

සිරිසන්ස් ඩිවලොප්මන්ට් බිස්නස් ෆිනෑන්ස් පී.එල්.සී.

2026 මාර්තු 31න් අවසන් වූ මූල්‍ය වර්ෂය සඳහා වන විගණනය කරන ලද මූල්‍ය වාර්තා

සිරිසන්ස් ඩිවලොප්මන්ට් බිස්නස් ෆිනෑන්ස් පී.එල්.සී. 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 2026, the statement of profit or loss and other comprehensive income, the statement of changes in equity, and the 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 2026, and of its financial performance and 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 those relating 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>Allowance for Expected Credit Losses on Loans and Receivables from Customers Measured at Amortised Cost</p> <p>Allowances for expected credit losses of loans and receivables to customers measured at amortised cost as disclosed in Notes XX and XY respectively, are determined by management based on the accounting policies described in Note 10 to the financial statements.</p> <p>This was a key audit matter due to:</p> <ul style="list-style-type: none"> the significant management judgements, assumptions and high level of estimation uncertainty involved in assessing the future recoverability of Loans and receivables; and the materiality of the reported allowance for expected credit losses. <p>Key areas of significant judgements, assumptions and estimates used by management in the assessment of the impairment for expected credit losses included determining whether significant increase in credit risk has occurred, use of a broad range of forward-looking macroeconomic inputs and their associated weightages which are subject to inherently heightened levels of estimation uncertainty and subjectivity.</p> <p>Further information on the key estimates, assumptions and judgements is disclosed in Note 48.A.</p>	<p>In addressing the allowances for expected credit losses of loan and receivables to customers measured at amortised cost, our audit procedures included the following key procedures:</p> <ul style="list-style-type: none"> Assessed the alignment of the Company's allowances for expected credit losses computations with the underlying methodology and related accounting policies, based on the best available information up to the date of our report. Evaluated the design, implementation and operating effectiveness of controls over the estimation of expected credit losses. Assessed the level of oversight, review and approval of allowances for expected credit losses, policies and procedures by the Board of Directors and management. Checked the completeness, accuracy and reasonableness of the underlying data used in the expected credit losses computations by agreeing details to relevant source documents and accounting records of the Company. Evaluated the reasonableness of qualitative and quantitative factors used in credit quality assessments and related stage classifications. <p>In addition to the above, the following procedures were performed:</p> <ul style="list-style-type: none"> Tested the key inputs and the calculations used in the allowances for expected 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 weightings assigned to each scenario. Assessed the adequacy of the related financial statement disclosures set out in Notes 23 and 48.A.
<p>Information Technology (IT) systems related internal controls over financial reporting</p> <p>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 are compiled and formulated with the use of spreadsheets.</p> <p>Accordingly, IT systems and related internal controls over financial reporting were identified as a key audit matter.</p>	<p>Our audit procedures included the following key procedures:</p> <ul style="list-style-type: none"> Obtained an understanding of the internal control environment of the processes and tested relevant key controls relating to financial reporting and related disclosures. <p>Involved our internal specialised resources and:</p> <ul style="list-style-type: none"> Identified, evaluated and tested the design and operating effectiveness of internal controls related to IT systems, including those related to user access and change management, and Obtained 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 2026 Annual Report

Other information consists of the information included in the Company's 2026 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. Hulanaganuwa FCA FCMA LLB (London), APA Gunasekera FCA FCMA, Ms. Y. A. De Silva FCA, Ms. GGS Manatunga FCA, WKSP Fernando FCA FCMA FCCA, BE Wijesuriya FCA FCMA, RN de Saran ACA FCMA, MS. NA De Silva FCA, N. M. Sulaiman FCA FCMA, MS. LKHL Fonseka FCA, MS. PKV N. Sajewani FCA, A. AJR Perera FCA FCMA, NYRL Fernando ACA, DN Gamage ACA FCMA, CA Yalagala ACA ACMA, Ms. PS Paranavitane ACA ACMA LLB (Colombo), V. Basanthan ACA ACMA, WDDL Perera ACA, M. U. M. Mansoor ACA.

Principals: TPM Ruberu FCMA FCCA MBA (USJ-SL), G. B. Goudian ACA, DL B. Karunathilaka ACA, WSJ De Silva BSc (Hons)-MSc-IT, V. Shakthivel B.Com (Sp)

A member firm of Ernst & Young Global Limited

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.

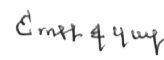
We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, actions taken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

From the matters communicated to 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.

The CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 4839.


