කොමර්ෂල් ක්‍රෙඩිට් ඇන්ඩ් ෆයිනෑන්ස් පී.එල්.සී

2020 මාර්තු 31 වන දිනෙන් අවසන් වන වර්ෂය සඳහා විගණනය කළ මූල්‍ය ප්‍රකාශය

(2011 අංක 42 දරණ මුදල් ව්‍යාපාර පනතේ 29 (2) වගන්ති ප්‍රකාරව ප්‍රසිද්ධ කරන ලදී.)

මූල්‍ය තත්ව ප්‍රකාශය

2020 මාර්තු 31 වන දිනට

	සමාගම 2020 රුපියල්	සමාගම 2019 රුපියල්	සමූහය 2020 රුපියල්	සමූහය 2019 රුපියල්
වත්කම්				
ඈතැති මුදල් සහ බැංකු ශේෂයන්	854,570,071	1,748,596,904	1,208,461,539	2,340,080,214
ප්‍රකාශවිරෝධ යැයි මිලදී ගැනීමේ බිල්පුව	3,004,279,491	3,662,522,772	3,141,542,623	3,787,893,629
බැංකු සමාග කඩා ඇති තැන්පතු	3,812,279,883	3,603,184,738	3,826,996,141	3,513,125,045
ලාභාලාභ කුලින් සාධාරණ අගයට හඳුනාගන්නා මූල්‍ය වත්කම්	2,072,291,864	2,112,157,240	2,228,854,997	2,116,671,777
ක්‍රමක්ෂය පිරිවැයට දැක්වෙන මූල්‍ය වත්කම්				
ණය සහ ලැබිය යුතු වත්කම්	18,219,942,284	23,704,115,396	18,377,266,075	24,000,337,936
ලැබිය යුතු කුලී බදු මුදල සහ කුලියට ලබාදී ඇති තොග	43,395,382,046	37,150,447,901	52,689,500,344	46,081,967,198
ණය සහ වෙනත් උපකරණ	114,822,765	187,244,522	114,822,765	187,244,522
අනෙකුත් විස්තරාත්මක ආදායම් කුලින් සාධාරණ අගයට අගය කරන මූල්‍ය වත්කම්	4,310,479	4,310,479	67,223,703	63,107,921
වෙනත් මූල්‍ය වත්කම්	743,285,925	630,157,553	725,285,925	630,157,553
බදු තොගය	65,910,298	77,133,325	65,910,298	77,133,325
වෙනත් වත්කම්	173,199,518	322,860,475	257,986,659	389,870,741
පරිපාලිත සමාගම් මත ඇති ආයෝජන	1,599,288,321	1,599,288,321	-	-
ආශ්‍රිත සමාගම් මත ඇති ආයෝජන	390,000,000	390,000,000	364,203,089	379,914,143
ආයෝජන දේපල	1,698,461,370	1,448,351,320	1,698,461,370	1,448,351,320
දේපල පිරියත සහ උපකරණ	3,051,877,367	3,059,953,319	3,126,825,486	3,131,138,603
වත්කම් භාවිතා කිරීමේ ඇති අයිතිය	649,825,707	-	672,158,910	-
අස්පෘශ්‍ය වත්කම සහ කීර්තිනාමය	199,319,998	176,116,081	959,881,318	941,044,854
වර්තමාන බදු වත්කම්	311,261,563	234,306,485	336,796,145	54,594,333
මුළු වත්කම්	**80,360,308,948**	**80,110,746,831**	**89,862,177,386**	**89,142,633,114**
වගකීම්				
බැංකු වෙත ගෙවිය යුතු	12,661,616,855	9,241,472,974	19,214,209,118	15,027,515,792
ගණුදෙනුකරුවන්ගේ තැන්පතු	47,394,521,877	51,908,367,338	48,948,641,777	53,936,319,168
නිකුත් කළ ණයපත්	3,349,894,465	3,011,533,608	3,349,894,465	3,011,533,608
වෙනත් මූල්‍ය වගකීම්	1,753,986,571	2,162,248,713	1,987,798,983	2,546,086,231
වෙනත් වගකීම්	1,319,578,082	1,239,960,092	1,462,995,410	1,398,867,679
විලම්බිත බදු වගකීම්	265,361,284	384,558,207	80,761,132	207,060,291
විශ්‍රාම පාරිතෝෂික වගකීම්	298,691,827	175,608,858	321,699,082	189,283,759
මුළු වගකීම්	**67,043,650,962**	**68,123,749,792**	**75,365,999,968**	**76,316,666,528**
කොටස් හිමියන්ගේ අරමුදල්				
ප්‍රකාශිත ප්‍රාග්ධනය	2,150,640,315	2,150,640,315	2,150,640,315	2,150,640,315
රඳවාගත් ඉපයීම	7,570,420,764	6,612,084,610	8,636,374,058	7,356,688,195
සංචිත	3,595,596,907	3,224,272,114	3,701,973,390	3,312,496,424
සමාගමේ ස්කන්ධ හිමියන්ට අයත් වන මුළු ස්කන්ධය	**13,316,657,986**	**11,986,997,039**	**14,488,987,763**	**12,819,824,934**
පාලනයට යටත් නොවන කොටස් හිමියන්ගේ හිමිකම	-	-	7,189,655	6,141,652
මුළු ස්කන්ධය	**13,316,657,986**	**11,986,997,039**	**14,496,177,417**	**12,825,966,586**
මුළු වගකීම් සහ කොටස් හිමියන්ගේ අරමුදල්	**80,360,308,948**	**80,110,746,831**	**89,862,177,386**	**89,142,633,114**
බැඳීම් හා අවනිශ්චිතතා	297,435,063	964,694,781	297,435,063	964,694,781

