# කොමර්ෂල් කෙුඩිට් ඇන්ඩ් ෆයිනෑන්ස් පී.එල්.සී

2022 මාර්තු 31 වන දිනෙන් අවසන් වන වර්ෂය සඳහා විගණනය කළ මූලා පුකාශය

(2011 අංක 42 දරණ මුදල් වාහපාර පනතේ 29 (2) වගන්ති පුකාරව පුසිද්ධ කරන ලදී.)

මූලා තත්ව පුස 2022 මාර්කු 31 වන දින්	තාශය -	
	සමා	ගම
රුපියල් දහස	2022/03/31 දිනට	2021/03/31 දිනට
වත්කම්		
අතැති මුදල් සහ බැංකු ශේෂයන්	2,632,255	2,239,713
පුතයාවර්ථ යලි මිලදී ගැනීමේ ගිවිසුම	354,148	1,476,872
බැංකු සමඟ තබා ඇති තැන්පතු	1,811,884	4,487,754
ලාභාලාභ තුලින් සාධාරණ අගයට හදුනාගන්නා		
මූලප වන්කම්	5,087,515	5,494,634
කුමක්ෂය පිරිවැයට දැක්වෙන මූලා වන්කම්		
ණය සහ ලැබිය යුතු වත්කම්	18,990,320	18,601,016
ලැබීය යුතු කුලී බදු මුදල සහ කුලියට ලබාදී ඇති තොග	55,003,014	49,966,120
ණය සහ වෙනත් උපකරණ	-	253,258
අනෙකුත් විස්තරාත්මක ආදායම් තුලින් සාධාරණ		
අගයට අගය කරන මූලා වන්කම්	2,554	2,554
වෙනත් මූලා වත්කම්	461,939	644,132
බඩු තොගය	88,973	71,610
වෙනත් වත්කම්	501,655	794,384
ආශුිත සමාගම් මත ඇති ආයෝජන	300,640	340,823
ආයෝජන දේපල	1,493,886	1,478,919
දේපල පිරියත සහ උපකරණ	4,826,749	3,457,055
වත්කම් භාවිතා කිරීමට ඇති අයිතිය	485,539	412,836
අස්පෘශා වත්කම් සහ කි්ර්තිතාමය	888,783	940,838
විලම්බීත බදු වන්කම්	700,375	467,355
මුළු වත්කම්	93,630,228	91,129,873
වගකීම		
බැංකු වෙත ගෙවිය යුතු	19,229,423	22,593,203
ගණුදෙනුකරුවන්ගේ තැන්පතු	48,077,988	47,989,537
නිකුත් කළ ණයපත්	1,295,845	1,295,845
වෙනත් මූලා වගකීම	1,988,564	1,658,937
වෙනත් වගකීම	2,317,262	1,518,374
විශුාම පාරිතෝෂික වගකීම්	334,425	395,652
වර්තමාන බදු වගකීම්	1,193,393	281,970
මුළු වගකීම	74,436,899	75,733,517
කොටස් හිමියන්ගේ අරමුදල්		
පුකාශිත පුාග්ධනය	2,150,640	2,150,640
රඳවාගත් ඉපයීම	12,619,873	9,048,914
සංචිත	4,422,817	4,196,801
මුළු ස්කන්ධය	19,193,329	15,396,356

