,544	12.4%	1,360,895	20.1%
வந்தபடிக்குத் தடவாக்கக்களிலிருந்துள்ள இலாபம்/நஷ்டம்	-	0.0%	-	0.0%
தொழிற்பாட்டு செலவுகள் (பெறுமதி இழப்பு நீக்கலாக)	1,910,966	23.1%	1,789,998	26.4%
பெறுமதி இழப்பு	131,671	1.6%	1,618,176	23.8%
வரிக்கு முன்னாள் இலாபம்	1,464,545	17.7%	1,925,429	28.4%
வரிகள்	709,576	8.6%	830,886	12.2%
வரிக்குப் பின்னாள் இலாபம்	754,969	9.1%	1,094,543	16.1%

## 12 மார்ச் 31 இல் உள்வாறு முக்கிய நிதிநிலை தரவுகள் ரூபா ஆயிரங்களில்

	31-12-2022 (கணக்கப்பட்டுள்ளதில்)		31-12-2021 (கணக்கப்பட்டுள்ளதில்)	
	மொத்த சொத்துக்கள் % ஆக	% ஆக	மொத்த சொத்துக்கள் % ஆக	% ஆக
சொத்துக்கள்				
கடிகாரம் மற்றும் வங்கி மீதிகள்	221,187	0.5%	250,277	0.6%
தொடர்பான தரப்பினரிடமிருந்து வர வேண்டியவை	47,296	0.1%	3,953	0.0%
கடன் (தொடர்பான தரப்பினரிடமிருந்து வரவேண்டியவை நீக்கலாக)	40,050,684	90.8%	39,404,411	92.2%
பங்குரிமை மூலதனத்தின் மூலக்கூறுகள்	56	0.0%	56	0.0%
சொத்துக்கள், சொத்துக்கள் மற்றும் சாதனங்கள்	2,537,582	5.8%	1,992,215	4.7%
ஏனைய சொத்துக்கள்	1,237,758	2.8%	1,099,336	2.6%
மொத்த சொத்துக்கள்	44,094,563	100.0%	42,750,248	100.0%

	31-12-2022 (கணக்கப்பட்டுள்ளதில்)		31-12-2021 (கணக்கப்பட்டுள்ளதில்)	
	மொத்த சொத்துக்கள் % ஆக	% ஆக	மொத்த சொத்துக்கள் % ஆக	% ஆக
பொறுப்புக்கள்				
வங்கிகளுக்கு செலுத்தவேண்டியவை	3,570,290	8.1%	7,872,161	18.4%
தொடர்பான தரப்பினர்களுக்கு செலுத்தவேண்டியவை	5,228,953	11.9%	3,129,004	7.3%
வாங்கிக்கொள்ளக்கூடியிருந்தவை வையுங்கள்	19,342,046	43.9%	17,114,923	40.0%
ஏனைய கடன்பாடுகள்	7,612,725	17.3%	6,267,815	14.7%
ஏனைய பொறுப்புக்கள்	1,773,374	4.0%	2,140,451	5.0%
மொத்த பொறுப்புக்கள்	37,527,888	85.1%	36,524,154	85.4%
பங்குரிமை மூலதனம்				
சுறப்பட்டு மூலதனம்	2,674,439	6.1%	2,346,095	5.5%
நிதி ஒதுக்கு நிதியம்	278,000	0.6%	240,000	0.6%
நிதிநிலைக்கப்பட்ட வருவாய்கள்	3,460,441	7.8%	3,515,495	8.2%
ஏனைய ஒதுக்குகள்	154,295	0.3%	124,504	0.3%
மொத்த பங்குரிமை மூலதனம்	6,567,175	14.9%	6,226,094	14.6%
மொத்த பொறுப்புக்கள் மற்றும் உரிமைப் பங்கு	44,094,563	100.0%	42,750,248	100.0%
பங்குரிமை மூலதனம்				
பங்குரிமை மூலதனம்	67.59		67.69	

