



பட்டியல் 01 / அட்டவணை 01 / Table 01
ஈடுபட்டிருக்கும், கட்டிடக்கலை மற்றும் முதலீடுகள் மீதான வருவாய் (1988-2018)
Investments, Maturities and Return on Investments (1988-2018)

வருஷம் Year	ஈடுபட்டிருக்கும் ஆரம்ப நிலை Outstanding Balance of investments as at 01st January	வருஷம் ஈடுபட்டிருக்கும் ஆரம்ப நிலை Investment during the year	வருஷம் ஈடுபட்டிருக்கும் முதிர்ச்சிகள் Maturities during the year	ஈடுபட்டிருக்கும் மொத்த மதிப்பு Outstanding Balance of investments as at 31 st December	வருஷம் ஈடுபட்டிருக்கும் சராசரி முதலீடு Average investment during the year	வருஷம் ஈடுபட்டிருக்கும் அளவீடு Increase (%)		ஈடுபட்டிருக்கும் மொத்த வருவாய் Gross Investment Income (Rs Mn)	ஈடுபட்டிருக்கும் மொத்த வருவாய் Rate of Return on Avg. investments (%)
						வருஷம் ஈடுபட்டிருக்கும் ஆரம்ப நிலை	வருஷம் ஈடுபட்டிருக்கும் முடிவு		
1988	21,634	7,013	2,154	26,492	24,063	22.46	22.29	3,079	12.80
1989	26,492	8,897	3,115	32,274	29,383	21.83	22.11	3,639	12.38
1990	32,274	11,045	4,852	38,467	35,370	19.19	20.38	4,540	12.84
1991	38,467	16,014	8,235	46,246	42,357	20.22	19.75	5,648	13.33
1992	46,246	26,742	18,154	54,835	50,541	18.57	19.32	6,905	13.66
1993	54,835	30,427	18,729	66,532	60,684	21.33	20.07	9,159	15.09
1994	66,532	37,606	23,085	81,053	73,793	21.83	21.60	11,391	15.44
1995	81,053	82,672	66,813	96,912	88,983	19.57	20.58	13,588	15.27
1996	96,912	114,372	95,658	115,626	106,269	19.31	19.43	15,771	14.84
1997	115,626	132,290	110,636	137,280	126,453	18.73	18.99	17,712	14.01
1998	137,280	151,465	127,756	160,989	149,134	17.27	17.94	20,719	13.89
1999	160,989	157,978	133,050	185,917	173,453	15.48	16.31	22,755	13.12
2000	185,917	242,850	213,937	214,830	200,373	15.55	15.52	25,946	12.95
2001	214,830	189,658	157,613	246,875	230,853	14.92	15.21	30,218	13.09
2002	246,875	331,047	295,349	282,573	264,724	14.46	14.67	36,106	13.64
2003	282,573	429,390	392,010	319,953	301,263	13.23	13.80	41,219	13.68
2004	319,953	485,956	446,028	359,881	339,917	12.48	12.83	39,315	11.57
2005	359,881	447,973	403,121	404,733	382,307	12.46	12.47	41,749	10.92
2006	404,733	381,298	316,505	469,526	437,130	16.01	14.34	46,313	10.59
2007	469,526	434,871	363,421	540,976	505,251	15.22	15.58	59,264	11.73
2008	540,976	480,613	394,286	627,303	584,140	15.96	15.61	79,156	13.55
2009	627,303	512,048	401,237	738,114	682,709	17.66	16.87	109,435	16.03
2010	738,114	694,075	565,128	867,061	802,588	17.47	17.56	120,870	15.06
2011	867,062	1,181,723	1,060,819	987,966	927,514	13.94	15.57	115,821	12.49
2012	987,966	1,003,386	889,056	1,102,296	1,045,131	11.57	12.68	121,358	11.61
2013	1,105,544	1,441,983	1,290,200	1,257,327	1,181,436	13.73	13.04	136,303	11.54
2014	1,257,327	1,190,944	1,010,588	1,437,683	1,347,505	14.34	14.06	163,165	12.11
2015	1,437,683	2,075,791	1,845,538	1,604,241	1,520,962	11.59	12.87	171,532	11.28
2016	1,604,241	1,892,768	1,724,797	1,772,212	1,688,226	10.47	11.00	192,909	11.43
2017	1,772,212	1,334,447	1,114,286	1,992,372	1,882,292	12.42	11.50	222,604	11.83
2018	1,992,372	2,351,335	2,044,877	2,298,831	2,145,602	15.38	13.99	222,440	10.37

* Includes re-investment of maturity proceeds.

