Siyapatha Finance PLC

PUBLICATION OF FINANCIAL STATEMENTS AS PER SECTION 29(2) OF THE FINANCE BUSINESS ACT NO.42 OF 2011

INCOME STATEMENT

Year ended 31 December (Audited)	2023 Rs.'000	2022 Rs.'000
Interest income	10,130,371	8,269,789
Less: Interest expenses	(7,009,764)	(5,788,151)
Net interest income	3,120,607	2,481,638
Free and commission in case	004 700	242.000
Fee and commission income	331,729	313,898
Less: Fee and commission expenses	(3,981)	(3,713)
Net fee and commission income	327,748	310,185
Other operating income	600,661	715,359
Total operating income	4,049,016	3,507,182
Less: Credit loss expense on financial assets and other losses	(80,869)	(131,671)
Net operating income	3,968,147	3,375,511
Less: Operating expenses		
Personnel expenses	(1,368,823)	(1,192,451)
Other operating expenses	(922,017)	(718,515)
Operating profit before taxes on financial services	1,677,307	1,464,545
Less: Taxes on financial services	(478,089)	(400,808)
	(110,000)	(100,000)
Profit before income tax	1,199,218	1,063,737
Less: Income tax expense	(489,016)	(308,768)
Profit for the year	710,202	754,969
Basic/Diluted earnings per share (Rs.)	7.08	7.52
Dividend per share (Rs.)	2.33	3.57

SELECTED KEY PERFORMANCE INDICATORS

31-Det		c-2023	31-De	c-2022
Item	Required	Actual	Required	Actual
Regulatory Capital Adequacy (%)				
Tier 1 Capital Adequacy Ratio	8.50%	17.06%	8.50%	16.11%
Total Capital Adequacy Ratio	12.50%	20.17%	12.50%	20.95%
Capital Funds to Deposit Liabilities Ratio	10.00%	42.74%	10.00%	49.45%
Quality of Loan Portfolio (%)				
Gross Stage 3 Loans Ratio		19.42%		25.89%
Net Stage 3 Loans Ratio		12.25%		17.68%
Net Stage 3 Loans to Core Capital Ratio		71.79%		108.64%
Stage 3 Impairment Coverage Ratio		36.92%		31.70%
Total Impairment Coverage Ratio		9.50%		10.85%
Profitability(%)				
Net Interest Margin		6.75%		5.63%
Return on Assets		3.63%		3.32%
Return on Equity		9.80%		11.50%
Cost to Income Ratio		56.58%		54.49%
Liquidity (%)				
Available Liquid Assets to Required Liquid Assets (Minimum 100%)		238.36%		241.12%
Liquid Assets to External Funds		16.75%		15.52%
Memorandum Information				
Number of Branches		48		43
External Credit Rating (Fitch Ratings)		BBB+(lka)/Stable		A(lka)/RWN

STATEMENT OF COMPREHENSIVE INCOME

Year ended 31 December (Audited)	2023 Rs.'000	2022 Rs.'000
Profit for the year	710,202	754,969
Other comprehensive income/ (expenses)		
Other comprehensive income not to be reclassified to profit or loss:		
Actuarial gain/(loss) on defined benefit plan	4,733	10,374
Deferred tax effect including the effect of tax rate change on the opening balance	(1,420)	(1,989)
	3,313	8,385
Surplus from revaluation of property, plant & equipment	-	56,600
Deferred tax effect including the effect of tax rate change on the opening balance	-	(26,809)
	-	29,791
Other comprehensive income for the year, net of tax	3,313	38,176
Total comprehensive income for the year, net of tax	713,515	793,145
Attributable to :		
Equity holders of the parent company	713,515	793,145
	713,515	793,145

STATEMENT OF FINANCIAL POSITION

	Rs.'000	Rs.'000
	285,352	221,187
	250,123	
	95,969	112,793
		8,666,076
		993,460
		24,862,538
	-	1,24
	735.058	624,838
e	56	50
	5,799,840	5,461,866
		2,537,58
		371,844
		225,78
		15,29
		44,094,56
	10,210,000	11,001,00
	105 000	
		826,18
		19,342,04
		15,585,78
		1,304,34
		352,18
		116,85
	38,993,770	37,527,388
	2 866 876	2,674,439
		278,000
		154,29
		3,460,44
		6,567,17
	, ,	44,094,56
		67.5
	30,643	15,18
-		7,930,227 114,043 1,343,011 26,640,517 - 735,058 56 5,799,840 2,465,349 380,579 184,308 16,068 46,240,500 135,930 23,565,911 13,148,267 1,577,908 427,797 137,957 38,993,770 2,866,876 314,000 154,295 3,911,559 7,246,730 46,240,500

The Company has not had any regulatory penalties or regulatory restrictions on deposits, borrowings and lending during 2023 & 2022.

INDEPENDENT AUDITORS' REPORT

	Key audit matter	How our audit addressed the key audit matter	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's	 Obtain an understanding of internal control relevant to in order to design audit procedures that are appropria
EY	Impairment for Expected Credit Losses of Financial Assets measured at amortised cost	In addressing the adequacy of the provision for Impairment for expected credit losses on Financial Assets measured at amortised cost, our audit procedures included the following key procedures,	2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 Annual Report is expected to be made available to us after the date of this auditor's report.	 circumstances, but not for the purpose of expressing an on the effectiveness of the Company's internal controls. Evaluate the appropriateness of accounting policies u the reasonableness of accounting estimates and
Building a better working world	Impairment for expected credit losses of financial assets measured at amortised cost as stated in Note 40.4.1 is determined by management in accordance with the	 Assessed the alignment of the Company's Impairment for expected credit losses computations and underlying methodology including responses to current economic conditions with its accounting policies, based on the best available information up to the date of our report. 	Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion	 disclosures made by management. Conclude on the appropriateness of management's up going concern basis of accounting and, based on the second se
IDEPENDENT AUDITOR'S REPORT D THE SHAREHOLDERS OF SIYAPATHA FINANCE PLC	accounting policies described in Note 3.1.8 This was a key audit matter due to	 Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight, review and approval of allowances for expected credit losses, policies and procedures by the Board and management. 	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	evidence obtained, whether a material uncertainty exis to events or conditions that may cast significant dou Company's ability to continue as a going concern. If we
eport on the audit of the financial statements	 The involvement of significant management judgements, assumptions and level of estimation uncertainty associated in estimating management expectation of 	 Checked the completeness, accuracy and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and accounting records of the Company. 	information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated.	that a material uncertainty exists, we are required attention in our auditor's report to the related disclosur financial statements or, if such disclosures are inade modify our opinion. Our conclusions are based on
<i>pinion</i> (e have audited the financial statements of Siyapatha Finance PLC the Company"), which comprise the statement of financial position as (31 December 2023, income statement, the statement of	 The materiality of the reported amount of impairment of 	Evaluated the reasonableness of credit quality assessments and related stage classifications.	Responsibilities of management and those charged with governance for the financial statements Management is responsible for the preparation of financial statements that	evidence obtained up to the date of our auditor's However, future events or conditions may cause the C to cease to continue as a going concern.
tt 31 December 2023, 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 tatements, including material accounting policy information.	expected credit losses and use of complex calculations in its determination.	In addition to the above, the following procedures were performed: For loans and advances assessed on an individual basis for impairment:	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	 Evaluate the overall presentation, structure and conte financial statements, including the disclosures, and wh financial statements represent the underlying transact
In our opinion, the accompanying financial statements gives a true and fair view of the financial position of the Company as at 31 December	Key areas of significant judgements, assumptions and estimates used by management in the assessment of the impairment for expected credit losses for financial assets	 Checked the arithmetical accuracy of the underlying individual impairment calculations. Evaluated the reasonableness of key inputs used in the allowance for expected credit losses made with particular focus on current economic volatility. Such evaluations were carried out 	from material misstatement, whether due to fraud or error. In preparing the financial statements, management is responsible for	events in a manner that achieves fair presentation. We communicate with those charged with governance regarding
223, and of its financial performance and its cash flows for the year nen ended in accordance with Sri Lanka Accounting Standards.	measured at amortised cost included: assumed future occurrence of events and conditions relating to the ongoing foreign currency debt restructuring exercise, forward-looking	considering the value and timing of cash flow forecasts particularly relating to elevated risk industries and status of recovery actions of the collaterals.	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	other matters, the planned scope and timing of the audit and s audit findings, including any significant deficiencies in internal co we identify during our audit.
Basis for opinion Ve conducted our audit in accordance with Sri Lanka Auditing tandards (SLAuSs). Our responsibilities under those standards are	macroeconomic scenarios and their associated weightages, which are subject to inherently heightened levels of estimation uncertainty.	 For financial assets assessed on a collective basis for impairment: Tested the key inputs and the calculations used in the allowance for expected credit losses. Assessed the reasonableness of judgements, assumptions and estimates used by the 	liquidate the Company or to cease operations, or has no realistic alternative but to do so.	We also provide those charged with governance with a stateme have complied with relevant ethical requirements r
In the Auditor's responsibilities for the audit of the nancial statements section of our report. We are independent of the ompany in accordance with the Code of Ethics for Professional		Assessed the reasonableness of judgenetits, assumptions and estimates used of the Management in the underlying methodology and the management overlays. Our testing included evaluating the reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each of those scenarios.	Those charged with governance are responsible for overseeing the Company's financial reporting process.	independence, and to communicate with them all relationships matters that may reasonably be thought to bear on our independence where applicable, actions taken to eliminate threats or safeguards
ccountants issued by CA Sri Lanka (Code of Ethics) and we have Ifilled our other ethical responsibilities in accordance with the Code of hics. We believe that the audit evidence we have obtained is		Assessed the adequacy of the related financial statement disclosures set out in notes 40.4.1	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,	From the matters communicated with those charged with gover determine those matters that were of most significance in the a
fficient and appropriate to provide a basis for our opinion. Ay audit matters		Our audit procedures included the following key procedures:	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	financial statements of the current period and are therefore the matters. We describe these matters in our auditor's report unle regulation precludes public disclosure about the matter or
y audit matters are those matters that, in our professional judgment, re of most significance in the audit of the financial statements of the rrent period. These matters were addressed in the context of the	Information Technology (IT) systems controls over financial reporting	 Obtained an understanding of the internal control environment of the processes and test checked relevant controls relating to financial reporting and related disclosures. 	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	extremely rare circumstances, we determine that a matter sho communicated in our report because the adverse consequence so would reasonably be expected to outweigh the public interest I such communication.
lit of the financial statements as a whole, and in forming our opinion reon, and we do not provide a separate opinion on these matters. each matter below, our description of how our audit addressed the	Company's financial reporting process is significantly 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	Involved our internal specialized resources and;	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 skepticism throughout the audit. We	Such communication. Report on Other Legal and Regulatory Requirements As required by section 163 (2) of the Companies Act No. 07 of
tter is provided in that context.	are compiled and formulated with the use of spreadsheets. Accordingly, IT systems related internal controls over	 Identified, evaluated and tested the design and operating effectiveness of IT systems related internal controls, including those related to user access and change management, and Obtained a high-level understanding of the cybersecurity risks affecting the company and the options before dedoes these cities periodic through locations. 	Judgment and maintain professional skepucism 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 	As required by section ros (2) of the companies AC No. Or of have obtained all the information and explanations that were re the audit and as far as appears from our examination, proper a records have been kept by the Company.
sponsibilities for the audit of the financial statements section of our port, including in relation to these matters. Accordingly, our audit cluded the performance of procedures designed to respond to our	financial reporting was considered a key audit matter.	actions taken to address these risks primarily through inquiry. Tested source data of the reports used to generate disclosures for accuracy and completeness, instantiation in the second taken and take	perform audit procedures responsive to that of 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	CA Sri Lanka membership number of the engagement partner re for signing this independent auditor's report is 2199.
sessment of the risks of material misstatement of the financial atements. The results of our audit procedures, including the ocedures performed to address the matters below, provide the basis		including review of the general ledger reconciliations.	basis for our opinion. The risk or not detecting a maternal 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	Emme function and the second s
or our audit opinion on the accompanying financial statements.			omissions, misrepresentations, or the override of internal control.	14 February 2024 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