## நிதிநிலைக்கப்பட்ட முக்கிய செயலாற்ற குறிகாட்டிகள்

விடயம்	31-12-2022		31-12-2021	
	தேவையானது	உண்மை	தேவையானது	உண்மை
ஒழுங்குமுறைப்படுத்தல் மூலதனம் (போதுமை) (%)				
அங்கு 1 மூலதன போதுமை வீசிதம்	8.50%	16.11%	7.00%	14.74%
மொத்த மூலதன போதுமை வீசிதம்	12.50%	20.95%	11.00%	21.36%
வையு பொறுப்புக்களுக்கான மூலதன நிதி வீசிதம்	10.00%	49.45%	10.00%	58.88%
கடன் சொத்துப்படிமயலின் தரம (%)				
மொத்த நிலை 3 கடன் வீசிதம்		25.89%		26.56%
நிகர நிலை 3 கடன் வீசிதம்		17.68%		18.21%
மைய மூலதன வீசிதத்திற்கான மொத்த நிலை 3 கடன்கள்		108.64%		123.82%
நிலை 3 குறைபாடு பாதுகாப்பு வீசிதம்		31.70%		31.43%
மொத்த குறைபாடு பாதுகாப்பு வீசிதம்		10.85%		10.49%
இலாபத்தன்மை (%)				
தேறிய வட்டி இலாபம்		5.63%		9.29%
சொத்துக்கள் மீதான வருவாய்		3.32%		4.50%
பங்குரிமை மூலதனம் மீதான வருவாய்		11.50%		17.58%
வருமானத்திற்கான செலவு வீசிதம்		54.49%		33.56%
திரவத்தன்மை (%)				
தேவையான திரவச் சொத்துக்களுக்கான கிடைக்கத்தக்க				
திரவச் சொத்து (குறைந்தபட்சம் 100%)		241.12%		133.88%
வெளிவாரி நிதிநிலைக்கான திரவச் சொத்துக்கள்		15.52%		8.24%
விஞ்சுபாளத் தகவல்கள்				
கிணகனின் எண்ணிக்கை		43		40
வெளிவாரி கோடுகள் தரமில் (Fitch தரப்படுத்தல்)		A/(ka)/RWN		A/(ka)

2022 மற்றும் 2021 ஆம் ஆண்டுகளில் கையாற்றப்பட்ட, கடன் வாங்குதல் மற்றும் கடன் வழங்குதல் நிறுவனம் எந்தவிதமான ஒழுங்குமுறை கட்டுப்பாடுகளையோ அல்லது ஒழுங்குமுறை அடர்த்திகளையோ கொண்டிருக்கவில்லை.

### உறுதிப்படுத்தல்:

கீழே கையொப்பமிட்ட சியபத பினாள்ஸ் பீஎல்சீயின் முகாமைப் பணிப்பாளர், நிதிநிலை மற்றும் இணக்கத்தலைவர் ஆகிய நபர்கள் கூட்டாக பின்வருவனவற்றை உறுதிப்படுத்துகின்றோம்:

- (அ) மேற்குறிப்பிட்ட கூற்றுக்கள் இலங்கை மத்திய வங்கியினால் பரிந்துரைக்கப்பட்ட படிமம் மற்றும் வரைவிலக்கணங்களுடன் இணங்கிச் செல்லும் விதத்தில் தயாரிக்கப்பட்டுள்ளன;
- (ஆ) இக்கூற்றுக்களில் அடங்கியுள்ள தகவல்கள் கணக்கப்படி செய்யப்பட்டவை எனக் குறிப்பிடப்படாதவற்றை, சியபத பினாள்ஸ் பீஎல்சீயின் கணக்கப்படி செய்யப்பட்ட நிதியில் கூற்றுக்களிலிருந்து பிரித்தெடுக்கப்பட்டவையாகும்.

