

සිරිසන්ස් ඩිවලොප්මන්ට් බිස්නස් ෆිනෑන්ස් පී.එල්.සී.

2025 මාර්තු 31න් අවසන් වූ මූල්‍ය වර්ෂය සඳහා වන විගණනය කරන ලද මූල්‍ය වාර්තා

සිරිසන්ස් ඩිවලොප්මන්ට් බිස්නස් ෆිනෑන්ස් පීඑල්සී හි කොටස් හිමිකරුවන් වෙත.
මූල්‍ය ප්‍රකාශනයේ විගණනය පිළිබඳ වාර්තාව.

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Citizens Development Business Finance PLC (the Company), which comprise the statement of financial position as at 31 March 2025, and the statement of profit or loss and other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including material accounting policy information.

In our opinion, the accompanying financial statements give a true and fair view of the financial position of the Company as at 31 March 2025 and of its financial performance and its cash flows for the year then ended in accordance with Sri Lanka Accounting Standards.

Basis for opinion

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

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our 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
Allowances for impairment and other credit losses of loans and receivables to customers Allowances for impairment and other credit losses of loans and receivables to customers as stated in Note 22, is determined by management on the accounting policies described in Note 10 to the financial statements. This was a key audit matter due to <ul style="list-style-type: none">the involvement of significant management judgements, assumptions and level of estimation uncertainty associated in estimating future cash flows to recover such loans and receivables to customers; andthe materiality of the reported amount of allowances impairment and other credit losses. Key areas of significant judgements, assumptions and estimates used by management in the assessment of the allowances for impairment and other credit losses of loans and receivables to customers include forward-looking macroeconomic scenarios and their associated weightages. These are subject to inherently heightened levels of estimation uncertainty and subjectivity. Further information on the key estimates, assumptions and judgements is disclosed in Note 47.A.I.	In addressing the adequacy of the allowances for impairment and other credit losses of loans and receivables to customers, our audit procedures included the following key procedures: <ul style="list-style-type: none">Assessed the alignment of the Company's allowances for impairment and other credit losses computations and the underlying methodology including responses to economic conditions with its accounting policies, on the best available information up to the date of our report.Evaluated the design, implementation and operating effectiveness of controls over estimation of impairment and other credit losses, which included assessing the level of oversight, review and approval of allowances for impairment and other credit losses, policies and procedures by the Board and the management.Tested the completeness, accuracy and reasonableness of the underlying data used in the impairment and other credit losses computations by cross checking to relevant source documents and accounting records of the Company.Evaluated the reasonableness of credit quality assessments and related stage classifications.Tested the key inputs and the calculations used in the impairment and other credit losses.Assessed the reasonableness of judgements, assumptions and estimates used by 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 scenario.Assessed the adequacy of the related financial statement disclosures set out in notes 22 and 47.A.
Information Technology (IT) systems related internal controls over financial reporting Company's financial reporting process is significantly reliant on multiple IT systems and related 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. Accordingly, IT systems related internal controls over financial reporting were considered a key audit matter.	Our audit procedures included the following key procedures <ul style="list-style-type: none">Obtained an understanding of the internal control environment of the relevant significant processes and test checked key controls relating to financial reporting and related disclosures.Involved our internal specialized resources and;<ul style="list-style-type: none">Obtained and understanding IT Governance Structure of the CompanyIdentified, evaluated and tested the design and operating effectiveness of IT systems related internal controls over financial reporting, relating to user access and change management, andObtained a high-level understanding of the cybersecurity risks affecting the Company and the actions taken to address these risks primarily through inquiry.Tested source data of the reports used to generate disclosures for accuracy and completeness, including review of the general ledger reconciliations.

Other Information included in the Company's 2025 Annual Report

Other information consists of the information included in the Company's 2025 Annual Report, other than the financial statements and our auditor's report thereon. Management is responsible for the other information.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

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

Responsibilities of management and those charged with governance for the financial statements

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

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's financial reporting process.