සියපත ෆිනෑන්ස් சியபத பினான்ஸ் Siyapatha Finance Finance Company of Sampath Bank Group

EB7

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

Fitch rating: BBB+(lka)/stable

Explanations/Glossary

Capital Adequacy ratios	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.
Stage 3 Impairment Coverage Ratio	Indicates the level of loss allowance for stage 3 loans and advances .
Total Impairment Coverage Ratio	Indicates the level of total loss allowance for total loans and advances .
Net Interest Margin	Indicates profitability of the core business operation of the financial institution. i.e. granting loans and advances and accepting deposits.
Cost to income ratio	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 resultant in higher profitability.
Liquid Assets	A liquid asset is an asset that can easily be converted into cash.
Сар	Maximum limit imposed by the CBSL.
Downsizing	Gradual reduction of the business operation imposed by the CBSL.
Freezing	An order of CBSL that is in place preventing further transactions of the Company.
Tier 1 Capital	Represents permanent shareholder equity and reserves.
Total Capital	Represents Tier 1 and supplementary capital including instruments with characteristics of equity and debt, revaluation gains, impairment allowances.
Risk Weighted Assets	Sum of on-balance sheet risk weighted assets and the total credit equivalent of risk weighted off-balance sheet assets.
Tier 1 Capital ratio	Tier 1 capital as a percentage of risk weighted assets.
Total Capital ratio	Total capital as a percentage of risk weighted assets.
Capital Funds	Paid up capital, permanent free reserves and any other securities approved by the CBSL.
Non-Performing Loan	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.
Net Interest Margin	Annualized net interest income (interest income less interest expenses) as a percentage of total net assets (as at end of period).
Return on Assets	Annualized profit before tax as a percentage of total net assets (as at end of period).
Return on Equity	Annualized profit after tax as a percentage of total capital (as at end of period).
External Funds	Includes only deposits and borrowings.

සියපත ෆිනෑන්ස් පීඑල්සී

2011 අංක 42 මූලස වසාපාර පනතෙහි 29(2) වගන්තියට අනුකූලව මූලස පුකාශන පුසිද්ධ කිරීම

ආදායම් පුකාශය

දෙසැම්බර් 31 න් අවසන්වූ වසර සඳහා (විගණනය කල)	2023 óz.'000	2022 రా.'000
පොලී ආදායම	10,130,371	8,269,789
අඩු: පොලී වියදම	(7,009,764)	(5,788,151)
ශුද්ධ පොලී ආදායම	3,120,607	2,481,638
ගාස්තු සහ කොමිස් ආදායම	331,729	313,898
අඩු: ගාස්තු සහ කොමිස් වියදම	(3,981)	(3,713)
ශුද්ධ ගාස්තු සහ කොමිස් ආදායම	327,748	310,185
වෙනත් මෙහෙයුම් ආදායම්	600,661	715,359
මුළු මෙහෙයුම් ආදායම	4,049,016	3,507,182
අඩු: මූලය වත්කම් මත ණය හානිකරණය සහ අනෙකුත් අලාභ	(80,869)	(131,671)
ශුද්ධ මෙහෙයුම් ආදායම	3,968,147	3,375,511
අඩු: මෙහෙයුම් වියදම්		
සේවක වැටුප් හා වේතන	(1,368,823)	(1,192,451)
වෙනත් මෙහෙයුම් වියදුම්	(922,017)	(718,515)
මූලූ සේවා මත බදු වලට පෙර මෙහෙයුම් ලාභය	1,677,307	1,464,545
අඩු: මූලය සේවා මත බදු	(478,089)	(400,808)
බදු ගෙවීමට පෙර ලාභය	1,199,218	1,063,737
අඩු: ආදායම් බදු වියදම්	(489,016)	(308,768)
වසර සඳහා ලාභය	710,202	754,969
කොටසකට ඉපැයීම්፡ මූලික/තනුක (රු.)	7.08	7.52
කොටසකට ලාභාංශ (රු.)	2.33	3.57

දෙසැම්බර් 31 අවසන් වූ වර්ෂය සඳහා (විගණනය කල)	2023 óz.'000	2022 óz.'000
වසර සඳහා ලාභය	710,202	754,969
වෙනත් විස්තීර්ණ ආදායම්/ (වියදමි)		
ලාභ/(අලාභ) වලට නැවත වර්ගීකරණය නොකරනු ලබන වෙනන් විස්තීරණ ආදායම්		
විශුාම පුනිලාභ සැලසුම් මත ආයුගණන ලාභ/ (අලාභ)	4,733	10,374
ආරම්භක ශේෂය මත බදු අනුපාතය වෙනස් වීමෙන් සිදු වූ බලපෑම ඇතුළුව විලම්බීත බදු බලපෑම	(1,420)	(1,989)
	3,313	8,385
දේපල පිරියත සහ උපකරණ පුතහගනණයෙන් ලද අතිරික්ත	-	56,600
ආරම්භක ශේෂය මත බදු අනුපාතය වෙනස් වීමෙන් සිදු වූ බලපෑම ඇතුළුව විලම්බීත බදු බලපෑම	-	(26,809)
	-	29,791
වර්ෂය සඳහා වෙනත් විස්තීරණ ආදායම, බදු ශුද්ධ	3,313	38,176
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බදු ශුද්ධ	713,515	793,145
මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය		
මව් සමාගමේ කොටස් හිමියන් වෙත	713,515	793,145
	713,515	793,145