සංඛ්‍යා සටහන 02 / அட்டவணை 02 / Table 02

සාමාජික ශේෂ මත ප්‍රතිලාභ අනුපාතිකය (1988-2018)

உறுப்பினர் நிலுவைகள் மீதான வருவாய் வீதம் (1988-2018)

Rate of Return on Member Balances (1988-2018)

වසර ஆண்டு Year	ප්‍රකාශ කළ ප්‍රතිලාභ අනුපාතිකය வெளிப்படுத்தப்பட்ட வருவாய் வீதம் Rate of Return declared (%)	සාමාජික ශේෂ මත සඵල ප්‍රතිලාභ අනුපාතිකය உறுப்பினர் நிலுவைகள் மீதான செயற்திறன் வருவாய் வீதம் Effective Rate of Return on Member Balances(%)	සාමාන්‍ය වාර්ෂික උද්ධමනය ஆண்டுச் சராசரி பணவீக்க வீதம் Annual Average Inflation(%)	සාමාජික ශේෂ මත මූලික සඵල ප්‍රතිලාභ අනුපාතිකය உறுப்பினர் நிலுவைகள் மீதான மெய் பயனுறு வருவாய் வீதம் Real Effective Rate of Return on member balances (%)	වසර 5 සඳහා මධ්‍යක මූලික සඵල ප්‍රතිලාභ අනුපාතිකය 5 வருட நகரும் சராசரி வீதம் (மெய் பயனுறு வருவாய் வீதம்) 5 Year Moving Average - Real Effective Rate of Return
1988	13.00	13.60	13.99	-0.34	3.60
1989	11.00	11.45	11.57	-0.11	4.17
1990	11.50	11.93	21.49	-7.87	0.28
1991	11.50	11.97	12.19	-0.20	-0.72
1992	11.50	11.87	11.39	0.43	-1.62
1993	13.50	13.99	11.74	2.01	-1.15
1994	12.75	13.17	8.45	4.35	-0.25
1995	12.75	13.15	7.67	5.09	2.34
1996	12.75	13.12	15.94	-2.43	1.89
1997	12.75	13.03	9.60	3.13	2.43
1998	12.25	12.46	9.40	2.80	2.59
1999	11.50	11.72	4.70	6.70	3.06
2000	11.50	11.69	6.20	5.17	3.07
2001	11.50	11.69	14.20	-2.20	3.12
2002	12.10	12.26	9.60	2.43	2.98
2003	12.00	12.07	6.30	5.43	3.51
2004	9.50	9.59	7.60	1.85	2.54
2005	9.00	9.13	11.60	-2.21	1.06
2006	10.10	10.30	13.70	-2.99	0.90
2007	11.20	11.40	17.30	-5.03	-0.59
2008	13.20	13.44	21.60	-6.71	-3.02
2009	13.75	13.92	3.40	10.17	-1.35
2010	12.50	12.66	5.90	6.38	0.37
2011	11.50	11.58	6.70	4.57	1.88
2012	11.50	11.62	7.60	3.74	3.63
2013	11.00	11.14	6.90	3.84	5.74
2014	10.50	10.60	3.30	7.07	5.15
2015	10.50	10.57	0.90	9.58	5.76
2016	10.50	10.51	4.00	6.51	6.15
2017	10.50	10.51	6.60	3.91	6.18
2018	9.50	9.54	4.30	5.24	6.46
පසුගිය වසර 30 සඳහා සාමාන්‍ය මූලික සඵල ප්‍රතිලාභ අනුපාතිකය கடந்த 30 ஆண்டுகளுக்கான சராசரி மெய் பயனுறு வருவாய் வீதம் Average Real Effective Rate of Return for the past 30 Years				2.81	

සංඛ්‍යා සටහන 03 / அட்டவணை 03 / Table 03

සාමාජික ශේෂ, සාමාජික ශේෂ මත පොලී සහ සඵල පොලී අනුපාතිකය (1988-2018)
 உறுப்பினர் நிலுவைகள், உறுப்பினர் நிலுவைகள் மீதான வட்டி மற்றும் உறுப்பினர் நிலுவைகள் மீதான பயனுறு வீதம் (1988-2018)
Member Balances, Interest on Member Balances and Effective Rate on Member Balances (1988-2018)