මෙම මූල්‍ය ප්‍රකාශයන් 2007 අංක 7 දරණ සමාගම් පනතේ අවශ්‍යතාවන්ට අනුකූල බවට සහතික කරමි.

ප්‍රධාන මූල්‍ය නිලධාරී

මෙම මූල්‍ය ප්‍රකාශයන් සම්බන්ධයෙන් වගකීම අධ්‍යක්ෂ මණ්ඩලය සතු වේ.

සභාපති

අධ්‍යක්ෂ / ප්‍රධාන විධායක නිලධාරී

29 ජූනි 2020
කොළඹ

ලාභාලාභ ප්‍රකාශය

2020 මාර්තු 31 වන දිනෙන් අවසන් වර්ෂය සඳහා

	සමාගම 2020 රුපියල්	සමාගම 2019 රුපියල්	සමූහය 2020 රුපියල්	සමූහය 2019 රුපියල්
ආදායම	19,885,681,797	21,883,625,959	22,958,817,657	24,439,351,531
පොළී ආදායම්	17,966,128,159	19,626,812,489	20,835,015,310	22,125,265,906
පොළී වියදම	(8,593,146,453)	(8,770,625,499)	(9,922,872,530)	(9,659,742,709)
ශුද්ධ පොළී ආදායම්	**9,372,981,706**	**10,856,186,990**	**10,912,142,782**	**12,465,523,198**
ගාස්තු සහ කොමිස් ආදායම්	1,267,296,634	1,336,533,359	1,319,142,520	1,432,368,091
දේපල අලෙවිකෙන් ශුද්ධ ආදායම්	6,929,903	24,023,559	6,929,903	24,023,559
වෙළඳාමෙන් ශුද්ධ ලාභය/(අලාභය)	(10,350,171)	(35,984,919)	(10,350,171)	(35,984,919)
වෙනත් මෙහෙයුම් ආදායම්	600,849,246	723,444,622	753,252,066	684,882,045
ආයෝජන දේපල වල සාධාරණ අගයේ වෙනස	54,828,026	208,796,848	54,828,026	208,796,848
මුළු මෙහෙයුම් ආදායම්	**11,292,535,344**	**13,113,000,460**	**13,035,945,126**	**14,779,608,823**
මූල්‍ය වත්කම් මත හානිකරන හාස්තු	(2,713,980,811)	(2,878,363,710)	(3,404,582,022)	(3,070,193,910)
ලාභාලාභ කුලින් සාධාරණ අගයට හඳුනාගත් මූල්‍ය වත්කම වලින් වද ශුද්ධ ලාභ/(අලාභ)	-	-	17,895,675	(1,512,603)
ශුද්ධ මෙහෙයුම් ආදායම්	**8,578,554,533**	**10,234,636,750**	**9,649,258,780**	**11,707,902,310**
මෙහෙයුම් වියදම්				
සේවක පිරිවැය	(2,511,368,853)	(3,127,611,455)	(2,705,526,210)	(3,406,725,185)
ක්ෂයවීම් සහ ක්‍රමක්ෂය	(541,158,028)	(326,295,068)	(580,608,111)	(356,129,159)
වෙනත් මෙහෙයුම් වියදම්	(2,865,048,634)	(2,949,711,222)	(3,180,842,243)	(3,196,148,835)
මූල්‍ය සේවා මත බද්දට පෙර මෙහෙයුම් ලාභය	**2,660,979,018**	**3,831,019,006**	**3,182,282,215**	**4,748,899,132**
ණය ආපසු ගෙවීමේ බද්ද	(269,463,668)	(221,553,566)	(676,610,427)	(262,719,550)
එකතු කළ අගය මත බද්ද	(594,028,190)	(767,693,905)	(304,892,097)	(913,235,428)