(ஒப்பம்) ஆளுநர் செனவிரத்தன முகாமைப் பணிப்பாளர் 08 பெப்ரவரி 2023

(ஒப்பம்) ருவன் வண்ணிஆர்சீ நிதிநிலை மற்றும் இணக்கத்தலைவர் 08 பெப்ரவரி 2023

(ஒப்பம்) மஹிதா ராஜகருணா இணக்கத்தலைவர் 08 பெப்ரவரி 2023

### கயாதன் கணக்காப்பாளர் அறிக்கை

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**INDEPENDENT AUDITORS' REPORT TO THE SHAREHOLDERS OF SIYAPATHA FINANCE PLC**

**Report on the audit of the financial statements**

**Opinion**  
We have audited the financial statements of Siyapatha Finance PLC (the Company), which comprise the statement of financial position as at 31 December 2022, income statement, statement of comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant 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 December 2022, 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 (SLAuS). 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 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 evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

**Key audit matters**  
Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the matter is provided in that context.

We have fulfilled the responsibilities described in the Auditor's responsibilities for the audit of the financial statements section of our report, including in relation to these matters. Accordingly, our audit included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial statements. The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying financial statements.

Key audit matter	How our audit addressed the key audit matter
<b>Provision for credit impairment on financial assets carried at amortised cost</b> Provision for credit impairment on financial assets carried at amortised cost as stated in Note 40.4.1 is determined by management in accordance with the accounting policies described in Note 31.2. This was a key audit matter due to: • materiality of the reported provision for credit impairment which involved complex calculations; and • degree of management judgement, significance of assumptions and level of estimation uncertainty associated with its measurement. Key areas of significant judgements, estimates and assumptions used by management in the assessment of the provision for credit impairment included the following: - management overlays to incorporate the current economic condition; - the incorporation of forward-looking information to reflect current and anticipated future external factors, both in the multiple economic scenarios and the probability weighting determined for each of these scenarios.	In addressing the adequacy of the provision for credit impairment on financial assets carried at amortised cost, our audit procedures included the following key procedures. We assessed the alignment of the company's provision for credit impairment calculations and underlying methodology including responses to market economic volatility with its accounting policies, based on the best available information up to the date of our report. • We evaluated the design, implementation and operating effectiveness of controls over estimation of impairment, which includes assessing the level of oversight, review and approval of provision for credit impairment policies and procedures by the Board and management. • We checked the completeness and accuracy of the underlying data used in the impairment computation by agreeing details to relevant source documents and accounting records of the company. • In addition to the above, the following procedures were performed: <b>For loans and advances assessed on an individual basis for impairment:</b> - We assessed the reasonableness and timeliness of Management's internal assessments of credit quality based on the borrower's particular circumstances. - We checked the arithmetical accuracy of the underlying individual impairment calculations. - We evaluated the reasonableness of key inputs used in the provision for credit impairment made with particular focus on current economic conditions. Such evaluations were carried out considering value and timing of cash flow forecasts particularly relating to elevated risk industries, debt moratoriums and status of recovery areas of the collaterals. <b>For financial assets assessed on a collective basis for impairment:</b> • We listed the key calculations used in the provision for credit impairment. • We assessed whether judgements, assumptions and estimates used by the Management in the underlying methodology and the management overlays were reasonable. Our testing included evaluating the reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each of those scenarios. • We assessed the adequacy of the related financial statement disclosures set out in notes 40.4.1.
<b>Information Technology (IT) systems and controls over financial reporting</b> A significant part of the client's financial reporting process is primarily reliant on multiple IT systems with automated processes and internal controls. Further, key financial statement disclosures are prepared using data and reports generated by IT systems, that are complex and interrelated with those of spreadsheets. Accordingly, IT systems and related internal controls over financial reporting was considered a key audit matter.	<b>Our audit procedures included the following:</b> • We obtained an understanding of the internal control environment of the processes relating to financial reporting and related disclosures. • We identified and tested key controls of key IT systems related to the company's financial reporting process. • We involved our internal specialized resources to check and evaluate the design and operating effectiveness of IT controls, including those related to user access and change management. • We also obtained a high-level understanding, primarily through inquiry, of the cybersecurity risks affecting the company and the actions taken to address these risks. • We checked key source data of the reports used to generate key disclosures for accuracy and completeness, including review of the general ledger reconciliations.

**Other information included in the 2022 Annual Report**  
Management is responsible for the other information. The other information comprises the Company's 2022 annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will 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 identified above when it becomes available 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.

**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 objective is to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, or 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 SLAuS 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 based on the basis of these financial statements.