Auditor's responsibilities for the audit of the financial statements

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

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

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

Partners: D K Hulangamuwa FCA FCMA LLB (London), APA Gunasekera FCA FCMA, Ms. Y A De Silva FCA, Ms. GGS Manatunga FCA, WKBSP Fernando FCA FCMA FCCA, BE Wijesuriya FCA FCMA, RN de Saram ACA FCMA, MS, NA De Silva FCA, N M Sulaiman FCA FCMA, MS, LKHL Fonseka FCA, MS, PVK N Sajeeewani FCA, A AJJR Perera FCA ACMA, NYRL Fernando ACA, DN Gamage ACA ACMA, CA Yalagala ACA ACMA, Ms. PS Paranavitane ACA ACMA LLB (Colombo), V Vasanthan ACA ACMA, WDP/L Perera ACA

Principals: TPM Ruberu FCMA FCCA MBA (USJ-SL), G B Goudian ACMA, DL B Karunathilaka ACMA, WSJ De Silva Bsc (Hons)-MIS MS-IT, V Shaktihivel B.Com (Sp)

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We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken to eliminate threats or safeguards applied.

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 4839.

05th June 2025
Colombo

ලාභ අලාභ සහ වෙනත් විස්තීර්ණ ආදායම් ප්‍රකාශය

මාර්තු 31න් අවසන් වූ වර්ෂය සඳහා	2025 රු. '000	2024 රු. '000
ආදායම්	25,598,532	23,893,966
පොලී ආදායම්	22,884,998	22,219,786
අඩුකලා: පොලී වියදම්	11,493,679	13,126,771
ඔද්ධ පොලී ආදායම්	11,391,319	9,093,015
ඔද්ධ ගාස්තු සහ කොමිස් ආදායම්	272,909	240,497
වෙනත් මෙහෙයුම් ආදායම්	2,440,625	1,433,683
මුළු මෙහෙයුම් ආදායම්	14,104,853	10,767,195
අඩුකලා: අක්‍රීය වීමේ ගාස්තු සහ වෙනත් ණය අලාභ	(644,228)	740,916
ඔද්ධ මෙහෙයුම් ආදායම්	14,749,081	10,026,279
අඩුකලා: මෙහෙයුම් වියදම්		
සේවක මණ්ඩල වියදම්	2,739,735	1,940,116
ගොඩනැගිලි, උපකරණ සහ ආගතකිරීම් වියදම්	3,390,872	2,901,290
වෙනත් වියදම්	696,105	585,573
මුළු මෙහෙයුම් වියදම්	6,826,712	5,426,979
මූල්‍ය සේවා බදු වලට පෙර මෙහෙයුම් ලාභය	7,922,369	4,599,300
අඩුකලා: මූල්‍ය සේවාවන් මත බදු	2,171,700	893,116
බදු වලට පෙර ලාභය	5,750,669	3,706,184
අඩුකලා: ආදායම් බදු වියදම්	1,745,189	1,190,634
වර්ෂයට අදාළ ලාභය	4,005,480	2,515,550
වෙනත් සම්පූර්ණ ආදායම්		
තෙස් සංවිතයේ සාධාරණ වටිනාකම් වෙනස්වීම් මත ලාභ හෝ අලාභ		
යටතේ තැවීම් වර්ගීකරණය කල හැකි අයිතමයන්	17,760	(102,705)
තෙස් සංවිතය මත විලම්භිත බදු	(5,328)	-
ලාභ හෝ අලාභ ලෙස තැවීම් වර්ගීකරණය කොකරණ අයිතම		
තැවීම් තක්සේරු කිරීම් මත අතිරික්ත වැඩිවීම්	691,061	-
අඩුකලා: තැවීම් තක්සේරු කිරීම් මත විලම්භිත බද්ද	(207,318)	-
FVOCI හි හිමිකම් ආයෝජනය කල සාධාරණ අගයේ ඔද්ධ වෙනස්වීම්	624,551	267,959
FVOCI හි මූල්‍ය උපකරණ මත විලම්භිත බදු	-	(73,418)
අර්ථ දක්වා ඇති ප්‍රතිලාභ සැලැස්ම මත ඔද්ධ ක්‍රියාකාරී අලාභය	(567,257)	(405,732)
වෙනත් මුළු වස්තිර්ණ ආදායම	553,469	(313,896)
වර්ෂය සඳහා මුළු වස්තිර්ණ ආදායම	4,558,949	2,201,654
කොටසක් සඳහා වන ඉපැයීම්		
කොටසක් සඳහා වන මූලික ඉපැයීම් (රු.)	56.53	35.95
කොටසක් සඳහා වන තතුක කල ඉපැයීම් (රු.)	55.05	34.57