වසර ஆண்டு Year	වර්ෂයේ පොලී බැර කිරීමට පෙර සහ වර්ෂයේ දායක මුදල් බැර කළ පසු සාමාජික ශේෂය වැඩි වැඩුණු වෛස්සයක් ඇති ප්‍රධාන අනුපාතිකය වැඩි වැඩුණු වෛස්සයක් ඇති ප්‍රධාන අනුපාතිකය Member Balances before crediting interest but including contributions of the year (Rs Mn)	සාමාජික ශේෂ මත ප්‍රකාශ කළ ප්‍රතිලාභ අනුපාතිකය உறுப்பினர் நிலுவைகள் மீது வெளிப்படுத்தப்பட்ட வருவாய் வீதம் Declared rate of return on member balances	සාමාජික ශේෂ සඳහා බැර කළ පොලී ප්‍රමාණය (රු.මිලිය.) உறுப்பினர் நிலுவைகள் மீது வரவு வைக்கப்பட்ட வட்டித் தொகை (ரூபா. மில்) Amount of interest credited on member balances (Rs Mn)	සාමාජික ශේෂ මත සඵල ප්‍රතිලාභ අනුපාතිකය உறுப்பினர் நிலுவைகள் மீதான பயனுறு வருவாய் வீதம் Effective rate of return on member balances	වර්ෂය තුළ ලැබූ දායක මුදල් සහ පොලී බැර කළ පසු සාමාජික ශේෂය වැඩි වැඩුණු වෛස්සයක් ඇති ප්‍රධාන අනුපාතිකය உறுப்பினர் நிலுவைகள் மீது வெளிப்படுத்தப்பட்ட வருவாய் வீதம் Member Balances after crediting interest & including contributions (Rs Mn)
1988	24,758	13.00%	3,219	13.60%	27,977
1989	30,357	11.00%	3,339	11.45%	33,696
1990	36,297	11.50%	4,174	11.93%	40,471
1991	43,768	11.50%	5,041	11.97%	48,809
1992	52,095	11.50%	5,991	11.87%	58,086
1993	62,425	13.50%	8,427	13.99%	70,852
1994	75,731	12.75%	9,656	13.17%	85,387
1995	90,748	12.75%	11,578	13.15%	102,326
1996	108,495	12.75%	13,833	13.12%	122,329
1997	127,798	12.75%	16,294	13.03%	144,092
1998	149,194	12.25%	18,276	12.46%	167,470
1999	173,853	11.50%	19,993	11.72%	193,846
2000	199,913	11.50%	23,020	11.69%	222,933
2001	229,819	11.50%	26,474	11.69%	256,293
2002	262,785	12.10%	31,849	12.27%	294,634
2003	297,762	12.00%	35,820	12.09%	333,582
2004	339,977	9.50%	32,368	9.61%	372,345
2005	383,221	9.00%	34,490	9.13%	417,711
2006	432,553	10.10%	43,786	10.30%	476,339
2007	492,149	11.20%	55,240	11.40%	547,389
2008	567,216	13.20%	75,027	13.44%	642,243
2009	661,528	13.75%	90,691	13.92%	752,219
2010	772,931	12.50%	96,268	12.66%	869,199
2011	884,762	11.50%	101,284	11.58%	986,046
2012	1,008,737	11.50%	115,771	11.62%	1,124,508
2013	1,154,863	11.00%	126,992	11.14%	1,281,855
2014	1,308,171	10.50%	137,291	10.60%	1,445,462
2015	1,471,293	10.50%	154,200	10.57%	1,625,493
2016	1,639,037	10.50%	171,557	10.51%	1,810,595
2017	1,829,539	10.50%	191,244	10.51%	2,020,783
2018	2,059,561	9.50%	194,633	9.54%	2,254,194

சு.மீ.வண் 05 / அட்டவணை 05 / Table 05
සංකීර්ණ මුදල් ප්‍රවාහය (මුදල් මණ්ඩලය) (1988-2018)
தொகுக்கப்பட்ட காசுப்பாய்ச்சல் கூற்று (நாணய சபை) (1988-2018)
Summarised Cash Flow (Monetary Board) (1988-2018)