තෝරාගත් පුධාන කාර්ය සාධන දර්ශක

	2023 දෙසැම්	මබර් 31 දිනට	2022 දෙසැම්	ම්බර් 31 දිනට
අයිතම	අවශය	තථෘ	අවශස	තථස
නියාමන පුාග්ධන පුමාණාත්මකතාවය (%) 1 වන ස්ථරයේ පාග්ධන පුමාණාත්මකතා අනුපාතය මුළු පාග්ධන පුමාණාත්මකතා අනුපාතය අරමුදල් පාග්ධනයට තැන්පතු වගකීම් අනුපාතය ණය කළඹේ ගුණාත්මකතාවය (%) දළ අදියර 3 ණාය අනුපාතය ශුද්ධ අදියර 3 ණාය අනුපාතය ශුද්ධ අදියර 3 ණායට මූලික පාග්ධන අනුපාතය අද්දියර 3 අපහායන ආවරණ අනුපාතය	8.50% 12.50% 10.00%	17.06% 20.17% 42.74% 19.42% 12.25% 71.79% 36.92%	8.50% 12.50% 10.00%	16.11% 20.95% 49.45% 25.89% 17.68% 108.64% 31.70%
මුළු අපහායන ආවරණ අනුපාතය ලාභදායිත්වය (%) ශුද්ධ පොලී ආන්තිකය වත්කම් මත පුතිලාභ හිමිකම් මත පුතිලාභ ආදායම් මත පිරිවැය අනුපාතය		9.50% 6.75% 3.63% 9.80% 56.58%		10.85% 5.63% 3.32% 11.50% 54.49%
දුවශීලතාවය (%) පවතින දුවශීල වත්කම්වලට දුවශීල වත්කම් අවශෘතා අනුපාතය (අවම වශයෙන් 100%) දුවශීල වත්කම්වලට බාහිර අරමුදල් අනුපාතය නාමික තොරතුරු ශාබා ගණන		238.36% 16.75% 48		241.12% 15.52% 43
ොයා ගමාවා බාහිර ණය ශේණිය (ෆිච් ශේණිගත කිරිම්) 2022 සහ 2022 පෙසකිබර් 21 පිහෙත් සමසත් බහ කාංච්ජේපය සහෝ (BBB+(lka)/Stable		A(lka)/RWN

2023 සහ 2022 දෙසැම්බර් 31 දිනෙන් අවසන් වන කාලච්ජේදය සඳහා නියාමන අධිකාරියක් විසින් නියාමන දඩ, නියාමන තැන්පතු සීමා, නියාමන ණය ගැනීම් සීමා හා නියාමන ණය දීම් සීමා කිසිවක් සමාගමට අදාලව පනවා නැත.