මූල්‍ය සේවා මත එකතු කළ අගය මත බද්දට පසු මෙහෙයුම් ලාභය	**1,797,487,160**	**2,841,771,535**	**2,200,779,691**	**3,572,944,154**
ආදායම් සමාගම වලින් හිමි ලාභාය	-	-	(15,711,053)	(10,085,857)
බදු පෙර ලාභය	**1,797,487,160**	**2,841,771,535**	**2,185,068,637**	**3,562,858,297**
ආදායම් බදු	(133,588,085)	(763,092,956)	(178,452,933)	(927,272,453)
වසර සඳහා ලාභය	**1,663,899,075**	**2,078,678,579**	**2,006,615,705**	**2,635,585,844**
හිමි විය යුතු ලාභය :				
සමාගමේ ස්කන්ධ හිමියන්ට	1,663,899,075	2,078,678,579	2,005,362,994	2,633,406,656
පාලනයට යටත් නොවන කොටස් හිමියන්ට	-	-	1,252,711	2,179,188
	1,663,899,075	**2,078,678,579**	**2,006,615,705**	**2,635,585,844**
කොටසක හිමි මූලික ඉපයීම්	5.23	6.54	6.30	8.28
කොටසක හිමි තනුක ඉපයීම්	5.23	6.54	6.30	8.28
කොටසක හිමි ලාභාංශ	1.00	0.75		

INDEPENDENT AUDITOR'S REPORT

EY
Building a better working world

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TO THE SHAREHOLDERS OF COMMERCIAL CREDIT AND FINANCE PLC

Report on the audit of the financial statements

Opinion

We have audited the financial statements of Commercial Credit and Finance PLC ("the Company") and the consolidated financial statements of the Company and its subsidiaries ("the Group"), which comprise the statement of financial position as at 31 March 2020, and the statement of profit or loss and comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements of the Company and the Group give a true and fair view of the financial position of the Company and the Group as at 31 March 2020 and of their 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 Group in accordance with the Code of Ethics issued by CA Sri Lanka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key audit matters

Key audit matters are those matters that, in our professional judgment, were of most significance in 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 matters common to both Group and Company