වසර ஆண்டு Year	மேலும் பெறுவனங்கள் Receipts										மேலும் கொடுப்பனங்கள் Payments					එකතුව මொத்தம் Total	වෙනත් අනෙකු Others	එකතුව මொத்தம் Total	වෙළුම අගය Value
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)							
1988	2,711	2,154	2,885	-	7,750	600	31	-	107	738	7,012	738	8,897	810	8,897	810	8,897		
1989	3,040	3,115	3,426	126	9,707	633	32	145	-	810	8,897	810	8,897	810	8,897	810	8,897		
1990	3,937	4,852	4,188	-	12,977	1,209	40	418	266	1,933	11,044	1,933	11,044	1,933	11,044	1,933	11,044		
1991	4,461	8,235	5,092	121	17,909	1,344	42	509	-	1,895	16,014	1,895	16,014	1,895	16,014	1,895	16,014		
1992	5,338	18,154	6,269	-	29,761	2,265	63	627	64	3,019	26,742	3,019	26,742	3,019	26,742	3,019	26,742		
1993	6,611	18,730	8,310	53	33,704	2,377	62	835	-	3,274	30,430	3,274	30,430	3,274	30,430	3,274	30,430		
1994	7,406	23,087	10,828	53	41,374	2,630	49	821	265	3,765	37,609	3,765	37,609	3,765	37,609	3,765	37,609		
1995	8,154	66,813	12,916	57	87,940	2,886	58	1,869	431	5,244	82,696	5,244	82,696	5,244	82,696	5,244	82,696		
1996	9,302	95,661	14,951	35	119,948	3,512	57	1,582	425	5,576	114,372	5,576	114,372	5,576	114,372	5,576	114,372		
1997	10,851	110,636	17,381	35	138,903	4,775	68	1,691	79	6,613	132,290	6,613	132,290	6,613	132,290	6,613	132,290		
1998	12,039	127,756	19,459	92	159,346	6,402	95	1,178	225	7,900	151,446	7,900	151,446	7,900	151,446	7,900	151,446		
1999	13,679	133,310	21,362	179	168,530	7,691	97	1,808	640	10,236	158,294	10,236	158,294	10,236	158,294	10,236	158,294		
2000	16,853	214,080	24,811	542	256,286	10,802	89	2,180	180	13,251	243,035	13,251	243,035	13,251	243,035	13,251	243,035		
2001	17,739	114,366	27,885	848	160,838	11,194	101	2,759	490	14,544	146,294	14,544	146,294	14,544	146,294	14,544	146,294		
2002	18,927	159,355	33,526	2,062	213,870	12,553	129	3,049	680	18,905	194,965	18,905	194,965	18,905	194,965	18,905	194,965		
2003	20,188	196,348	30,557	5,671	252,764	17,032	131	2,331	806	24,633	228,131	24,633	228,131	24,633	228,131	24,633	228,131		
2004	23,330	124,227	17,530	2,033	167,120	16,617	195	1,887	2,955	22,514	144,606	22,514	144,606	22,514	144,606	22,514	144,606		
2005	27,315	207,090	34,699	2,229	271,333	16,617	149	1,887	2,360	24,633	228,131	24,633	228,131	24,633	228,131	24,633	228,131		
2006	34,933	271,702	37,996	1,882	346,513	17,024	149	947	1,452	21,520	249,813	21,520	249,813	21,520	249,813	21,520	249,813		
2007	40,574	346,014	47,454	734	434,776	17,308	237	411	2,880	22,288	249,813	22,288	249,813	22,288	249,813	22,288	249,813		
2008	45,951	235,749	54,366	677	336,743	21,830	304	984	1,405	31,742	403,034	31,742	403,034	31,742	403,034	31,742	403,034		
2009	48,712	249,476	74,005	1,098	373,291	25,931	257	378	1,748	36,824	299,919	36,824	299,919	36,824	299,919	36,824	299,919		
2010	54,796	303,275	87,371	2,396	447,838	34,896	278	256	2,112	44,299	403,539	44,299	403,539	44,299	403,539	44,299	403,539		
2011	61,879	380,942	86,071	2,786	531,678	47,311	346	202	3,200	64,428	467,250	64,428	467,250	64,428	467,250	64,428	467,250		
2012	70,171	401,679	83,929	2,989	558,768	48,712	317	-	2,998	70,945	487,823	70,945	487,823	70,945	487,823	70,945	487,823		
2013	80,176	666,345	98,698	3,197	848,416	50,243	465	-	3,317	85,056	763,360	85,056	763,360	85,056	763,360	85,056	763,360		
2014	90,049	492,874	128,996	3,694	715,613	65,118	495	-	4,022	93,408	622,205	93,408	622,205	93,408	622,205	93,408	622,205		
2015	102,453	520,188	136,306	4,156	763,103	78,004	300	133	15,294	96,891	666,212	96,891	666,212	96,891	666,212	96,891	666,212		
2016	118,327	667,132	158,387	3,518	947,364	108,536	570	-	7,869	120,520	826,844	120,520	826,844	120,520	826,844	120,520	826,844		
2017	133,353	406,955	172,453	5,524	718,285	117,687	660	63	10,151	131,826	586,459	131,826	586,459	131,826	586,459	131,826	586,459		
2018	144,996	805,119	198,800	8,667	1,157,583	106,831	689	318	5,120	117,932	1,039,651	117,932	1,039,651	117,932	1,039,651	117,932	1,039,651		

සටහන 06
සේවක අර්ථසාධක ආදායම් හා වියදම් ගිණුම (1988-2018)