මූලප තත්ත්ව පුකාශය

මූලූ සේවා මත බදු වලට පෙර මෙහෙයුම්	මි ලාභය	1,677	7,307	1,464,545				
අඩු: මූලෘ සේවා මත බදු		(478,	,089)	(400,808)	දෙසැම්බර් 31 දිනට (8	ටිගණනය කල)	2023 රු.'000	2022 රු.'000
වදු ගෙවීමට පෙර ලාභය		1,199	9,218	1,063,737	වත්කම්			
දුඩු: ආදායම් බදු වියදුම්			,016)	(308,768)	මුදල් සහ බැංකු ශේෂ පතිවර්තුයය ගිවිසම් ය	ටතේ මිලදී ගත් සරැකුම්පත්	285,352 250,123	221,1
			. ,		ලැබිය යුතු ණය සාධන ලැබිය යුතු රන් ණය		95,969 7,930,227	112,7 8,666,0
සර සඳහා ලාභය		710),202	754,969	විකිණීමට තබා ඇති ව ලැබිය යුතු ණය	ත්කම්	114,043 1,343,011	993,4
කොටසකට ඉපැයීම්፡ මූලික/නනුක (රු.)			7.08	7.52	ලැබිය යුතු කල් බදු වා	රික	26,640,517	24,862,5
කොටසකට ලාභාංශ (රු.)			2.33	3.57	ලැබිය යුතු කුලී සින්නෑ වෙනත් වත්කම්		735,058	1,2 624,8
					් කුමක්ෂය පිරිවැය යට		56 5,799,840	5,461,8
					දේපල, පිරියන සහ උද වන්කම් භාවිතා කිරීම්	3කරණා අයිනිය	2,465,349 380,579	2,537,5 371,8
විස්තීරණ ආදායම් පුකාශය					විලම්භීත බදු වත්කම් අස්පෘශෳ වත්කම්		184,308 16,068	225,7 15,2
දෙසැම්බර් 31 අවසන් වූ වර්ෂය සඳහා (8	විගණනය කල)	2023		2022	මුළු වන්කම් වගකීම්		46,240,500	44,094,5
		රු.'000)	రా.'000	බැංකු අයිරාවන් වෙනත් ගණුදෙනුකරුව	nt en e can e can	135,930 23,565,911	,826 19,342,0
වසර සඳහා ලාභය		71	10,202	754,969	නිකුත් කරන ලද ණය ස	න වෙනත් ණය අරමුදල්	13,148,267	15,585,7
වෙනත් විස්තීර්ණ ආදායම්/ (වියදම්)					ගෙවිය යුතු වෙනත් පුවර්තන බදු වගකීම		1,577,908 427,797	1,304,3 352,
ලාභ/(අලාභ) වලට නැවත වර්ගීකරණය	නොකරනු ලබන වෙනත්				විශුාම පුතිලාත බැඳීම මුළු වගකීම්		137,957 38,993,770	<u>116,8</u> 37,527,3
විස්තීරණ ආදායම්							2,866,876	2,674,4
විශුාම පුනිලාභ සැලසුම් මත ආයුගණාන (4,733	10,374	වි¤වස්ථාපිත සංචිත අ	රමුදල	2,000,870 314,000 154,295	2,074,7 278,0 154,2
ආරම්භක ශේෂය මත බදු අනුපාතය වෙන බලපෑම ඇතුළුව විලම්බීත බදු බලපෑම			1,420)	(1,989)	පුතඍගණන සංචිත රඳවාගත් ඉපැයුම්		3,911,559	3,460,
	-	, 	3,313	8,385	මුළු හිමිකම් මුළු වගකීම් සහ හිමික	ම	7,246,730 46,240,500	6,567, 44,094,
			3,313	-,	කොටසකට ශුද්ධ වත්ස		72.23	44,094, 67
දේපල පිරියත සහ උපකරණ පුතසාගනණ			-	56,600	අසම්භාවය වගකීම් හා		30,643	15,
ආරම්භක ශේෂය මත බදු අනුපාතය වෙන බලපෑම ඇතුළුව විලම්බීත බදු බලපෑම			-	(26,809)	මෙම මූලප පුකාශන 2007 අං	ක 07 දරන සමාගම පනතේ අවශෘතා වලට අනුකූල	වන බවට අප සහතික කරමු.	
			-	29,791	(අත්සන් කළේ)		(අත්සන් කළේ)	
			0.040	38.176	කළමනාකරණ අධනක්ක		පුධාන මූලූ නිලධාරී	
වර්ෂය සඳහා වෙනත් විස්තීරණ ආදායම	. බද ශද්ධ		3.3 3					
			3,313	,	මෙම මූලප පුකාශන සඳහා 8 ලද්දේ	අධියක්ෂ මණ්ඩලය වගකීමෙන් බැඳේ. අධ්යක්ෂ මණ්ඩ	ලය සහ ඒ වෙනුවෙන් අනුමත ස	ාර අත්සන් ක
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ	දු ශුද්ධ		13,515	793,145	CECE	අධෘක්ෂ මණ්ඩලය වගකීමෙන් බැඳේ. අධෘක්ෂ මණ්ඩ		ාර අත්සන් ක
වර්ෂය සඳහා වෙනත් විස්තීරණ ආදායම වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය මව් සමාගමේ කොටස් හිමියන් වෙත	දු ශුද්ධ	71	13,515	793,145		අධායක්ෂ මණ්ඩලය වගකීමෙන් බැඳේ. අධායක්ෂ මණ්ඩැ	ලය සහ ඒ වෙනුවෙන් අනුමත ස (අන්සන් කළේ) අධාසක්ෂ	ාර අත්සන් ක
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය	දු ශුද්ධ	71	,	,	ලද්දේ (අත්සන් කළේ)	අධයක්ෂ මණ්ඩලය වගකීමෙන් බැඳේ, අධයක්ෂ මණ්ඩ	(අත්සන් කළේ)	ාර අත්සන් ක
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය	පු ශුද්ධ ය	71	13,515	793,145 793,145	ලද්≤ද (අත්සන් කළේ) සභාපති 2024 පෙබරවාරී 13		(අත්සන් කළේ) අධනක්ෂ	
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය මව් සමාගමේ කොටස් හිමියන් වෙත	පු ශුද්ධ ය	71	13,515 13,515 13,515	793,145 793,145	ලද්දේ (අත්සන් කළේ) සභාපති 2024 පෙබරවාරී 13 කොළඹ	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's	(අත්සන් කළේ) අධසක්ෂ • Obtain an understanding of interna in order to design audit procedure	I control relevant to s that are appropria
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය මව් සමාගමේ කොටස් හිමියන් වෙත	පු ශුද්ධ ය	71 71 71 atter dit Losses of Financial	13,515 13,515 13,515 13,515 How	793,145 793,145 793,145 0ur audit addressed the key a g the adequacy of the provision for Imp	ලද්දේ (අත්සන් කළේ) සභාපති 2024 පෙබරවාරී 13 කොළඹ	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's 2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 Annual Report is expected to be made available to us	(අත්සන් කළේ) අධානක්ෂ • Obtain an understanding of interna in order to design audit procedure circumstances, but not for the purp on the effectiveness of the Compan • Evaluate the appropriateness of a	I control relevant to s that are appropria ose of expressing ar y's internal controls. coounting policies u
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය මව් සමාගමේ කොටස් හිමියන් වෙත INDEPENDENT AUDITORS' REPORT	د به	71 71 71 71 atter dit Losses of Financial osses of Financial assets stated in Note 40.4.1 is	13,515 13,515 13,515 13,515 In addressing Assets measu Assets measu Assesse and und und und	793,145 793,145 793,145 793,145 our audit addressed the key a g the adequacy of the provision for Imp ured at amortised cost, our audit proceed d the alignment of the Company's Imp erlying methodology including respo	ලද්දේ (අත්සන් කළේ) සභාපති 2024 පෙබරවාරී 13 කොළඹ nudit matter pairment for expected credit losses on Financial ures included the following key procedures, airment for expected credit losses computations nees to current economic conditions with its	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's 2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 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	(අත්සන් කළේ) අධාසක්ෂ Obtain an understanding of interna in order to design audit procedure circumstances, but not for the purp on the effectiveness of the Compan	I control relevant to s that are appropria ose of expressing ar y's internal controls. ccounting policies u ing estimates and
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය මව් සමාගමේ කොටස් හිමියන් වෙත INDEPENDENT AUDITORS' REPORT	පු ශුද්ධ ය Key audit ma Impairment for Expected Creat Assets measured at amortised co Impairment for expected credit li	71 71 71 71 71 71 71 71 71 71 71 71 71 7	13,515 13,515 13,515 13,515 How In addressing Assets measu Assessee and und accountir • Evaluate	793,145 793,145 793,145 793,145 0ur audit addressed the key a g the adequacy of the provision for Imp ured at amortised cost, our audit proced d the alignment of the Company's Imp lerlying methodology including respon policides, based on the best available i d the design, implementation and oper	ලදීදේ (අත්සන් කළේ) සභාපති 2024 පෙබරවාරි 13 කොළඹ audit matter pairment for expected credit losses on Financial ures included the following key procedures, airment for expected credit losses computations nses to current economic conditions with its nformation up to the date of our report. ating effectiveness of controls over estimation of	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's 2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 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	(අන්සන් කළේ) අධාසක්ෂ ම Obtain an understanding of interna in order to design audit procedure circumstances, but not for the purp on the effectiveness of the Compan Evaluate the appropriateness of the reasonableness of accounti disclosures made by management. Conclude on the appropriateness going concern basis of accounti evidence obtained, whether a mate	I control relevant to se of expressing al ys internal controls. ccounting policies us ing estimates and of management's us ng and, based on t rial uncertainty exist
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය මව් සමාගමේ කොටස් හිමියන් වෙත INDEPENDENT AUDITORS' REPORT Ing a better ing world ENDENT AUDITOR'S REPORT ESHAREHOLDERS OF SIYAPATHA FINANCE PLC	E ශුද්ධ 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3	71 71 71 71 atter dit Losses of Financial set osses of financial assets stated in Note 40.4.1 is n accordance with the te 3.1.8	13,515 13,515 13,515 13,515 In addressing Assets measu Assets measu Assets measu Assets measu Assets measu Evaluate expected allowanc	793,145 793,145 793,145 793,145 0ur audit addressed the key a g the adequacy of the provision for Imp ured at amortised cost, our audit proced d the alignment of the Company's Imp perlying methodology including respo ng policies, based on the best available i d the design, implementation and oper t credit losses, which included assessi es for expected credit losses, policies ar	©දීෙද් (අත්සන් කළේ) සභාපති 2024 පෙබරවාරි 13 කොළඹ 2024 පෙබරවාරි 13 කොළඹ 2024 පෙබරවාරි 13 කොළඹ 2024 පෙබරවාරි 13 කොළඹ 2024 පෙබරවාරි 13 කොළඹ 2024 පෙබරවාරි 13 කොළඹ 2024 පෙබරවාරි 13 කොළඹ	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's 2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 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	 (අන්සන් කළේ) අධාසක්ෂ Obtain an understanding of interna in order to design audit procedure circumstances, but not for the purp on the effectiveness of the Compan Evaluate the appropriateness of a the reasonableness of accounti disclosures made by management. Conclude on the appropriateness going concern basis of accounti evidence obtained, whether a mate to events or conditions that may of Company's ability to continue as a that a material uncertaintly exists 	I control relevant to se of expressing ar ys internal controls. ccounting policies u ing estimates and of management's us rial uncertainty exist cast significant dout poing concern. If we of , we are required
වර්ෂය සඳහා මුළු විස්තීරණ ආදායම, බ මුළු විස්තීරණ ආදායම බෙදී යන ආකාරය මව් සමාගමේ කොටස් හිමියන් වෙත INDEPENDENT AUDITORS' REPORT INDEPENDENT AUDITOR'S REPORT ESHAREHOLDERS OF SIYAPATHA FINANCE PLC to n the audit of the financial statements	Key audit ma Key audit ma Impairment for Expected Crect Assets measured at amortised co Impairment for expected credit I measured at amortised cost as determined by management in accounting policies described in No	71 71 71 71 71 71 71 71 71 71 71 71 71 7	13,515 13,515 13,515 13,515 In addressing Assets measu Assessee and und accountin Evaluate expected allowanc Checked expected	793,145 793,145 793,145 793,145 0ur audit addressed the key a g the adequacy of the provision for Imm red at amortised cost, our audit procedi d the alignment of the Company's Imp eriying methodology including respo ng policies, based on the best available i d the design, implementation and oper l credit losses, which included assessi es for expected credit losses, policies ar t the completeness, accuracy and rea	ලද්දේ (අත්සන් කළේ) සභාපති 2024 පෙබරවාරි 13 කොළඹ audit matter pairment for expected credit losses on Financial ures included the following key procedures, airment for expected credit losses computations nese to current economic conditions with its information up to the date of our report. ating effectiveness of controls over estimation of ng the level of oversight, review and approval of	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's 2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 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	 (I control relevant to s that are appropri- see of expressing a y's internal controls. ccounting policies u ing estimates and of management's u g and, based on rial uncertainty exis cast significant dou joing concern. If we s, we are required he related disclosu
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Key areas of significant judger estimates used by management impairment for expected credit losses and use its determination. Key areas of significant judger estimates used by management impairment for expected credit losses and use its determination. Key areas of significant judger estimates used by management impairment for expected credit losses and use its determination. Key areas of significant judger estimates used by management impairment for expected credit losses and use its determination. Key areas of significant judger estimates used by management occurrence of events and condition for elign currency debt restructuring macroeconomic scenarios and the which are subject to inherently heig uncertainty. Information Technology (IT) signancial reporting projor on multiple IT systems with automa controls. Further, key financial reportin	atter atter dit Losses of Financial ost osses of financial assets stated in Note 40.4.1 is n accordance with the te 3.1.8 management judgements, estimation uncertainty nagement expectation of h financial assets; and d amount of impairment of o fo complex calculations in ments, assumptions and in the assessment of the osses for financial assets suded: assumed future ins relating to the ongoing e vercise, forward-looking ir associated weightages, htened levels of estimation systems controls over cess is significantly reliant ted processes and internal statement disclosures are nerated by IT systems, that te use of spreadsheets. ernal controls over	13,515 14,555 14,555	793,145 793,145 793,145 793,145 793,145 793,145 0ur audit addressed the key a g the adequacy of the provision for Imy tred at amortised cost, our audit procedi d the alignment of the Company's Imp terlying methodology including respo ng policies, based on the best available i d the design, implementation and oper to redit losses, which included assessi es for expected credit losses, policies ar l the completeness, accuracy and read c redit losses, which include assessi es for expected credit losses, policies ar l the completeness, accuracy and read c redit losses, which include assessi es for expected credit losses, policies ar l the above, the following procedures wer s and advances assessed on an indiv cked the arithmetical accuracy of the un uated the reasonableness of key inputs the above, the following procedures wer s and advances assessed on a collective l e with particular focus on current econ idering the value and timing of cash fit stries and status of recovery actions of th chalassets assessed on a collective l ad the reasonableness of judgem agement in the underlying methodolo ded evaluating the reasonableness c araios considered, and probability weigh d the adequacy of the related financial st cedures included the following key proce an understanding of the internal contror controls relating to financial reporting an our internal specialized resources and; ified, evaluated and tested the design a in a controls, including those related to us ined a high-level understanding of the c ins taken to address these risks primarily	(بعت المعنى المعن	 Other information included in the 2023 Annual Report Other information consists of the information included in The Company's 2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 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. Desponsibilities 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. M 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 and using the 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 do do so. Those charged with governance are responsible for owerseeing the financial reporting process. Auditor's responsibilities for the audit of the financial statements can arise from fraud or error, and to	 (අთිසන් කළේ) අධාසක්ෂ Obtain an understanding of interna in order to design audit procedure circumstances, but not for the purp on the effectiveness of the Compan Evaluate the appropriateness of a the reasonableness of accounti evidence obtained, whether a mate to events or conditions that may Company's ability to continue as a that a material uncertainty exist attention in our auditor's report to financial statements or, if such dis modify our opinion. Our conclusis evidence obtained, whether a mate to events or conditions that may Company's ability to continue as a that a material uncertainty exist attention in our auditor's report to financial statements or, if such dis modify our opinion. Our conclusis evidence obtained up to the de However, future events or condition to cease to continue as a going com Evaluate the overall presentation, financial statements represent the events in a manner that achieves fa We communicate with those charged with go other matters, the planned scope and timing audit findings, including any significant defici we identify during our audit. We also provide those charged with govern have complied with relevant ethical independence, and to communicate with the matters that may reasonably be thought to be where applicable, actions taken to eliminate the regulation predudes public disclosure abse extremely rare circumstances, we determine communicated in our report because the ady so would reasonably be expected to outweigh such communication. Report on Other Legal and Regulatory Reg As required by section 163 (2) of the Compa have obtained all the information and explan the audit and as far as appears from our exa records have been kept by the Company. 	I control relevant to t s that are appropriat ose of expressing an y's internal controls. ccounting policies us ing estimates and of management's us gand, based on th rial uncertainty exists cast significant doub joing concern. If we c s, we are required the related disclosure closures are inadeq ons are based on th ate of our auditor's ns may cause the C cern. Structure and conter disclosures, and whe underlying transacti ir presentation. overnance regarding, go of the auditor's nece with a statement requirements ref meats or safeguards a charged with governa ginficance in the aud d are therefore the ka uditor's report unles that a matter should erse consequences. the public interest be uirements mise Act No. 07 of 2 ations that were requi mination, proper acc