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@altra 31			$\sim$			

93,630,228

91,129,873

476,629

2,334,756 2,334,756

4,520,313 14.21

ු මුළු වගකීම සහ කොටස් හිමියන්ගේ අරමුදල්

ැඳීම් හා අවිනිශ්චිතතා

හිමි විය යුතු ලාභය : සමාගලම් ස්කන්ධ හිමියන්ට

කොටසක හිමි මූලික ඉපැයීම් කොටසක හිමි පානුක ඉපැයීම කොටසක හිමි ලාහාංශ

2022 මාර්තු 31 වන දිනෙන් අ	වසන් වර්ෂය සඳහා		
	සමාගම		
< 0 . d	2021.04.01 සිට	2020.04.01 සිට	
රුපියල් දහස	2022.03.31 දක්වා	2021.03.31 දක්වා	
අාදායම	21,820,030	18,191,763	
ලපාළී ආදායම	18,365,076	16,086,956	
පොළී වියදම	(6,416,135)	(7,051,868)	
ශුද්ධ පොළී ආදායම	11,948,942	9,035,088	
ගාස්තු සහ කොමිස් ආදායම්	1,797,136	1,072,791	
දේපල අලෙවියෙන් ශුද්ධ ආදායම	7,575	5,801	
වෙළෙඳාමෙන් ශුද්ධ ලාභය/(අලාභය)	23,275	28,156	
වෙනත් මෙහෙයුම් ආදායම්	1,423,847	780,744	
ආයෝජන දේපල වල සාධාරණ අගයේ වෙනස	203,121	217,316	
මුළු මෙහෙයුම් ආදායම්	15,403,895	11,139,895	
මූලා වත්කම් මත හානිකරන ගාස්තු ලාභාලාභ තුලින් සාධාරණ අගයට හදුනාගත්	(1,778,040)	(1,690,341)	
මූලා වන්කම් වලින් ලද ශුද්ධ ලාභ/(අලාභ)	35,247	67,436	
ශුද්ධ මෙතෙයුම් ආදායම් මෙතෙයුම් වියදම්	13,661,102	9,516,991	
සේවක පිරිවැය	(2,786,839)	(2,454,694)	
ක්ෂයවීම් සහ කුමක්ෂය	(536,566)	(586,687)	
වෙනත් මෙහෙයුම් වියදම්	(2,534,817)	(2,421,659)	
මූලා සේවා මත බද්දට පෙර මෙහෙයුම් ලාභය	7,802,880	4,053,951	
එකතු කළ අගය මත බද්ද	(1,400,966)	(812,380)	
මූලා සේවා මත එකතු කළ අගය මත බද්දට			
පසු මෙතෙයුම් ලාභය	6,401,914	3,241,570	
ආශිුත සමාගම් වලින් හිමි අලාභය	(10,569)	(49,177)	
බදු පෙර ලාභය	6,391,345	3,192,393	
අාදායම් බදු	(1,871,032)	(857,637)	
වසර සඳහා ලාභය	4,520,313	2,334,756	

### විස්තීර්ණ ආදායම් පුකාශය

	සමාගම		
රුපියල් දහස	2021.04.01 සිට 2022.03.31 දක්වා	2020.04.01 සිට 2021.03.31 දක්වා	
වර්ෂය සඳහා ලාභය	4,520,313	2,334,756	
අනෙකුත් විස්තරාත්මක ආදායම් තුලින් සාධාරණ අගයට අගය කිරීම			
මත ශුද්ධ ලාහ/(අලාහ)	-	(3,738)	
ලාභ භෝ අලාභ පුකාශන සඳහා නැවත වර්ගීකරණය කිරීමට නියමිත			
මුළු වෙනක් විස්තීර්ණ ආදායම්		(3,738)	
ඉඩම් හා ගොඩනැගිලි මත නැවත තක්සේරු කිරීමෙන් ලාභ	-	181,567	
ගොඩනැගිලි මත නැවත තක්සේරු කිරීමට අදාලව විලම්බීත බදු (ගාස්තු)	-	(43,576)	
		137,991	
විශුාම පුතිලාභ මත ජීවගණක ලාභය/(අලාභය)	94,535	(6,843)	
විශුාම පුතිලාහ සැලසුම් මත ජීවගණක ලාභයට			
අදාලව විලම්බීත බදු (ගාස්තු / පුතිවර්තනය)	(22,688)	1,642	
	71,847	(5,200)	
ලාභ හෝ අලාභ පුකාශය සඳහා නැවත වර්ග කළ			
නොයුතු මුළු වෙනත් විස්තීර්ණ ආදායම්	71,847	132,790	
වර්ෂය සඳහා වෙනත් විස්තීර්ණ ආදායම් (බදු පසු)	71,847	129,052	
වර්ෂය සඳහා මුළු විස්තීර්ණ ආදායම්	4,592,160	2,463,809	

#### INDEPENDENT AUDITOR'S REPORT

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working world	Sri Lanka	.,

region solution to the financial statements of Commercial Credit and Finance PLC ("the Company"), which comprise the Statement of Financial Position as at 31 March 2022, and the Statement of Profit or Loss and Compreh Words, 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.