වසර	1988	1989	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018
ආයෝජන මත දළ පොලී	3,079	3,639	9,159	11,391	13,588	15,772	17,711	20,690	22,596	25,738	29,723	34,227	36,330	37,005	39,435	44,103	49,885	61,444	79,810	89,165	84,674	90,904	105,038	127,499	143,055	165,485	188,346	229,446
(-) පොලී මත බදු	-	(273)	(922)	(1,310)	(1,563)	(1,653)	(1,771)	(2,080)	(2,271)	(2,616)	(2,991)	(3,327)	(4,735)	(3,201)	(2,762)	(4,451)	(7,604)	(8,987)	(8,055)	(8,055)	(8,637)	(10,069)	(12,169)	(13,727)	(15,657)	(18,897)	(30,720)	
ශුද්ධ පොලී	3,079	3,366	8,237	10,081	12,025	14,119	15,940	18,610	20,325	23,122	26,732	30,900	34,882	32,270	36,234	41,411	45,434	56,018	80,178	76,619	82,267	94,969	115,330	129,328	149,828	169,449	198,726	
(+) වෙනත් ආදායම්	6	3	13	16	19	1	1	132	250	575	679	1,944	4,982	2,386	2,383	2,287	9,537	18,019	29,807	32,092	31,369	30,509	31,620	36,375	28,800	27,586	34,846	(6,603)
බදු හෙළි පසු මුළු ආදායම්	3,085	3,369	8,250	10,097	12,044	14,120	15,941	18,742	20,575	23,697	27,411	32,844	39,864	34,656	38,617	43,628	54,971	74,037	102,013	112,269	107,988	112,776	126,899	151,705	158,128	177,414	204,295	192,123
(-) වියදම් - මහ බැංකුව	(26)	(28)	(61)	(64)	(78)	(87)	(102)	(123)	(121)	(156)	(128)	(177)	(145)	(175)	(201)	(193)	(295)	(319)	(393)	(443)	(425)	(537)	(605)	(621)	(671)	(921)	(793)	(902)
- කම්කරු දෙපාර්තමේන්තුව	(16)	(19)	(25)	(30)	(33)	(40)	(42)	(53)	(64)	(103)	(132)	(156)	(153)	(185)	(217)	(233)	(251)	(318)	(370)	(381)	(361)	(410)	(374)	(422)	(520)	(566)	(556)	(604)
මෙහෙයුම් වියදම්වලට පසු ශුද්ධ ආදායම	3,043	3,322	8,164	10,003	11,933	13,993	15,797	18,566	20,390	23,438	27,151	32,511	39,566	34,296	38,199	43,202	54,425	73,400	101,250	111,445	107,202	111,829	125,610	150,662	157,249	175,927	202,947	190,617
(+) ආදායම් හා වියදම් ගිණුමෙන් පෙර වර්ෂයේ ඉදිරියට ගෙන ආ වේගය	309	153	398	(161)	(141)	359	1,311	687	1,049	396	122	377	637	360	108	320	187	218	439	18	294	369	28	141	311	216	189	268
(+) ගිණුම්කරණ ප්‍රතිපත්ති වෙනස්වීම්	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,187	-	-	1	-	-	-	28	-	-	-	-	2,203
සාමාජිකයන්ට මේදි හැරීම සඳහා වන ශුද්ධ ආදායම	3,352	3,475	8,562	9,842	11,792	14,352	17,108	19,253	21,439	23,834	27,273	32,888	40,203	34,657	38,307	47,709	54,612	73,618	101,690	111,463	107,496	112,198	125,666	150,803	157,249	176,143	203,136	193,088
(-) ප්‍රතිලාභ මත හෙළි පොලී (වර්ෂය තුළ)	(33)	(38)	(123)	(159)	(151)	(224)	(344)	(384)	(411)	(595)	(584)	(646)	(938)	(833)	(616)	(622)	(879)	(1,153)	(1,656)	(1,901)	(2,343)	(2,098)	(2,233)	(3,201)	(2,833)	(4,646)	(4,624)	(4,296)
(-) කාමයන්ගේ සේවකයන්ගේ ආදායම	-	-	-	-	-	(50)	(50)	(57)	-	-	-	-	-	-	-	-	-	-	(3,000)	-	-	-	-	-	-	-	-	-
(-) කාමයන් ප්‍රවර්ධන සංචිත ආදායම	-	-	-	-	-	-	-	(50)	(100)	(100)	-	(100)	(100)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+/) ලාභ සම කිරීමේ සංචිත ආදායම	-	-	-	-	-	-	(350)	(350)	(1,000)	(1,000)	(50)	(100)	(350)	(350)	(1,000)	(1,450)	1,725	3,000	(6,325)	(13,000)	(3,500)	-	-	-	-	250	(7,000)	6,000
(-) පොදු සංචිතය	-	-	-	-	-	-	-	-	-	-	-	(2,000)	(1,000)	(1,000)	(2,000)	(1,650)	-	-	-	-	-	5,700	3,700	(4,000)	-	-	-	-
(-) සාමාජිකයන්ට වෙළීය සුභ ලාභාංශ	(3,219)	(3,339)	(8,427)	(9,656)	(11,577)	(13,841)	(16,294)	(18,276)	(19,993)	(23,020)	(26,474)	(31,849)	(35,820)	(32,369)	(34,490)	(43,786)	(55,240)	(75,027)	(96,690)	(101,284)	(115,771)	(126,992)	(137,291)	(154,200)	(171,557)	(191,244)	(194,633)	
(-) සාමාජික වේග මත පොලී	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
- ප්‍රතිලාභ (%)	13,000	11,000	13,500	12,750	12,750	12,750	12,750	12,225	11,500	11,500	11,500	12,100	12,000	9,500	9,000	10,100	11,200	13,320	13,750	12,500	11,500	11,500	11,000	10,500	10,500	10,500	10,500	9,500
ආදායම් හා වියදම් ගිණුමෙන් පෙර වර්ෂයට ඉදිරියට ගෙනයනු ලබන වේගය	100	98	12	27	64	237	420	136	35	20	165	193	345	105	201	201	218	439	18	294	369	28	141	311	216	189	268	159