වරගත් තුළ ඇති සංඛ්‍යා අඩු කිරීම් දක්වයි.

මූල්‍ය තත්ත්ව විස්තරය

මාර්තු 31ක දිනට	2025 රු. '000	2024 රු. '000
වත්කම්		
මුදල් හා මුදල් සමානකයන්	4,582,802	3,642,333
ව්‍යුත්පන්න මූල්‍ය වත්කම්	31,712	-
බැංකු චලිත ලැබීම යුතු ණය	3,671,842	8,013,219
මූල්‍ය ආගතක සම්මත තැන්පතු	18,069,873	14,908,971
පාරිභෝගිකයන්ගේ ණය හා ලැබීම යුතු දෑ	110,866,909	85,963,874
වෙනත් ආයෝජන තැන්පතු	9,498,082	7,126,742
දේපල ආයෝජන	558,091	535,000
දේපල, පිරිවන සහ උපකරණ	4,657,677	3,402,042
භාවිත කිරීමේ අයිතිය ඇති වත්කම්	955,841	912,303
අස්පෘශ්‍ය වත්කම්	333,470	308,553
විකාශන කිරීම් මත ඇතිවූ කිරීම් තාමය	-	19,628
වෙනත් වත්කම්	3,710,047	3,945,320
මුළු වත්කම්	156,936,346	128,777,985
වගකීම්		
බැංකු සහ මූල්‍ය ආගතක වලට ගෙවිය යුතු	32,142,375	27,849,165
පාරිභෝගික තැන්පතු	86,849,204	73,258,779
නිකුත් කල ණය සුරැකුම්පත්	6,969,330	2,788,338
කල්පිත වගකීම්	982,001	912,177
ප්‍රවර්තන බදු වගකීම්	2,950,940	1,289,562
විලම්භිත බදු වගකීම්	565,271	560,581
විද්‍යුම ප්‍රතිලාභ වගකීම්	553,890	66,419
වෙනත් වගකීම්	1,987,046	1,845,126
මුළු වගකීම්	133,000,057	108,570,147
හිමිකම්		
ප්‍රකාශිත ප්‍රාග්ධනය	2,550,492	2,550,492
සංචිත	7,352,802	5,806,374
රඳවගත් ඉපැයුම්	14,032,995	11,850,972
මුළු හිමිකම්	23,936,289	20,207,838
මුළු වගකීම් සහ හිමිකම්	156,936,346	128,777,985
කොටසක් සඳහා ඔද්ධ වත්කම් වටිනාකම (රු.)	337.84	285.22
අසම්භාව්‍ය වගකීම් සහ බැඳීම්	5,252,610	6,012,503

ඉහත සඳහන් මූල්‍ය ප්‍රකාශන වර්ෂ 2007 අංක 07 දරණ සමාගම් පනතේ සහ වර්ෂ 2011 අංක 42 දරණ මූල්‍ය ව්‍යාපාර පනතේ අවසරානුවත් අනුකූල වේ.

මෙම මූල්‍ය ප්‍රකාශන පිළියෙල කිරීමේ වගකීම අධ්‍යක්ෂ මණ්ඩලය සතු වේ. අධ්‍යක්ෂ මණ්ඩලය වෙනුවෙන් අත්සන් කළා.