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.

Statement of Changes in Equity and Statement of Cash Flows for the year then ended in accounting policies.

Statement of Changes in Equity and Statement in Equity an

Basis for opinion

We conducted our audit in accordance with \$i\$ Lanka Auditing Standards (\$LALúS). Our responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements our report. We are independent of the Company in accordance with the Code of Ethics. Issued by CA Sri Lanka (Code of Ethics) and we have fulfilled our other ethical responsibilities in accordance with the Code of Ethics. We consider the consideration of the Code of Ethics of

**As at 31 March 2022, Loan, Lease and Hire Purchase receivables not impairment allowances amounted to LRF 39 Bin and actions of impairment allowances amounted to LRF 39 Bin and actions of the decided industry responses based on the best valiable information up to the date of our response included among others. The following this industry of the company's tool assets.  **Impairment allowances for Loan, Lease and Hire Purchase receivables is a key audit matter due to:  **Impairment allowances for Loan, Lease and Hire Purchase receivables is a key audit matter due to:  **Impairment allowances which involved complex is a key audit matter due to:  **Impairment allowances which involved complex is a key audit matter due to:  **Impairment allowances which involved complex is a key audit matter due to:  **Impairment allowances which involved complex is a key audit matter due to:  **Impairment allowances which involved complex is a key audit matter due to:  **Impairment allowances which involved complex is a set of the best which in the current years which involved complex is a set of the decided or representation of related system controls or related system controls or related system controls or related to the season and the continuing impact of COVID-19 debt moratorium relief measures  **Impairment allowances in the matter and the continuing impact of COVID-19 debt moratorium relief measures  **Impairment allowances in the matter and the continuing impact of COVID-19 debt moratorium relief measures  **Impairment allowances in the matter and the continuing impact of COVID-19 debt moratorium relief measures  **Impairment allowances in the matter and the continuing impact of COVID-19 debt moratorium relief measures  **Impairment allowances in the matter and the continuing impact of COVID-19 debt moratorium relief measures  **Impairment allowances in the matter and the continuing impact of COVID-19 debt moratorium relief measures  **Impairment allowances in the matter and the continuing impact of COVID-19 debt moratorium	Key audit matter	How our audit addressed the key audit matter
of impairment allowances amounted to LIK it 73 B is mad is disclosed in notes 10 & 11. These collectively contributed 79% to the Company's total assets.  Introduction of the complete of the company's contributed 19% to the company'	Impairment allowances for Loan, Lease and Hire Purchase receivables	Our audit procedures included amongst others the following:  We assessed the alignment of the company's impairment computations and underlying methodology with the requirements of SLERS 9 with consideration of
others 1the following, and procedures by the Board and procedures by the procedure by the management allowances which involved complete activations; and sufficiently and the procedures are sufficiently by the management and summaniant and procedures by the specific procedures and estimate make by the management and summaniant and procedures by the procedures and summaniant and procedures by the procedure of the summaniant and procedures by the procedures by the procedures by the procedures by the procedure of the procedures by the procedure of the procedures by the procedu		COVID-19 impacts and related industry responses based on the best available information up to the date of our report. Our audit procedures included amongs
of related system controls is a key audit matter due to: Instructionally of the reported allowance which involved complete calculations; and subject to the reported allowance which involved complete relative to the reported allowance which in the current years was influenced by the nearlo assess the change in current economic conditions on forward looking information and the continuing impact of COVID-19 debt moratorium relef measures  OCVID-19 debt moratorium relef measures  Financial reporting related iT based internal controls A significant part of the Company's financial reporting process in prepared using dained and reporting related iT based internal controls A significant part of the Company's financial reporting process in property using an output process and internal controls A significant part of the Company's financial reporting process in property using a complete allowance which is the reasonableness of key inputs used in the provision for credit impairment made with the particular focus on current economic conditions  "We evaluation of the reasonableness of key inputs used in the provision for credit impairment made with the particular focus on current economic conditions  "We evaluation which reported in proving related to the reasonableness of key inputs used in the provision for credit quality relating to elevated dischourses."  We deviated and reporting related if based internal controls  a significant part of the		others the following:  • We assessed the level of oversight, review and approval of impairment allowances policies and procedures by the Board and management