தொகுக்கப்பட்ட வருமானக் கூற்று (1988-2018)

ரூபாயில்

வருடம்	1988	1989	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
முதலீட்டின் மீதான மொத்த வட்டி	3,079	3,639	9,159	11,391	13,588	15,772	17,711	20,690	22,596	25,738	29,723	34,227	36,330	37,005	39,435	44,103	49,885	61,444	79,810	89,165	84,674	90,904	105,038	127,499	143,055	165,485	188,546	229,446	
(-) வருமான வரி	-	(273)	(922)	(1,310)	(1,563)	(1,653)	(1,771)	(2,080)	(2,271)	(2,616)	(2,991)	(3,327)	(1,448)	(4,735)	(3,201)	(2,762)	(4,451)	(5,426)	(7,604)	(8,987)	(8,055)	(8,637)	(10,069)	(12,169)	(13,727)	(15,657)	(18,897)	(30,720)	
தேறிய வட்டி	3,079	3,366	8,237	10,081	12,025	14,119	15,940	18,610	20,325	23,122	26,732	30,900	34,882	32,270	36,234	41,341	45,434	56,018	80,178	76,619	82,267	94,969	115,330	129,328	149,828	169,449	198,726		
(+) ஏனைய வருமானம்	6	3	13	16	19	1	1	132	250	575	679	1,944	4,982	2,386	2,383	2,287	9,537	18,019	29,807	32,092	31,369	30,509	31,620	36,375	28,800	27,586	34,846	(6,603)	
வரிக்குப் பின் மொத்த வருமானம்	3,085	3,369	8,250	10,097	12,044	14,120	15,941	18,742	20,575	23,697	27,411	32,844	39,864	34,656	38,617	43,628	54,971	74,037	102,013	112,269	107,988	112,776	126,889	151,705	158,128	177,414	204,295	192,123	
(-) செலவுகள் - மத்திய வங்கி	(26)	(8)	(64)	(78)	(78)	(87)	(102)	(123)	(121)	(156)	(128)	(177)	(145)	(175)	(201)	(193)	(295)	(319)	(393)	(443)	(425)	(537)	(605)	(621)	(671)	(921)	(793)	(902)	
- தொழில் திணைக்களம்	(16)	(19)	(25)	(30)	(33)	(40)	(42)	(53)	(64)	(103)	(132)	(156)	(153)	(185)	(217)	(233)	(251)	(318)	(370)	(381)	(361)	(410)	(374)	(422)	(520)	(566)	(556)	(604)	
நடைமுறை செலவுகளின் பின் தேறிய வருமானம்	3,043	3,322	8,164	10,003	11,933	13,993	15,797	18,566	20,390	23,438	27,151	32,511	39,566	34,296	38,199	43,202	54,425	73,400	101,250	111,445	107,202	111,829	125,610	150,662	157,249	175,927	202,947	190,617	
(+) முன்பைய ஆண்டின் வருமான செலவின் கற்றின் மீதி	309	153	398	(161)	(141)	359	1,311	687	1,049	396	122	377	637	360	108	320	187	218	439	18	294	369	28	141	311	216	189	268	
(+) கணக்கீடுக் கொள்கைகள் மாற்றத்தின் விளைவின் மாற்றம்	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,203
உறுப்பினர்களுக்கு பகிர்ந்தளிக்கக்கூடிய தேறிய வருமானம்	3,352	3,475	8,562	9,842	11,792	14,352	17,108	19,253	21,439	23,834	27,273	32,888	40,203	34,657	38,307	47,709	54,612	73,618	101,690	111,463	107,496	112,198	125,666	150,803	157,249	176,143	203,136	193,088	
(-) மீளநிபு மீதான வட்டி (நடைமுறை)	(33)	(38)	(123)	(159)	(151)	(224)	(344)	(384)	(411)	(595)	(584)	(646)	(938)	(833)	(616)	(622)	(879)	(1,153)	(1,656)	(1,901)	(2,343)	(2,098)	(2,233)	(3,201)	(2,833)	(4,646)	(4,624)	(4,296)	
(-) கட்டிட ஒதுக்க நிதி	-	-	-	-	-	(50)	(50)	(57)	-	-	-	-	-	-	-	(3,000)	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) தொழில்நுட்ப மேம்பாடு ஒதுக்கம்	-	-	-	-	-	-	-	(50)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
(-/+ இலாப சம்பந்தத்தை ஒதுக்கம்	-	-	-	-	-	-	-	(350)	(1,000)	(100)	(50)	(100)	(100)	(350)	(1,000)	(1,450)	1,725	3,000	(6,325)	(13,000)	(3,500)	(3,500)	(3,500)	(3,500)	(3,500)	(3,500)	(3,500)	(3,500)	
(-) பொது ஒதுக்கம்	-	-	-	-	-	-	-	-	-	-	-	(2,000)	(2,000)	(1,000)	(2,000)	(1,650)	-	-	-	-	-	-	-	-	-	-	-	-	
(-) உறுப்பினர் நிறுவனங்களை வட்டி உறுப்பினர்களுக்கு செலுத்தவேண்டிய பங்களிப்புகள்	(3,219)	(3,339)	(8,427)	(9,656)	(11,577)	(13,841)	(16,294)	(18,276)	(19,993)	(23,020)	(26,474)	(31,849)	(35,820)	(32,369)	(34,490)	(43,786)	(55,240)	(75,027)	(90,690)	(96,268)	(101,284)	(115,771)	(126,992)	(137,291)	(154,200)	(171,557)	(191,244)	(194,633)	
வீதம் (%)	13.00	11.00	13.50	12.75	12.75	12.75	12.75	12.25	11.50	11.50	12.10	12.10	12.00	9.50	9.00	10.10	11.20	13.20	13.75	12.50	11.50	11.00	11.00	10.50	10.50	10.50	10.50	9.50	
அடுத்த ஆண்டின் வருமான செலவின் கணக்கிற்கு கொண்டு சென்ற மீதி	100	98	12	27	64	237	420	136	35	20	165	193	345	105	201	201	218	459	18	294	369	28	141	311	216	189	268	159	