සියපත ටවර්, නො. 111, ඩඩ්ලි සේනානායක මාවත, කොළඹ 8. දුරකථන: 0117 605 605 ෆැක්ස්: 0117 605 606 ඊ6ම්ල්: info@siyapatha.lk සමාගම් ලියාපදිංචි අංකය. PB 917 PQ සංස්ථාපිත දිනය - 2005 මාරතු 3

ෆිච් ශුණිගත කිරීම: BBB+(lka)/Stable

2011 අංක 42 දරන මූලප වපාපාර පනතට අනුව ශී ලංකා මහ බැංකුවේ මුදල් මණ්ඩලය විසින් බලපතු ලබා ඇත.

சியபத பினான்ஸ் Siyapatha Finance (Finance Company of Sampath Bank Group)

සියපත ෆිනෑන්ස්

පැහැදිලි කිරීම්/වචනාවලිය

පාග්ධන පුමාණාත්මකතා	මෙමහින් තැන්පතුකරුවන්ට සහ ණය හිමියන්ට බලපෑමක් නොමැතිව
අවශානා අනුපාත	අලාභ අවශෝෂණය කර ගැනීමට මූලාා ආයතනයට ඇති හැකියාව
	පෙන්නුම් කරයි. මෙම අනුපාතය ගණනය කරනු ලබන්නේ ශී ලංකා මහා
	බැංකුව විසින් නිකුත් කර ඇති විධානයේ නියම කර ඇති පරිදි පුාග්ධනය,
	අවදානම් මත බර තැබූ වත්කම් වලින් බෙදීමෙනි. ආයතනයේ පුාග්ධන
	ප්මාණාත්මක අවශාතා අනුපාත ඉහළ අගයක් දරයි නම්, එම ආයතනයේ
	පාඩු දැරීමේ හැකියාව ඉහළ බව මෙමහින් පෙන්නුම් කරයි.
අකීය ණය අනුපාතය	මූලා3 ආයතනයේ සමස්ත ණය කළඹෙහි ඇතුලත්ව ඇති නොගෙවු ණය සහ
	අත්තිකාරම්වල අනුපාතය පෙන්නුම් කරයි. මෙම අනුපාතය ඉහළ අගයක්
	පැවතීමෙන් වත්කම්වල පවතින දුර්වලතාවය සහ ඉහළ ණය අවදානම
	පෙන්නුම් කරයි.
වෙන්කිරීම් ආවරණ	නැවත ගෙවීමේ ගැටලු පවතින ණය සහ අත්තිකාරම් ආවරණය කිරීම සඳහා
අනුපාතය	ආයතනය මඟින් සිදු කර ඇති වෙන්කිරීම් වල පුමාණාත්මකතාවය මෙමගින්
	නිරූපණය කරයි. මෙම අනුපාතයේ සහ පුාග්ධන පුමාණාත්මකතා අවශාතා
	අනුපාතයේ ඉහළ අගයන් පැවතීම යනු මූලා ආයතනයට ණය අලාභ ද
	ඇතුළුව අනාගතයේ දී සිදුවන ණය පාඩුවලට වඩාත් හොඳින් ඔරොත්තු දිය
	ඇතුළට අනාගතයෙ ද සදූවන ශාස පාසුවලට වසාත් හොදන් සහෝත්තු දස හැකි බවයි.
ශුද්ධ පොලී ආන්තිකය	මැසා පෙය. මූලා3 ආයතනයේ මූලික වාහපාර මෙහෙයුම් වල ලාභදායීත්වය මෙමහිත්
မွှင့်မှ မောင် မုဘာသည်မ	පුලය ආයත්තාවයේ පූලයා රෝපාපාප පෙහෙසුප පල ලාභදායකාවය පෙපහන පෙන්නුම් කරයි. එනම් ණය සහ අත්තිකාරම් ලබාදීම සහ තැන්පතු
	ටෙනන්ම බාරගැනීම
ආදායම් මත පිරිවැය	හාරගැන්ම හානිකරණ ගාස්තු රහිත මෙහෙයුම් වියදම, ශුද්ධ ආදායමේ (ශුද්ධ පොලී
1.6	
අනුපාතය	ආදායම සහ වෙනත් ආදායම්) පුතිශතයක් ලෙස. මෙම අනුපාතය අඩු කයයත් සු වතිම නොස යාකායික්වායකට යන්න වේ.
	අගයක් පැවතිම ඉහළ ලාහාදයිත්වයකට හේතු වේ.
දුවශීල වත්කම්	දුවශීල වත්කම් යනු කෙටි කාල සීමාවකදි පහසුවෙන් මුදල් බවට
	පරිවර්තනය කල හැකි වත්කම් වේ.
සීමාවන්	ශී ලංකා මහ බැංකුව විසින් නියම කරන ලද උපරිම සීමාවන් වේ.
අඩු කිරීම	ශී ලංකා මහ බැංකුව විසින් පනවන ලද විධානවලට අනුකූලව අදාළ වාාපාර
	මෙහෙයුම් අඩු කිරීම.
අත්හිටුවීම	ශී ලංකා මහ බැංකුවේ නියෝග මත මුදල් සමාගමේ අදාළ ගනුදෙනු
	අත්හිටුවීම
පළමු ස්ථරයේ පුාග්ධනය	කොටස් හිමියන්ගේ ස්ථිර කොටස් සහ ස්ථිර සංචිත මෙමගින් නිරූපණය
	කරයි
සමස්ත පුාග්ධනය	පළමු ස්ථරයේ පුාග්ධනය සහ අතිරේක පුාග්ධනය (හිමිකම් පුාග්ධනය සහ
	ණයවල විවිධ ස්වරූපයන් සහිත උපකරණ, පුතාහගණනය ලාහ, හානිකරණ
	දීමනා වැනි අතිරේක පුාග්ධනයට ඇතුලත් වේ.
අවදානම් මත බර තැබූ	ශේෂ පතුයේ සඳහන් අවදානම් මත බර තැබූ වත්කම් සහ මුළු ණය කළඹට
වත්කම	සමාන අවදානම් මත බර තැබූ ශේෂ පනුයෙන් පරිබාහිර වත්කම යන
	ද්විත්වයේ එකතුව වේ.