As part of an audit in accordance with SLAuS, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

1. 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.

2. 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 controls.
  3. Evaluate the appropriateness of accounting policies used and disclosures made by management.
  4. 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.
  5. 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 ethical requirements in accordance with the Code of Ethics regarding independence, and to communicate with them all relationships and other matters that may be thought to bear on our independence, and where applicable, related safeguards.
- From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.
- Report on Other Legal and Regulatory Requirements**  
As required by section 153 (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.
- CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 1854.
- 09 February 2023  
Colombo

**விளக்கங்கள்/ சொற்றொகுதி**

<b>மூலதன போதுமை விகிதம்</b>	வைப்பாளர்களையும் கடன் வழங்கியோரையும் பாதிக்காமல் இழப்புக்களை நிதியியல் நிறுவனங்கள் ஈர்த்துக்கொள்வதற்கான இயலாற்றலை எடுத்துக் காட்டுகின்றது. இவ்விகிதமானது பணிப்புரையில் குறித்துரைக்கப்பட்டவாறு, இடர்நேர்வு நிறையேற்றப்பட்ட சொத்துக்களினால் மூலதனத்தினை வகுப்பதன் மூலம் கணிக்கப்படுவதுடன் உயர்ந்த விகிதம் இழப்புக்களை சிறந்த முறையில் ஈர்த்துக் கொள்ளும் இயலாவினை எடுத்துக்காட்டுகின்றது.
<b>செயற்படாக் கடன்களின் விகிதம்</b>	நிதியியல் நிறுவனங்களின் மொத்தக் கடன் சொத்துப்பட்டியலில் உள்ளடக்கப்பட்டுள்ள செலுத்தப்படாத கடன்கள் மற்றும் முற்பணங்களின் மட்டத்தினை எடுத்துக் காட்டுகிறது. உயர்ந்த விகிதம் மோசமான சொத்துக்களின் தரத்தினையும் உயர்ந்த கொடுகடன் இடர்நேர்வுகளையும் எடுத்துக்காட்டுகின்றது.
<b>ஒதுக்கு பாதுகாப்பு விகிதம்</b>	பிரச்சனைகளுக்குரிய கடன்களையும் முற்பணங்களையும் உள்ளடக்கத்தக்க விதத்தில் ஒதுக்குகள் போதுமான மட்டத்தில் இருப்பதனை எடுத்துக்காட்டுகிறது. உயர் மூலதன போதுமை விகிதத்துடன் கூடிய உயர்விகிதம் என்பது கடன் இழப்பு ஒதுக்குகளுக்கு அப்பால் எதிர்பாராமல் ஏற்படும் இழப்புக்கள் உட்பட எதிர்கால கொடுகடன் இழப்புக்களைச் சிறந்த முறையில் எதிர்த்து நிற்கக்கூடிய நிதியியல் நிறுவனமொன்று எனப் பொருள்படும்.
<b>தேறிய வட்டி இலாபம்</b>	நிதியியல் நிறுவனத்தின் மைய வியாபாரத் தொழிற்பாடுகளின் இலாபத்தன்மையினை எடுத்துக்காட்டுகிறது. அதாவது கடன்கள் மற்றும் முற்பணங்களை வழங்குதல் மற்றும் வைப்புக்களை ஏற்றுக்கொள்ளல்.
<b>வருமானத்திற்கான செலவு விகிதம்</b>	தொழிற்பாட்டு செலவை பிரதிநிதித்துவப்படுத்துகிறது, தேறிய வருவாயின் சதவீதமொன்றாக கடன்கள் மற்றும் முற்பணங்கள் மீதான சேத இழப்பு அறவீடுகள் நீங்கலாக (தேறிய வட்டி வருமானம் மற்றும் ஏனைய வருமானம்) உயர்வான இலாபத்தன்மையில் குறைவான விகிதம் ஏற்படும்.
<b>திரவச் சொத்துக்கள்</b>	திரவச் சொத்து என்பது இலகுவாக காசாக மாற்றிக் கொள்ளக்கூடிய சொத்தொன்றாகும்.
<b>உச்ச எல்லை</b>	இலங்கை மத்திய வங்கியினால் விதிக்கப்பட்ட உச்ச எல்லை.
<b>அளவினைக் குறைத்தல்</b>	இலங்கை மத்திய வங்கியினால் விதிக்கப்பட்டவாறு வியாபாரத் தொழிற்பாடுகளைப் படிப்படியாகக் குறைத்தல்.
<b>முடக்குதல்</b>	கம்பனியின் மேலும் இடம்பெறக்கூடிய கொடுக்கல்வாங்கல்களை தடை செய்வதற்காக நடைமுறைக்கிடப்படுகின்ற மத்திய வங்கியின் கட்டளையொன்று.
<b>அடுக்கு 1 மூலதனம்</b>	நிரந்தரமான பங்குடமையாளர் பங்குரிமை மூலதன ஒதுக்குகளை எடுத்துக்காட்டுகிறது.