**Table 06
Summarised Income & Expenditure Account (1988 - 2018)**

Year	1988	1989	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	
Gross Interest on Investment	3,079	3,639	9,159	11,391	13,588	15,772	17,711	20,690	22,596	25,738	29,723	34,227	36,330	37,005	39,435	44,103	49,885	61,444	79,810	89,165	84,674	90,904	105,038	127,499	143,055	165,485	188,546	229,446	
(-) Income Tax	-	(273)	(922)	(1,310)	(1,563)	(1,653)	(1,771)	(2,080)	(2,271)	(2,616)	(2,991)	(3,327)	(1,448)	(4,735)	(3,201)	(2,762)	(4,451)	(5,426)	(7,604)	(8,987)	(8,055)	(8,637)	(10,069)	(12,169)	(13,727)	(15,657)	(18,897)	(30,720)	
Net Interest	3,079	3,366	8,237	10,081	12,025	14,119	15,940	18,610	20,325	23,122	26,732	30,900	34,882	32,270	36,234	41,341	45,434	56,018	72,206	80,178	76,619	82,267	94,969	115,330	129,328	149,828	169,449	198,726	
(+) Other Income	6	3	13	16	19	1	1	132	250	575	679	1,944	4,982	2,386	2,383	2,287	9,537	18,019	29,807	32,092	31,369	30,509	31,620	36,375	28,800	27,586	34,846	(6,603)	
Total Income after Tax	3,085	3,369	8,250	10,097	12,044	14,120	15,941	18,742	20,575	23,697	27,411	32,844	39,864	34,656	38,617	43,628	54,971	74,037	102,013	112,269	107,988	112,776	126,389	151,705	158,128	177,414	204,295	192,123	
(-) Expenses - Central Bank	(26)	(28)	(61)	(64)	(78)	(87)	(102)	(123)	(121)	(156)	(128)	(177)	(145)	(175)	(201)	(193)	(295)	(319)	(393)	(443)	(425)	(537)	(605)	(621)	(671)	(921)	(793)	(902)	
- Labour Dept.	(16)	(19)	(25)	(30)	(33)	(40)	(42)	(53)	(64)	(103)	(132)	(156)	(183)	(185)	(217)	(233)	(251)	(318)	(370)	(381)	(361)	(410)	(374)	(422)	(520)	(566)	(556)	(604)	
Net Income after Working Expenses	3,043	3,322	8,164	10,003	11,933	13,993	15,797	18,566	20,390	23,438	27,151	32,511	39,566	34,296	38,199	43,202	54,425	73,400	101,250	111,445	107,202	111,829	125,610	150,662	157,249	175,927	202,947	190,617	
(+) C/F Balance of the previous year	309	153	398	(161)	(141)	359	1,311	687	1,049	396	122	377	637	360	108	320	187	218	439	18	294	369	28	141	311	216	189	268	
(+) Effect of change of Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4,187	-	-	1	-	-	-	28	-	-	-	-	2,203	
Net Income available for distribution to Members	3,352	3,475	8,562	9,842	11,792	14,352	17,108	19,253	21,439	23,834	27,273	32,888	40,203	34,657	38,307	47,709	54,612	73,618	101,690	111,463	107,496	112,198	125,666	150,803	157,249	176,143	203,136	193,088	