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relevant outer documents and accounting records of the Company materiality of the reported allowance which involved complex calculations; and significant judgments used in assumptions and estimates made by the management as reflected in note 5.5.5, which in the current year was influenced by the neat to assess the change in current corronic conditions on forward looking information and the continuing impact of COVID-19 debt moratorium relef measures  of COVID-19 debt moratorium relef measures  financial reporting releted if based internal controls  A significant part of the Company's financial reporting process is primarily related if Posterial value of such processes and prepared using data and reporting protested by if systems with automated processes and propared using data and reporting protested by if systems with automated processes and propared using data of reporting releted if ID based internal controls  As a reporting dated if ID based internal controls  As a reporting dated of ID based internal controls  As a reporting dated of ID based internal controls  As a reporting dated of ID based internal controls  As a reporting dated of ID based internal controls  As a reporting dated of ID based internal controls  As a reporting dated of ID based internal controls  As a reporting dated of ID based internal controls is considered a key audit matter.  As a reporting date of the company is t	•Impairment allowances for Loan, Lease and Hire Purchase receivables	
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fair value, amounted to LKR 1.5 Bn. The fair value of such property was determined by external valuers engaged by the Company. The valuation of investment Properties was significant to use and to due to the use of significant estimates which require significant judgement. Details of the valuation methodology and key injusts used in the valuation are disclosed in note 18 to the financial statements. We include the valuation are disclosed in the test of the valuation are disclosed in the valuation are value of the valuation of the properties and suitable for use in determining the fair value for the purpose of assessment of fair value giar/loss and disclosure of fair value in the financial statements. Our internal specialised resources also assessed the adequacy of the disclosures included in the financial statements regarding the key assumptions which have the highest effect in the determination of the properties and suitable for use in determining the fair value for the purpose of assessment of fair value giar/loss and disclosure of fair value in the financial statements. Our internal specialised resources also assessed the adequacy of the disclosures included in the financial statements regarding the key assumptions which have the highest effect in the determination of the properties and suitable for use in determining the fair value for the purpose of assessment of fair value giar/loss and disclosured in the 18 fair value of fair value giar/loss and disclosured in the financial statements regarding the key assumptions which have the highest effect in the determining the fair value of properties as a disclosured in one 18 fair value of properties and suitable for use in determining the fair value of properties and suitable for value in the financial statements. Our i		•We read the professional valuer's report and understood the key estimates made and the approach taken by the valuer in determining the valuation of each
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the use of significant estimates which require significant judgement. Betails of the valuation methodology and key inputs used in the valuation are disclosed in note 18 to the financial statements the valuation are disclosed in note 18 to the financial statements. We involved our internal specialised resources as of disclosure of fair value gain/loss and disclosure o		were any matters that might have affected their objectivity or may have imposed scope limitations upon their work.
Details of the valuation methodology and key inputs used in the valuation are disclosed in note 18 to the financial statements valuation are disclosed in note 18 to the financial statements.  We also assessed the adequacy of the disclosures included in the financial statements. Our intermal specialised resources also assessed the assumptions used by the third-party valuers in the valuation process.  We also assessed the adequacy of the disclosures included in the financial statements regarding the key assumptions which have the highest effect in the determination of the fair value of properties as disclosed in note 18		_We involved our internal specialised resources to review the valuation reports for the selected properties and assessed whether the valuation approach and
valuation are disclosed in note 18 to the financial statements  sumptions used by the third-party values in the valuation process.  We also assessed the adequacy of the disclosures included in the financial statements regarding the key assumptions which have the highest effect in the determination of the fair value of properties as disclosed in once 1		methods used are in accordance with the established standards for valuation of the properties and suitable for use in determining the fair value for the
We also assessed the adequacy of the disclosures included in the financial statements regarding the key assumptions which have the highest effect in the determination of the fair value of properties as disclosed in note 18		purpose of assessment of fair value gain/loss and disclosure of fair value in the financial statements. Our internal specialised resources also assessed the
determination of the fair value of properties as disclosed in note 18	valuation are disclosed in note 18 to the financial statements	
		We also assessed the adequacy of the disclosures included in the financial statements regarding the key assumptions which have the highest effect in the
		determination of the fair value of properties as disclosed in note 18