மொத்த மூலதனம்	அடுக்கு 1 இனையும் பங்குரிமை மூலதனம் மற்றும் படுகடன் பண்புகளுடன் கூடிய சாதனங்கள் மீள்மதிப்பீட்டு இலாபம், பெறுமதி இழப்புப் படிகள் என்பனவற்றை உள்ளடக்கிய துணை நிரப்பு மூலதனத்தினையும் பிரசன்னப்படுத்துகிறது.
இடர்நேர்வு நிறையேற்றப்பட்ட சொத்துக்கள்	ஐந்தொகையிலுள்ள இடர்நேர்வு நிறையேற்றப்பட்ட சொத்துக்கள் மற்றும் இடர்நேர்வு நிறையேற்றப்பட்ட ஐந்தொகைக்கு வெளியேயான சொத்துக்களுக்கு சமமான மொத்தக் கொடுகடன் என்பனவற்றின் கூட்டுத்தொகையாகும்.
அடுக்கு 1 மூலதன விகிதம்	இடர்நேர்வு நிறையேற்றப்பட்ட சொத்துக்களின் சதவீதமாக அடுக்கு 1 மூலதனம்.
மொத்த மூலதன விகிதம்	இடர்நேர்வு நிறையேற்றப்பட்ட சொத்துக்களின் சதவீதமாக மொத்த மூலதனம்.
மூலதன நிதியம்	இலங்கை மத்திய வங்கியினால் ஒப்புதலளிக்கப்பட்ட செலுத்தப்பட்ட மூலதனம், நிரந்தர கட்டற்ற ஒதுக்குகள் மற்றும் வேறு ஏதேனும் பிணையங்கள்.
செயற்படாக் கடன்கள்	கடன்பாட்டாளர் ஒருவர் செலுத்தத்தவறிய கடன் அத்துடன் இலங்கை மத்திய வங்கியினால் விடுக்கப்பட்ட குறித்துரைக்கப்பட்ட வழிகாட்டல்களின் படி முதல் அல்லது அத்துடன்/ வட்டியை அட்டவணையின் படி செலுத்தாமல் இருப்பது.
தேறிய வட்டி இலாபம்	மொத்தத் தேறிய சொத்துக்களின் சதவீதமாக (காலமுடிவில் உள்ளவாறு) ஆண்டு மயப்படுத்தப்பட்ட தேறிய வட்டி வருமானம் (வட்டிச் செலவுகளைக் கழித்த வட்டிவருமானம்) காலமுடிவில் உள்ளவாறு.
சொத்துக்களின் மீதான வருவாய்	மொத்த தேறிய சொத்துக்களின் சதவீதமாக ஆண்டு மயப்படுத்தப்பட்ட வரிக்கு முன்னரான இலாபம் (காலமுடிவில் உள்ளவாறு).
பங்குரிமை மூலதனம் மீதான வருவாய்	மொத்த மூலதனத்தின் சதவீதமாக ஆண்டு மயப்படுத்தப்பட்ட வரிக்குப்பின்னரான இலாபம் (காலமுடிவில் உள்ளவாறு).
வெளிவாரி நிதியம்	வைப்புக்கள் மற்றும் கடன்பாடுகளை மாத்திரம் உள்ளடக்குகிறது.