05th June 2026
Colombo

ලාභ අලාභ සහ වෙනත් විස්තීර්ණ ආදායම් ප්‍රකාශය

මාර්තු 31න් අවසන් වූ වර්ෂය සඳහා	2026 රු. '000	2025 රු. '000
ආදායම	30,157,039	25,598,532
චෝලි ආදායම්	26,905,169	22,884,998
අනුබල: පොලී විදායම්	13,714,252	11,493,679
අදාළ චෝලි ආදායම	13,190,917	11,391,319
අදාළ චෝලි ආදායම	358,421	272,909
වෙනත් මෙහෙයුම් ආදායම්	2,893,449	2,440,625
මුළු මෙහෙයුම් ආදායම	16,442,787	14,104,853
අනුබල: අලුත් විමේ ආදායම	556,376	(644,228)
අදාළ මෙහෙයුම් ආදායම	15,886,411	14,749,081
අනුබල: මෙහෙයුම් විදායම	3,448,599	2,739,735
සේවක මිණිබල විදායම්	3,424,289	3,390,872
කොටසකට, උපකරණ සහ ආයතනික විදායම්	795,302	696,105
මුළු මෙහෙයුම් විදායම	7,668,190	6,826,712
මුළු සේවා බදු වලට පෙර මෙහෙයුම් ලාභය	8,218,221	7,922,369
අනුබල: මුළු සේවාවන් මත බදු	1,975,537	2,171,700
බදු වලට පෙර ලාභය	6,242,684	5,750,669
අනුබල: ආදායම් බදු විදායම්	1,737,529	1,745,189
වර්ෂයට අදාළ ලාභය	4,505,155	4,005,480
වෙනත් විස්තීර්ණ ආදායම්		
ලාභ හෝ අලාභ වලට පසු සැරිසර වර්ගීකරණය කරන ලද හෝ සැරිසර වර්ගීකරණය කළ හැකි අයිතම්		
හෙට් සංවිධානයේ සාධාරණ වටිනාකම් වෙනස්වීම් මත ලාභ හෝ අලාභ	(10,834)	12,432
ලාභ හෝ අලාභ ලෙස සැරිසර වර්ගීකරණය නොකරන අයිතම්		
සැරිසර තත්වයේ: කිරීම් මත අතිරික්ත වැඩිවීම් වෙනස්කම් (අදාළ බදු)	-	483,743
FVOCI හි හිමිකම් ආකේපනය කළ සාධාරණ අයයේ අදාළ වෙනස්වීම්	260,447	624,551
අර්ථ දැක්වූ අර්ථ ප්‍රතිලාභ සැලැස්ම මත අදාළ වෙනස්කම් (අදාළ බදු)	787,133	(567,257)
වෙනත් මුළු විස්තීර්ණ ආදායම්	1,036,746	553,469
වර්ෂය සඳහා මුළු විස්තීර්ණ ආදායම	5,541,901	4,558,949
කොටසක් සඳහා වන ඉපයීම්		
කොටසක් සඳහා වන මුලික ඉපයීම් (රු.)	6.28	5.65
කොටසක් සඳහා වන පහුක කල ඉපයීම් (රු.)	6.19	5.50

වරක් තුළ අති සංඛන අඩු කිරීම් දැක්වේ.

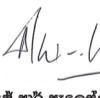
මූල්‍ය තත්ත්ව විස්තරය


මාර්තු 31ක දිනට	2026 රු. '000	2025 රු. '000
වත්කම්		
මුදල් සහ මුදල් සමානතාව	3,350,154	4,582,802
ව්‍යුත්පන්න මූල්‍ය වත්කම්	236,550	31,712
ලාභ හෝ අලාභ කරන හඳුනාගත් මූල්‍ය වත්කම්	830,134	-
සැරිසර විකිණීමේ හිඟිකම් සටහන් මිලදී ගත් සුරැකුම්පත්	5,529,918	3,671,842
මූල්‍ය ආයතන සමඟ ඇති තැන්පතු	17,461,937	18,069,873
පාරිභෝගිකයින්ට ඇති ණය සහ ලැබිය යුතු දෑ	169,204,400	110,866,909
වෙනත් ආකේපනය කළ හැකි දෑ	5,147,172	9,498,082
දේපළ ආකේපනය	31,000	558,091
දේපළ, පිරිසිදු සහ උපකරණ	5,962,346	4,657,677
සාමාන්‍ය අයිතිය සහිත වත්කම්	1,120,452	955,841
අස්පෘශ්‍ය වත්කම්	427,576	333,470
විකුණු කිරීමේ හිඟිකම් මත ඇතිවූ කිරිකොමියම්	-	-
අදාළ විග්‍රාහිත වත්කම්	252,808	-
අදාළ විග්‍රාහිත බදු වත්කම්	171,812	-
වෙනත් වත්කම්	4,957,958	3,710,047
මුළු වත්කම්	214,684,217	156,936,346
වගකීම්		
බැංකු සහ මූල්‍ය ආයතනවලට ගෙවිය යුතු	77,345,550	32,142,375
පාරිභෝගික තැන්පතු	91,331,352	86,849,204
හිඟු කළ ණය සුරැකුම්පත්	11,112,457	6,969,330
කල්බදු වගකීම්	1,123,617	982,001
ප්‍රවර්තන බදු වගකීම්	1,729,652	1,466,376
අදාළ විග්‍රාහිත බදු වගකීම්	-	565,271
අදාළ විග්‍රාහිත වගකීම්	-	553,890
වෙනත් වගකීම්	3,624,760	3,471,610
මුළු වගකීම්	186,267,388	133,000,057
හිමිකම්		
ප්‍රකාශිත ප්‍රාග්ධනය	2,743,565	2,550,492
සංචිත	6,992,998	7,352,802
රඳවාගත් ඉපයුම්	18,680,266	14,032,995
මුළු හිමිකම්	28,416,829	23,936,289
මුළු වගකීම් සහ හිමිකම්	214,684,217	156,936,346
කොටසක් සඳහා අදාළ වත්කම් වටිනාකම (රු.)	39.62	33.78
අසම්භාව්‍ය වගකීම් සහ බැඳුම්	7,857,065	5,252,610