Other information consists of the information included in the Company, 2022 Armual flaport, other than the financial statements and our auditor's report thereon. Management is responsible for the other information. The Company, 2022 Armual flaport is expected to be noted so relabelletor to share that exicon of the sudder's report.

Our opinion on the financial statements, one control to the 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 and, in display exponsible for the control to the con

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

nangement is responsible for the preparation of financial statements that give a true and fair view in accordance with 5ri Lanka Accounting Standards, and for such internal control as management determines is necessary to enable preparation of financial statements that are free from material misstatement, whether due to fraud or error.

preparating the financial statements, management is responsible for assesing 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 ocuring unless management either intends to liquidate the Company for to cease operations, or has no realistic alternative but to do so.

ose charged with governance are responsible for overseing the Company's faints orlier propring reprocess on the control of the company for a control of propring process.

We commission 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 many reasonably be true independence, and where applicable, related safeguards.

We describe the matter is not usual to a supplication of the current protein of the current

As required by section 183 (2) of the Companies Act No. 07 of 2007, we have obtained all the information and explanations the have been kept by the Company.

CA Sri Lanka membership number of the engagement partner responsible for signing this independent auditor's report is 2199.

13 June 2022 Colombo

## තෝරාගත් කාර්ය සාධක දර්ශකයන් (නියාමන වාර්තාවට අනුව)

නරා 152,793 720,043 17.61	අවශාප	කරා 13,016,331	අවශා
720,043			
17 61		14,067,803	
17.01	7	13.45	6.5
19.22	11	14.55	10.5
39.92	10	32.08	10
	3,768,719		4,043,174
	4.67		5.39
	(4.09)		(2.94)
	14.8		11.2
	6.92		3.53
	36.96		15.62
	5,008,594		3,021,373
	8,098,312		10,150,224
	5,179,060		3,271,045
	5,418,244		5,298,761
	2,883		2,928
	129		126
E	BBB (ස්ථාවර)	BE	BB (අස්ථාවර)
	39.92	39.92 10 3,768,719 4.67 (4.09) 14.8 6.92 36.96 5,008,594 8,098,312 5,179,060 5,418,244 2,883	39.92 10 32.08 3,768,719 4.67 (4.09) 14.8 6.92 36.96 5,008,594 8,098,312 5,179,060 5,418,244 2,883 129

කාමර්ලේ කුෙඩ්ටී ඇන්ඩ ෆයිනෑන්ස් පී. එල්. සී. හි පුධාන විධායක නිලධාරී, මුලා පාලක සහ අනුකුලනා නිලධාරී වන අප විසින් එකතුව මෙසේ සහතික කරන වග නම,

(අ). ඉහත පුකාශයන් ශී ලංකා මහා බැංකුව විසින් නියමකර ඇති ආකෘතියට හා අර්ථ දුක්වීම වලට අනුකූලව සකස් කර ඇති බවත්,

(ආ). බලපතුලාහී මුදල් සමාගම විසින් ඉදිරිපත් කරනු ලබන පුකාශනවල අන්තර්ගත තොරතුරු විගණනය කළ තොරතුරු ලෙස සඳහන් නොවන්නේ නම් විශණනය නොකළ තොරතුරු ලෙස සලකනු ලැබේ.

(අත්සන් කලේ) (අත්සන් කලේ) (අන්සන් කලේ) ආර්.එස්. එගොඩගේ එම.ඒ.ඩී.ජේ. දේශපුිය අධෘක/පුධාන විධායක නිලධාරී පුධාන මූලං නිලධාරී එම.වී.එම. පෙරේරා අනුකූලතා නිලධාරී දිනය: 13/06/2022 දිනය: 13/06/2022 දිනය: 13/06/2022