පළමු ස්ථර පුාග්ධන	පළමු ස්ථර පුාග්ධනය, අවදානම් මත බර තැබූ වත්කම් වල පුතිශතයක් ලෙස
අනුපාතය	තිරූපණය කිරීම
සමස්ත පුාග්ධන	සමස්ත පුාග්ධනය, අවදානම් මත බර තැබූ වත්කම් වල පුතිශතයක් ලෙස
අනුපාතය	නිරූපණය කිරීම
අරමුදල් පුාග්ධනය	ගෙවන ලද පුාග්ධනය, ස්ථීර නිදහස් සංචිත සහ ශී ලංකා මහ බැංකුව විසින්
	අනුමත කරන ලද වෙනත් සුරැකුම්පත්
අකීය ණය	ශී ලංකා මහ බැංකුව විසින් නිකුත් කරන ලද මාර්ගෝපදේශයන්ට අනුකූලව
	ණයගැතියා විසින් ගිවිසුම් ගත පරිදි වාරිකයන්හි මුල් පුාග්ධනය හෝ සහ
	/පොළිය නියමිත පරිදි ගෙවා නොමැතිව පැහැර හැර ඇති ණය මුදලකි.
ශුද්ධ පොලී ආන්තිකය	ඇස්තුමේන්තුගත වාර්ෂික ශුද්ධ පොලී ආදායම (පොලී ආදායමෙන් පොලී
	වියදම අඩු කිරීමෙන් පසු) මුළු ශුද්ධ වත්කම් හි පුතිශතයක් ලෙස දැක්වේ.
	(කාල සීමාව අවසානයේ)
වත්කම් මත පුතිලාභ	බදුවලට පෙර ඇස්තුමේන්තුගත වාර්ෂික ලාභය මුළු ශුද්ධ වත්කම්වල
-	පුතිශතයක් ලෙස නිරූපණය වේ. (කාල සීමාව අවසානයේ)
හිමිකම් මත පුතිලාභ	බදු පසු ඇස්තුමේන්තුගත වාර්ෂික ලාභය මුළු පාග්ධනයේ පුතිශතයක් ලෙස
-	(කාල සීමාව අවසානයේ) නිරූපණය වේ
බාහිර අරමුදල්	තැන්පතු සහ ණය ගැනීම් පමණක් අන්තර්ගත වේ.

சியபத பினான்ஸ் பீஎல்சீ

2011 ஆம் ஆண்டின் நிதி வணிகச் சட்ட இல.42 இன் பிரிவு 29 (2) இன் அடிப்படையில் நிதிநிலை அறிக்கைகளை வெளியிடுதல்

வருமானக் கூற்று

டிசம்பர் 81இல் முடிவடைந்த ஆண்டிற்கானது (கணக்காய்வு செய்யப்பட்டது)	2023 ரூ 000	2022 ரூ 000
வட்டி வருமானம்	10,130,371	8,269,789
கழி: வட்டிச் செலவு	(7,009,764)	(5,788,151)
தேறிய வட்டி வருமானம்	3,120,607	2,481,638
கட்டணம் மற்றும் தரகு வருமானம்	331,729	313,898
கழி: கட்டணம் மற்றும் தரகுச் செலவினங்கள்	(3,981)	(3,713)
தேறிய கட்டணம் மற்றும் தரகு வருமானம்	327,748	310,185
ஏனைய தொழிற்பாட்டு வருமானம்	600,661	715,359
மொத்த தொழிற்பாட்டு வருமானம்	4,049,016	3,507,182
கழி: நிதி சொத்துக்கள் மற்றும் பிற இழப்புகள் மீதான கடன் இழப்பு செலவு	(80,869)	(131,671)
 தேறிய தொழிற்பாட்டு வருமானம்	3,968,147	3,375,511
விலா விரியிராட்டு வருமானம	3,900,147	3,373,311
கழி: தொழிற்பாட்டு செலவினங்கள்		
ஊழியா் தொடா்பான செலவினங்கள்	(1,368,823)	(1,192,451)
ஏனைய தொழிற்பாட்டு செலவினங்கள்	(922,017)	(718,515)
நிதியியல் சேவைகள் மீதான வரிக்கு முன்னரான தொழிற்பாட்டு இலாபம்	1,677,307	1,464,545
கழி: நிதியியல் சேவைகள் மீதான வரிகள்	(478,089)	(400,808)
வருமான வரிக்கு முன்னரான இலாபம்	1,199,218	1,063,737
கழி: வருமான வரிச் செலவினம்	(489,016)	(308,768)
ஆண்டிற்கான இலாபம்	710,202	754,969
பங்கொன்றிற்கான அடிப்படை/ குன்றிய வருவாய்கள் (ரூ.)	7.08	7.52
பங்கொன்றிற்கான பங்குலாபம் (ரூ.)	2.33	3.57

தெரீந்தெடுக்கப்பட்ட முக்கிய செயல்திறன் குறிகாட்டிகள்

	31-டிசம்பர்-2023		31-டிசம்பர்-2022	
விடயம்	தேவையானது	உண்மை	தேவையானது	உண்மை
ஒழுங்குமுறைப்படுத்தல் மூலதனப் போதுமை (%)				
அடுக்கு 1 மூலதன போதுமை விகிதம்	8.50%	17.06%	8.50%	16.11%
மொத்த மூலதன போதுமை விகிதம்	12.50%	20.17%	12.50%	20.95%
வைப்பு பொறுப்புக்களுக்கான மூலதன நிதிய விகிதம்	10.00%	42.74%	10.00%	49.45%
கடன் சொத்துப்பட்டியலின் தரம் (%)				
மொத்த நிலை 3 கடன் விகிதம்		19.42%		25.89%
நிகர நிலை 3 கடன் விகிதம்		12.25%		17.68%
மைய மூலதன விகிதத்திற்கான நிகர நிலை 3 கடன்கள்		71.79%		108.64%
நிலை 3 குறைபாடு பாதுகாப்பு விகிதம்		36.92%		31.70%
மொத்த குறைபாடு பாதுகாப்பு விகிதம்		9.50%		10.85%
இலாபத்தன்மை (%)				
தேறிய வட்டி இலாபம்		6.75%		5.63%
சொத்துக்கள் மீதான வருவாய்		3.63%		3.32%
பங்குரிமை மூலதனம் மீதான வருவாய்		9.80%		11.50%
வருமானத்திற்கான செலவு விகிதம்		56.58%		54.49%
திரவத்தன்மை (%)				
தேவையான திரவச் சொத்துகளுக்கான கிடைக்கத்தக்க				
திரவச் சொத்து (குறைந்தபட்சம் 100%)		238.36%		241.12%
வெளிவாரி நிதியத்திற்கான திரவச் சொத்துக்கள்		16.75%		15.52%
விஞ்ஞாபனத் தகவல்கள்				
கிளைகளின் எண்ணிக்கை		48		43
வெளிவாரி கொடுகடன் தரமிடல் (Fitch தரப்படுத்தல்)		BBB+(lka)/Stable		A(lka)/RWN