Key audit matter	How our audit addressed the KAM
1.Allowance for impairment of loans, leases and stock out on hire including Group's Transition to SLFRS 9	
We considered the impairment allowance for loans & receivables and lease rentals receivable & stock out on hire as a key audit matter. Significant judgments and assumptions were used by the management to determine the impairment allowance and complex calculations were involved in its estimation. Probable impacts of COVID -19 outbreak (on the economically impacted customers and related government relief measures on the key assumptions. The higher level of estimation uncertainty involved, and materiality of the amounts reported in the Group's financial statements, underpinned our basis for considering it as a Key Audit Matter. As at 31 March 2020, 77% of its total assets of the Group consisted of loans & advances and receivable from lease & stock out on hire amounting to LKR. 20.7 Bn and LKR. 56 Bn respectively (Note 10 and 11), net of impairment allowance of LKR. 18.3Bn and LKR.52.6 Bn (Note 10 and 11). The Note 3.5.5 of the financial statements describes the basis of impairment allowance and assumptions used by the management in its calculation.	To assess the reasonableness of the allowance for impairment, our audit procedures focused on assessing the reasonability of allowance for impairment, included the following procedures; • we evaluated the design effectiveness of key internal controls over estimation of impairment for Lease, Loan and other receivable, which included assessing the level of oversight, review and approval of impairment policies by the Board Audit Committee and management. • we test-checked the underlying calculations and data used in such calculations. • in addition to the above, following focused procedures were performed: For those individually assessed for impairment: - we assessed the main criteria used by the management for determining whether an impairment event had occurred - where impairment indicators existed, we assessed the reasonableness of management's estimated future recoveries including the expected future cash flows, discount rates and the valuation of collateral held. - we compared the actual recoveries against previously estimated amounts of future recoveries. - we also assessed the impact of overarching economic condition in Sri Lanka and government relief package on future cash flows For those collectively assessed for impairment: - we tested the completeness of the underlying information used in the impairment calculations by agreeing details to the source documents and information in IT systems. - We also considered the reasonableness of macro-economic factors used by comparing them with publicly available data and information sources. Our considerations included assessing the appropriateness of the weightages assigned to possible economic scenarios. - we also assessed the management application of temporary practical expedients issued by CA Sri Lanka in relation to ECL computation. -we assessed the adequacy of the related financial statement disclosures as set out in note(s) 10 and 11 of the financial statements
2.Management' Assesment of probable impacts of the COVID19 Outbreak on the operation of the Group.	
Management has assessed the probable impacts of COVID – 19 outbreak on the operations of the group, focusing on the cash flow projections for the period not less than 12 months as more fully disclosed in Note 49.2 to the financial statements. The cash flow projections were based on significant management's assumptions and estimations of future cash inflows and outflows taking into consideration of the probable impacts of COVID -19 outbreak on the economically impacted customers and probable impacts of relief measure offered by the government. Due to the use of significant management judgments, estimates and assumptions in cash flow projections referred to above, this was considered as key audit matter.	Our procedures included among other included the following; • We obtained the revised group forecast and discussed with the management the key changers to assumptions that had been reflected and their impact on forecast performance. • We assessed the reasonableness of the management significant judgements, estimates and assumptions relating to new lending's, collection ratio, additional funding lines, deposit renewal ratio, cost restructuring initiatives, government relief measures used in cashflow estimations. • We evaluated the sensitivity by considering different scenarios together with reasonable changes to the key assumptions. • We inspected the borrowings agreements for the Group's interest-bearing liabilities and assessed the Group's compliance with the covenants in understanding the availability of adequate funding lines. • We assessed the adequacy of the disclosures inlade in notes 49.2,49.3 & 49.4 in in the financial statements in relation to the probable impacts of the COVID – 19 outbreak on the operations of the group and risk management disclosures respectively.
3.Valuation of Investment Properties	
As at reporting date 31 March 2020, Investment Properties carried at fair value, amounted to LKR 1698 Mn. The fair value of such property was determined by external valuers engaged by the Group. The valuation of Investment Properties was significant to our audit due to the use of significant estimates which require significant judgement. Details of the valuation methodology and key inputs used in the valuation are disclosed in note 19 to the consolidated financial statements.	Our audit procedures focused on the valuations performed by external valuers engaged by the Group, and included the following; •We assessed the competency, capability and objectivity of the external valuer engaged by the Group; •We read the external valuer's report and understood the key estimates made and the approach taken by the valuers in determining the valuation of each property. • Engaged our internal specialised resources to assess the reasonableness of the valuation technique, per perch price and value per square foot We also assessed the adequacy of the disclosures made in note 19 to the financial statements relating to the valuation technique and estimates used by the external valuers.