ඉහත සඳහන් මූල්‍ය ප්‍රකාශන වර්ෂ 2007 අංක 07 දරණ සමානම් පනතේ සහ වර්ෂ 2011 අංක 42 දරණ මූල්‍ය විභාග පනතේ අවශ්‍යතාවන්ට අනුකූල වේ.


රු.වත් වත්පිළිත්
ප්‍රධාන මූල්‍ය නිලධාරී

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


ජේ.ආර්.අලෙක්සිසර කොචරු
සභාපති
2026 ජූනි 05, කොළඹ


සී.එම්. කානාසකාර
කළමනාකාර අධ්‍යක්ෂ/ප්‍රධාන විධායක නිලධාරී

නියමිත අවශ්‍යතා අනුව කෙටිකාලීන කාර්යසාධන දර්ශක දර්ශක	සමානම්	
	31-03-2026 දිනට	31-03-2025 දිනට
වත්කම් තත්වය (රු. 000)		
දළ අලුත් ණය සහ අත්තිකාරම්	6,493,310	7,139,900
දළ අලුත් ණය සහ අත්තිකාරම් අනුපාතය	3.78%	6.32%
අදාළ අලුත් ණය සහ අත්තිකාරම් අනුපාතය	1.53%	3.10%
අදාළ අලුත් ණය මුලික ප්‍රාග්ධන අනුපාතයට	11.04%	19.02%
ප්‍රතිපාදන ආවරණ අනුපාතය	60.43%	52.53%
ද්‍රවශීලතාවය (රු. 000)		
අනුමත අවම ද්‍රවශීල වත්කම්	12,233,534	10,572,131
පවතින ද්‍රවශීල වත්කම්	15,510,888	20,256,078
අනුමත අවම රාජ්‍ය සුරැකුම්පත්	7,174,338	5,731,512
පවතින රාජ්‍ය සුරැකුම්පත්	7,804,124	9,381,123
අවශ්‍ය ද්‍රවශීල වත්කම් සඳහා ලබාගත හැකි ද්‍රවශීල වත්කම් (අවම වශයෙන් 100%)	126.79%	191.60%
බාහිර අරමුදල් සඳහා ද්‍රවශීල වත්කම්*	8.63%	16.08%
ප්‍රාග්ධන ප්‍රමාණවත්තාවය (රු. 000)		
මූලික ප්‍රාග්ධනය (පළමු පෙල ප්‍රාග්ධනය)	22,550,074	17,821,571
මුළු ප්‍රාග්ධනය	31,239,729	22,276,671
අවදානම් මත බරපතල වත්කම් මත මූලික ප්‍රාග්ධනය (අවම 100%)	13.23%	14.47%
අවදානම් මත බර පැවැත් වත්කම් මත මුළු ප්‍රාග්ධනය (අවම 14%)	18.32%	18.09%
ප්‍රාග්ධන අරමුදල්වලට මුළු තැන්පතු වගකීම් අනුපාතය (අවම 10%)	34.99%	25.65%
ලාභදායීත්වය		
පොලී ලාභ සීමාසහිතය	7.10%	7.97%
වත්කම් ප්‍රතිලාභය - බදු පසු	2.42%	2.80%
හිමිකම් ප්‍රතිලාභය - බදු පසු	17.21%	18.15%
ආදායම් පිරිවැය අනුපාතය	46.64%	48.40%
සාමාන්‍ය තොරතුරු		
සේවකයන් ගණන	2,308	1,939
ගාමි ගණන	71	71
බාහිර ණය ශ්‍රේණිගත කිරීම්	BBB (Ika) Stable	BBB (Ika) Stable

*බාහිර අරමුදල්වලට තැන්පතු සහ ණය හැකිම ඇතුළත් වේ.

සමානම් ලියාපදිංචි අංකය PB 232 P.Q.
සංස්ථාපිත දිනය 1995 සැප්තැම්බර් 7
අංක 2011 දරණ මූල්‍ය විභාග පනත යටතේ මු ලාභ මත බැංකුවේ මුදල් මිණිබලය වෙනස්
අවසරයක් නොමැති මුදල් සමානම්.



කෂේත්‍ර අංකය 0117 388 388
මිමේ නිවෙල