රුවන් වන්දිසිල්
ප්‍රධාන මූල්‍ය නිලධාරී

ජේ.ආර්.ඇලෙක්සැන්ඩර් කොමර්ට්
සාකාශි
2025 ජුනි 05, කොළඹ

ජී.එම්. හානායක්කාර
සප්‍රධාන/ප්‍රධාන විධායක නිලධාරී

නියාමන අවසරයක අනුව හෝරාගත් කාර්ය සාධන දර්ශක	සමානම	
	31-03-2025 දිනට	31-03-2024 දිනට
දර්ශක		
වත්කම් තත්වය (රු.000)		
උළු අක්‍රීය ණය සහ අත්තිකාරම්	7,139,900	10,720,258
උළු අක්‍රීය ණය සහ අත්තිකාරම් අනුපාතය	6.32%	12.06%
ඔද්ධ අක්‍රීය ණය සහ අත්තිකාරම් අනුපාතය	3.10%	6.88%
ඔද්ධ අක්‍රීය ණය මූලික ප්‍රාග්ධන අනුපාතයට	19.02%	37.17%
ප්‍රතිපාදන ආවරණ අනුපාතය	52.53%	46.14%
ද්‍රවශීලතාවය (රු.000)		
අනුමත අවම ද්‍රවශීල වත්කම්	10,572,131	8,783,382
පවතින ද්‍රවශීල වත්කම්	20,256,078	18,804,854
අනුමත අවම රාජ්‍ය සුරැකුම්පත්	5,731,512	5,191,119
පවතින රාජ්‍ය සුරැකුම්පත්	9,381,123	12,769,988
අවශ්‍ය ද්‍රවශීල වත්කම් සඳහා ලබාගත හැකි ද්‍රවශීල වත්කම් (අවම වශයෙන් 100%)	191.60%	214.10%
බාහිර අරමුදල් සඳහා ද්‍රවශීල වත්කම්**	16.08%	18.10%
ප්‍රාග්ධන ප්‍රමාණවත්තාවය (රු.000)		
මූලික ප්‍රාග්ධනය (පළමු පෙල ප්‍රාග්ධනය)	17,821,571	15,533,257
මුළු ප්‍රාග්ධනය	22,276,671	15,915,077
අවදානම මත බරතැබූ වත්කම් මත මූලික ප්‍රාග්ධනය (අවම 100%)	14.47%	15.51%
අවදානම මත බර තැබූ වත්කම් මත මුළු ප්‍රාග්ධනය (අවම 14%)	18.09%	15.89%
ප්‍රාග්ධන අරමුදල් වලට මුළු සැන්පතු වගකීම් අනුපාතය (අවම 10%)	25.65%	21.72%
ලාභදායීත්වය		
පොලී ලාභ සීමාන්තිකය	7.97%	7.77%
වත්කම් ප්‍රතිලාභය - බදු පසු	2.80%	2.15%
හිමිකම් ප්‍රතිලාභය - බදු පසු	18.15%	13.10%
ආදායම් පිරවිය අනුපාතිකය	48.40%	50.40%
නාමික තොරතුරු		
සේවකයන් ගණන	1,939	1,916
ගැබ් ගණන	71	71
බාහිර ණය ශ්‍රේණිගත කිරීම්	BBB (Ika)/ Stable	BBB (Ika)/ Stable
**බාහිර අරමුදල්වලට තැන්පතු සහ ණය ගැනීම් ඇතුළත් වේ.		

සමානම ලියාපදිංචි අංකය PB 232 PQ.
සංස්ථාපිත දිනය 1995 සැප්තැම්බර් 7

අංක 2011 දරණ මූල්‍ය ව්‍යාපාර පනත යටතේ ශ්‍රී ලංකා මහ බැංකුවේ මුදල් මණ්ඩලය වෙතින් අවසරයක් බලපැවැත්වූ මුදල් සමානමකි.

සෘෂික අංකය 0117 388 388

මිමේ නිකවතා