Other Information included in the 2020 Annual Report

Other information consists of the information included in the 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 the management and those charged with governance

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 Group'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 Group or to cease operations, or has no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Company's and the Group'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 skepticism throughout the audit. We also:

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

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

•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 Group'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 Group 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.

•Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements.

We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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

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

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

Report on other legal and regulatory requirements

As required by section 163 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations that were required for the audit and, as far as appears from our examination, proper accounting records have been kept by the Company.

CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 2440.

29 June 2020
Colombo

තෝරාගත් කාර්ය සාධක දර්ශකයන්

2020 මාර්තු 31 වන දිනෙන් අවසන් වන වර්ෂය සඳහා

	2020/03/31 දිනට රු. '000	2019/03/31 දිනට රු. '000
නියාමන ප්‍රාග්ධන ප්‍රමාණවත්භාවය		
මූලික ප්‍රාග්ධන (පළමු පෙළ ප්‍රාග්ධනය)	11,778,012	11,148,321
මුළු ප්‍රාග්ධන පදනම	12,457,896	12,425,511
මූලික ප්‍රාග්ධන අවශ්‍යතා අනුපාතය අවදානම මත බර තැබූ වත්කම් වලින් ප්‍රතිශතයක් ලෙස (අවම අවශ්‍යතාව 5%)	14.14%	13.02%
මුළු ප්‍රාග්ධන අවශ්‍යතා අනුපාතය අවදානම මත බර තැබූ වත්කම් වලින් ප්‍රතිශතයක් ලෙස (අවම අවශ්‍යතාව 10%)	14.95%	14.52%
ප්‍රාග්ධන අරමුදල් අනුපාතය තැන්පතු වගකීම් වලින් ප්‍රතිශතයක් ලෙස (අවම අවශ්‍යතාව 10%)	27.80%	23.08%
වත්කම්වල ගුණාත්මකභාවය (නිකුත් කරන ලද ණයවල ගුණාත්මක බව)		
දළ අක්‍රීය ණය පහසුකම	6,546,153	4,284,638
දළ අක්‍රීය ණය පහසුකම් අනුපාතය %	9.85%	6.51%
ශුද්ධ අක්‍රීය ණය පහසුකම් අනුපාතය %	2.72%	(1.08%)
ලාභදායීත්වය (%)		
ආන්තික පොළී අනුපාතය	12.93%	13.37%
එක්තුම් මත ප්‍රතිලාභ (බදු වලට පෙර)	2.24%	3.47%
ස්කන්ධ මත ප්‍රතිලාභ (බදු වලට පසු)	13.15%	16.94%
නියාමන ද්‍රවශීලතාව		
පවත්වාගත යුතු අවම ද්‍රවශීලී වත්කම් ප්‍රමාණය	5,403,082	5,678,546
පවත්වාගෙන ඇති ද්‍රවශීලී වත්කම් ප්‍රමාණය	7,045,435	9,318,322
පවත්වාගත යුතු අවම රක්ෂයේ සුරැකුම්පත් ප්‍රමාණය	4,571,121	4,778,922
එවන්වාගෙන ඇති අවම රක්ෂයේ සුරැකුම්පත් ප්‍රමාණය	4,895,377	5,717,460
වෙනත් තොරතුරු		
සේවා නියුක්තිකයින් ප්‍රමාණය	2,863	3,210
ශාඛා ප්‍රමාණය	63	63
සේවා මධ්‍යස්ථාන ප්‍රමාණය	55	55
උකස් මධ්‍යස්ථාන ප්‍රමාණය	1	1