விரீவான வருமானக் கூற்று

டிசம்பர் 31இல் முடிவடைந்த ஆண்டிற்கானது (கணக்காய்வு செய்யப்பட்டது)	2023 ரூ 000	2022 ரூ 000
ஆண்டிற்கான இலாபம்	710,202	754,969
ஏனைய விரிவான வருமானம்/(செலவினங்கள்)		
இலாபம் அல்லது நட்டமாக மீள் வகைப்படுத்த தேவையில்லாத ஏனைய விரிவான வருமானம்:		
வரையறுக்கப்பட்ட காப்புத்திட்டங்கள் மீதான இலாபம்/(நட்டம்) ஆரம்ப மீதி மீதான வரி விகித மாற்றத்தின் விளைவு உட்பட	4,733	10,374
ஒத்திவைக்கப்பட்ட வரி விளைவு	(1,420)	(1,989)
	3,313	8,385
சொத்துக்கள், பொறிகள் மற்றும் சாதனங்களின் மீள்மதிப்பீட்டு உபரி ஆரம்ப மீதி மீதான வரி விகித மாற்றத்தின் விளைவு உட்பட	-	56,600
ஒத்திவைக்கப்பட்ட வரி விளைவு	-	(26,809)
	-	29,791
ஆண்டிற்கான ஏனைய விரிவான வருமானம், தேறிய வரி	3,313	38,176
ஆண்டிற்கான மொத்த விரிவான வருமானம், தேறிய வரி	713,515	793,145
பகிர்ந்தளிக்கப்படுவதற்கு:		
தாய் நிறுவனத்தின் பங்குதாரா்களுக்கு	713,515	793,145
	713,515	793,145

நிதியியல் நிலைமைக் கூற்று

டிசம்பர் 31ம் திகதியன்று (கணக்காய்வு செய்யப்பட்டது)	2023 ரூ 000	2022 ரூ 000
சொத்துக்கள்		
காசு மற்றும் வங்கி மீதிகள்	285,352	221,187
மீள் கொள்வனவு உடன்படிக்கைகளின் கீழ் கொள்வனவு செய்த பிணையங்கள்	250,123	-
பெக்டரிங் வரவுகள்	95,969	112,793
தங்கக்கடன் கிடைக்கத்தக்கவைகள்	7,930,227	8,666,076
விற்பனைக்கு வைக்கப்பட்டுள்ள சொத்துக்கள்	114,043	-
கடன் வரவுகள்	1,343,011	993,460
குத்தகை வரவுகள்	26,640,517	24,862,538
வாடகை கொள்வனவு வரவுகள்	-	1,247
ஏனைய சொத்துக்கள்	735,058	624,838
ஏனைய அனைத்தையும் உள்ளடக்கிய வருமான கூற்றின்னூடாக நியாயமான		
பெறுமதியில் மதிப்பிடப்பட்ட மூலதன சாதனங்கள்	56	56
கடன் தீர்பனவு செலவுகளில் காட்டப்பட்டுள்ள கடன் சாதனங்கள்	5,799,840	5,461,866
சொத்துக்கள், பொறிகள் மற்றும் சாதனங்கள்	2,465,349	2,537,582
பயன்பாட்டு உரிமைச் சொத்துக்கள்	380,579	371,844
ஒத்திவைக்கப்பட்ட வரிச் சொத்துக்கள்	184,308	225,785
அருவச் சொத்துக்கள்	16,068	15,291
மொத்தச் சொத்துக்கள்	46,240,500	44,094,563
பொறுப்புக்கள்	125 020	906 190
வங்கி மேலதிகப்பற்று	135,930	826,180
ஏனைய வாடிக்கையாளர்களுக்குச் செலுத்த வேண்டியவை	23,565,911	19,342,046
வழங்கப்பட்ட படுகடன்கள் மற்றும் ஏனைய கடன்பாடுகள்	13,148,267	15,585,788
ஏனைய செலுத்த வேண்டியவை	1,577,908	1,304,342
நடப்பு வரிப் பொறுப்புக்கள்	427,797	352,180
ஒய்வு நலக்காப்பு திட்டங்கள் கைக்கப் கொண்டுக்க	137,957	116,852
மொத்தப் பொறுப்புக்கள்	38,993,770	37,527,388
பங்குரிமை மூலதனம்		
கூறப்பட்ட மூலதனம்	2,866,876	2,674,439
நியதி ஒதுக்கு நிதியம்	314,000	278,000
மீள்மதிப்பீட்டு ஒதுக்கம்	154,295	154,295
பிடித்துவைக்கப்பட்ட வருவாய்கள்	3,911,559	3,460,441
மொத்த பங்குரிமை மூலதனம்	7,246,730	6,567,175
மொத்தப் பொறுப்புக்கள் மற்றும் பங்குரிமை மூலதனம்	46,240,500	44,094,563
	72.23	67.59
பங்கொன்றிற்கான தேறிய சொத்துப் பெறுமதி (ரூ.) சுசியார பொலப்பர்கள் பல்லம் கடன்படைகள்	30,643	67.59 15,187
எதிர்பார பொறுப்புக்கள் மற்றும் கடன்பாடுகள்	30,043	10,107

2023 மற்றும் 2022 ஆம் ஆண்டுகளில் வைப்பிடுதல், கடன் வாங்குதல் மற்றும் கடன் வழங்குவதில் நிறுவனம் எந்தவிதமான ஒழுங்குமுறை கட்டுப்பாடுகளையோ அல்லது ஒழுங்குமுறை அபராதங்களையோ கொண்டிருக்கவில்லை.

சுயாதீன கணக்காய்வாளரின் அறிக்கை

மேற்படி நிதிக் கூற்றுக்கள் 2007ஆம் ஆண்டின் கம்பனிச் சட்டம் இல 7 இன் தேவைக்கு இணங்கவுள்ளது என நாம் உறுதிப்படுத்துகின்றோம்.

(கையொப்பமிட்டது) நிர்வாக இயக்குனர்

(கையொப்பமிட்டது) பிரதம நிதியியல் அதிகாரி

இந்த நிதி அறிக்கைகளுக்கு இயக்குனர்கள் குழு பொறுப்பாகும். சபை சார்பாக அங்கீகரிக்கப்பட்டு கையொப்பமிடப்பட்டது,

(கையொப்பமிட்டது) (கையொப்பமிட்டது) பணிப்பாளர் தலைவர் 2024 பெப்ரவரி 13 கொழும்பு

	Key audit matter	How our audit addressed the key audit matter	Other information included in the 2023 Annual Report Other information consists of the information included in The Company's	 Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the
EY Building a better	Impairment for Expected Credit Losses of Financial Assets measured at amortised cost Impairment for expected credit losses of financial assets	In addressing the adequacy of the provision for Impairment for expected credit losses on Financial Assets measured at amortised cost, our audit procedures included the following key procedures, Assessed the alignment of the Company's Impairment for expected credit losses computations	2023 Annual Report other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company's 2023 Annual Report is expected to be made available to us after the date of this auditor's report.	 For the design adult proceedings 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.
working world	measured at amortised cost as stated in Note 40.4.1 is	and underlying methodology including responses to current economic conditions with its	Our opinion on the financial statements does not cover the other	 Conclude on the appropriateness of management's use of the
	determined by management in accordance with the	accounting policies, based on the best available information up to the date of our report.	information and we will not express any form of assurance conclusion	going concern basis of accounting and, based on the audit
	accounting policies described in Note 3.1.8	Evaluated the design, implementation and operating effectiveness of controls over estimation of	thereon. In connection with our audit of the financial statements, our	evidence obtained, whether a material uncertainty exists related
INDEPENDENT AUDITOR'S REPORT	This was a loss and it as they do a to	expected credit losses, which included assessing the level of oversight, review and approval of	responsibility is to read the other information identified above when it	to events or conditions that may cast significant doubt on the
TO THE SHAREHOLDERS OF SIYAPATHA FINANCE PLC	This was a key audit matter due to	allowances for expected credit losses, policies and procedures by the Board and management.	becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our	Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw
Report on the audit of the financial statements	 The involvement of significant management judgements, assumptions and level of estimation uncertainty 	 Checked the completeness, accuracy and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and 	knowledge obtained in the audit or otherwise appears to be materially misstated.	attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to
Opinion	associated in estimating management expectation of	accounting records of the Company.		modify our opinion. Our conclusions are based on the audit
We have audited the financial statements of Siyapatha Finance PLC	future cash flows to recover such financial assets; and	Evaluated the reasonableness of credit quality assessments and related stage classifications.	Responsibilities of management and those charged with governance for the financial statements	evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company
("the Company"), which comprise the statement of financial position as at 31 December 2023, income statement, the statement of	The materiality of the reported amount of impairment of		Management is responsible for the preparation of financial statements that	to cease to continue as a going concern.
comprehensive income, statement of changes in equity and statement	expected credit losses and use of complex calculations in	In addition to the above, the following procedures were performed:	give a true and fair view in accordance with Sri Lanka Accounting	 Evaluate the overall presentation, structure and content of the
of cash flows for the year then ended, and notes to the financial	its determination.	For loans and advances assessed on an individual basis for impairment:	Standards, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free	financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and
statements, including material accounting policy information.	Key areas of significant judgements, assumptions and	 Checked the arithmetical accuracy of the underlying individual impairment calculations. 	from material misstatement, whether due to fraud or error.	events in a manner that achieves fair presentation.
In our opinion, the accompanying financial statements gives a true and	estimates used by management in the assessment of the	Evaluated the reasonableness of key inputs used in the allowance for expected credit losses		M/s second state and the second state second stat
fair view of the financial position of the Company as at 31 December 2023, and of its financial performance and its cash flows for the year	impairment for expected credit losses for financial assets measured at amortised cost included: assumed future	made with particular focus on current economic volatility. Such evaluations were carried out	In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern,	We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant
then ended in accordance with Sri Lanka Accounting Standards.	occurrence of events and conditions relating to the ongoing	considering the value and timing of cash flow forecasts particularly relating to elevated risk industries and status of recovery actions of the collaterals.	disclosing, as applicable, matters related to going concern and using the	audit findings, including any significant deficiencies in internal control that
Ũ	foreign currency debt restructuring exercise, forward-looking macroeconomic scenarios and their associated weightages,		going concern basis of accounting unless management either intends to	we identify during our audit.
Basis for opinion We conducted our audit in accordance with Sri Lanka Auditing	which are subject to inherently heightened levels of estimation	 For financial assets assessed on a collective basis for impairment: 	liquidate the Company or to cease operations, or has no realistic alternative but to do so.	We also provide those charged with governance with a statement that we
Standards (SLAuSs). Our responsibilities under those standards are	uncertainty.	 Tested the key inputs and the calculations used in the allowance for expected credit losses. Assessed the reasonableness of judgements, assumptions and estimates used by the 		have complied with relevant ethical requirements regarding
further described in the Auditor's responsibilities for the audit of the		 Assessed the reasonableness of judgements, assumptions and estimates used by the Management in the underlying methodology and the management overlays. Our testing 	Those charged with governance are responsible for overseeing the	independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and
financial statements section of our report. We are independent of the Company in accordance with the Code of Ethics for Professional		included evaluating the reasonableness of forward-looking information used, economic	Company's financial reporting process.	where applicable, actions taken to eliminate threats or safeguards applied.
Accountants issued by CA Sri Lanka (Code of Ethics) and we have		scenarios considered, and probability weighting assigned to each of those scenarios.	Auditor's responsibilities for the audit of the financial statements	
fulfilled our other ethical responsibilities in accordance with the Code of		 Assessed the adequacy of the related financial statement disclosures set out in notes 40.4.1 	Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement.	From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the
Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.			whether due to fraud or error, and to issue an auditor's report that includes	financial statements of the current period and are therefore the key audit
suncient and appropriate to provide a basis for our opinion.		Our sudding on a land the fallowing land and the fallowing the second second	our opinion. Reasonable assurance is a high level of assurance, but is not	matters. We describe these matters in our auditor's report unless law or
Key audit matters	Information Technology (IT) systems controls over	Our audit procedures included the following key procedures:	a guarantee that an audit conducted in accordance with SLAuSs will always detect a material misstatement when it exists. Misstatements can	regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be
Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the	financial reporting	 Obtained an understanding of the internal control environment of the processes and test checked 	arise from fraud or error and are considered material if, individually or in the	communicated in our report because the adverse consequences of doing
current period. These matters were addressed in the context of the		relevant controls relating to financial reporting and related disclosures.	aggregate, they could reasonably be expected to influence the economic	so would reasonably be expected to outweigh the public interest benefits of
audit of the financial statements as a whole, and in forming our opinion	Company's financial reporting process is significantly reliant on multiple IT systems with automated processes and internal	 Involved our internal specialized resources and; 	decisions of users taken on the basis of these financial statements.	such communication.
thereon, and we do not provide a separate opinion on these matters. For each matter below, our description of how our audit addressed the	controls. Further, key financial statement disclosures are		As part of an audit in accordance with SLAuSs, we exercise professional	Report on Other Legal and Regulatory Requirements
matter is provided in that context.	prepared using data and reports generated by IT systems, that	 Identified, evaluated and tested the design and operating effectiveness of IT systems related 	judgment and maintain professional skepticism throughout the audit. We	As required by section 163 (2) of the Companies Act No. 07 of 2007, we
We have fulfilled the responsibilities described in the Auditor's	are compiled and formulated with the use of spreadsheets.	 internal controls, including those related to user access and change management, and Obtained a high-level understanding of the cybersecurity risks affecting the company and the 	 identify and assess the risks of material misstatement of the 	have obtained all the information and explanations that were required for the audit and as far as appears from our examination, proper accounting
responsibilities for the audit of the financial statements section of our	Accordingly, IT systems related internal controls over	actions taken to address these risks primarily through inquiry.	financial statements, whether due to fraud or error, design and	records have been kept by the Company.
report, including in relation to these matters. Accordingly, our audit	financial reporting was considered a key audit matter.		perform audit procedures responsive to those risks, and obtain	CA Sri Lanka membership number of the engagement partner responsible
included the performance of procedures designed to respond to our assessment of the risks of material misstatement of the financial		 Tested source data of the reports used to generate disclosures for accuracy and completeness, including review of the general ledger reconciliations. 	audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material	for signing this independent auditor's report is 2199.
statements. The results of our audit procedures, including the		indianing review of the general loager recontailations.	misstatement resulting from fraud is higher than for one resulting	
procedures performed to address the matters below, provide the basis			from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal	Emmed & Juny
for our audit opinion on the accompanying financial statements.			control.	14 February 2024
				Colombo

சியபத டவர், இல. 111, டட்லீ சேனாநாயக்க மாவத்தை, கொழும்பு 8. தொலைபேசி: 0117 605 605 வெக்ஸ்: 0117 605 606 இமெயில்: info@siyapatha.lk கம்பனிப் பதிவு இல. PB 917 PQ கூட்டினைக்கப்பட்ட திகதி: 3 மார்ச் 2005

பீச் தரப்படுத்தல் : BBB+(lka)/stable

සියපත ෆිනෑන්ස් சியபத பினான்ஸ்

Siyapatha Finance

(Finance Company of Sampath Bank Group)

14 February 2024 Colombo

2011ஆம் ஆண்டின் 42ஆம் இலக்க நீதி வர்த்தகச் சட்டத்திற்கமைய இலங்கை மத்திய வங்கியின் நாணயச் சபையினால் அங்கீகரிக்கப்பட்டது

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

மொத்த மூலதனம்	அடுக்கு 1 இனையும் பங்குரிமை மூலதனம் மற்றும் படுகடன்	
	பண்புகளுடன் கூடிய சாதனங்கள் மீள்மதிப்பீட்டு இலாபம், பெறுமதி	
	இழப்புப் படிகள் என்பனவற்றை உள்ளடக்கிய துணை நிரப்பு	
	குழப்புப் படிகள் என்பன்றை உள்ளட்கள் துணை நரப்பு மூலதனத்தினையும் பிரசன்னப்படுத்துகிறது.	
இடர்நேர்வு	ஐந்தொகையிலுள்ள இடர்நோவு நிறையேற்றப்பட்ட சொத்துக்கள்	
நிறையேற்றப்பட்ட —————————————————————————————————	மற்றும் இடர்நேர்வு நிறையேற்றப்பட்ட ஐந்தொகைக்கு வெளியேயான	
சொத்துக்கள்	சொத்துக்களுக்கு சமமான மொத்தக் கொடுகடன் என்பனவற்றின்	
	கூட்டுத்தொகையாகும்.	
அடுக்கு 1 மூலதன	இடர்நோவு நிறையேற்றப்பட்ட சொத்துக்களின் சதவீதமாக அடுக்கு 1	
விகிதம்	மூலதனம்.	
மொத்த மூலதன	இடர்நேர்வு நிறையேற்றப்பட்ட சொத்துக்களின் சதவீதமாக மொத்த	
விகிதம்	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	மொத்த தேறிய சொத்துக்களின் சதவீதமாக ஆண்டு	
வருவாய்	மயப்படுத்தப்பட்ட வரிக்கு முன்னரான இலாபம் (காலமுடிவில்	
	உள்ளவாறு).	
பங்குரிமை மூலதனம்	பாக்கு மூலதனத்தின் சதவீதமாக ஆண்டு மயப்படுத்தப்பட்ட	
மீதான வருவாய்	வரிக்குப்பின்னரான இலாபம் (காலமுடிவில் உள்ளவாறு).	
வெளிவாரி நிதியம்	வைப்புக்கள் மற்றும் கடன்பாடுகளை மாத்திரம் உள்ளடக்குகிறது.	