විස්තීර්ණ ආදායම් ප්‍රකාශය

2020 මාර්තු 31 වන දිනෙන් අවසන් වූ වර්ෂය සඳහා

	සමාගම 2020 රුපියල්	සමාගම 2019 රුපියල්	සමූහය 2020 රුපියල්	සමූහය 2019 රුපියල්
වර්ෂය සඳහා ලාභය	**1,663,899,075**	**2,078,678,579**	**2,006,615,705**	**2,635,585,844**
විකිණීම සඳහා ඇති මූල්‍ය වත්කම් නැවත වටිනාකම් කිරීම මත ශුද්ධ ලාභ/(අලාභ)	-	-	119,340	-
	-	-	119,340	-
අනෙකුත් විස්තරාත්මක ආදායම් කුලින් සාධාරණ අගයට අගය කිරීම මත ශුද්ධ ලාභ/(අලාභ)	-	(19,601,987)	112,255	(18,292,527)
ලාභ හෝ අලාභ ප්‍රකාශන සඳහා නැවත වර්ගීකරණය කිරීමට තිබුණු මුළු වෙනත් විස්තීර්ණ ආදායම්	-	**(19,601,987)**	**112,255**	**(18,292,527)**
ඉඩම් හා ගොඩනැගිලි මත නැවත තක්සේරු කිරීමෙන් ලාභ	53,534,692	-	53,534,692	-
ගොඩනැගිලි මත නැවත තක්සේරු කිරීමට අදාලව විලම්බිත බදු (ගාස්තු)	(14,989,714)	-	(14,989,714)	-
	38,544,978	-	38,544,978	-
විශ්‍රාම ප්‍රතිලාභ මත පීවගණනක ලාභය/(අලාභය)	(75,984,355)	17,043,754	(79,040,628)	17,139,305
විශ්‍රාම ප්‍රතිලාභ සැලසුම් මත පීවගණනක ලාභයට අදාලව විලම්බිත බදු (ගාස්තු / ප්‍රතිවර්තනය)	21,275,619	(4,772,251)	22,131,376	(4,799,005)
	(54,708,736)	12,271,503	(56,909,252)	12,340,299
ලාභ හෝ අලාභ ප්‍රකාශය සඳහා නැවත වර්ග කළ නොහැකි මුළු වෙනත් විස්තීර්ණ ආදායම්	**(16,163,757)**	**12,271,503**	**(18,364,274)**	**12,340,299**
වර්ෂය සඳහා වෙනත් විස්තීර්ණ ආදායම් (බදු පසු)	**(16,163,757)**	**(7,330,484)**	**(18,132,679)**	**(5,952,227)**
වර්ෂය සඳහා මුළු විස්තීර්ණ ආදායම්	**1,647,735,317**	**2,071,348,095**	**1,988,483,026**	**2,629,633,616**
ගෙවිය යුතු මුළු විස්තීර්ණ ආදායම්				
සමාගමේ ස්කන්ධ හිමියන්ට	1,647,735,317	2,071,348,095	1,987,237,197	2,627,449,612
පාලනයට යටත් නොවන කොටස් හිමියන්ට අදාල ලාභය	-	-	1,245,830	2,184,005
වර්ෂය සඳහා මුළු විස්තීර්ණ ආදායම්	**1,647,735,317**	**2,071,348,095**	**1,988,483,026**	**2,629,633,616**

COMMERCIAL CREDIT

ප්‍රධාන කාර්යාලය : නො.106, යටිනුවර වීදිය, නුවර

දුර : 081 2 000 000 ෆැක්ස් : 081 2 234 977 පී.ඔ. අංකය : PB 269 PQ