(-) Interest paid on Refunds (Current)	(33)	(38)	(123)	(159)	(151)	(224)	(344)	(384)	(411)	(595)	(584)	(646)	(938)	(833)	(616)	(622)	(879)	(1,153)	(1,656)	(1,901)	(2,343)	(2,098)	(2,233)	(3,201)	(2,833)	(4,646)	(4,624)	(4,296)	
(-) Building Reserve Fund	-	-	-	-	-	(50)	(57)	-	-	-	-	-	-	-	-	-	(3,000)	-	(3,000)	-	-	-	-	-	-	-	-	-	
(-) Technology Advancement Reserve	-	-	-	-	-	-	(50)	(50)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	
(-)/+ Profit Equalisation Reserve	-	-	-	-	-	-	-	(50)	(1,000)	(1,000)	(50)	(100)	(1,000)	(350)	(1,000)	(1,450)	1,725	3,000	(6,325)	(13,000)	(3,500)	(6,325)	(4,000)	(4,000)	(4,000)	250	(7,000)	6,000	
(-) General Reserve	-	-	-	-	-	-	-	-	-	-	-	-	(2,000)	(1,000)	(2,000)	(1,650)	-	-	-	-	5,700	3,700	(4,000)	-	-	-	-		
(-) Interest on Member Balances - (Rs)	(3,219)	(3,339)	(8,427)	(9,656)	(11,577)	(13,841)	(16,294)	(18,276)	(19,993)	(23,020)	(26,474)	(31,849)	(35,820)	(32,369)	(34,490)	(43,786)	(55,240)	(75,027)	(90,690)	(96,268)	(101,284)	(115,771)	(126,992)	(137,291)	(154,200)	(171,557)	(191,244)	(194,633)	
(-) Dividend payable to Members	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
- Rate (%)	13.00	11.00	12.75	12.75	12.75	12.75	12.75	12.25	11.50	11.50	11.50	12.10	12.00	9.50	9.00	10.10	11.20	13.20	13.75	12.50	11.50	11.50	11.00	10.50	10.50	10.50	10.50	10.50	9.50
Carried Forward Balance of the Income & Expenditure A/C for the Next Year	100	98	12	27	64	237	420	136	35	20	165	193	345	105	201	201	218	439	18	294	369	28	141	311	216	189	268	159	

LIST OF ACRONYMS

AFS – Available for Sale	IPS – Investment Policy Statement
ASPI – All Share Price Index	LCBs – Licensed Commercial Banks
AWCMR – Average Weighted Call Money Rate	LGD – Loss Given Default
AWDR – Average Weighted Deposit Rate	LKAS – Sri Lanka Accounting Standards
AWFDR – Average Weighted Fixed Deposit Rate	L & R – Loans & Receivables
AWLR – Average Weighted Lending Rate	MB – Monetary Board
AWNDR – Average Weighted New Deposit Rate	NBV – Net Book Value
AWNLR – Average Weighted New Lending Rate	NCPI – National Consumer Price Index
AWPR – Average Weighted Prime Lending Rate	NFRMC – Non Financial Risk Management Committee
BROC – Board Risk Oversight Committee	PD – Probability of Defaults
CBSL – Central Bank of Sri Lanka	PERF – Profit Equalisation Reserve Fund
CCPI – Colombo Consumer Price Index	PIT – Point in Time
ECLs – Expected Credit Losses	PLIs – Participating Lending Institutions
EIC – EPF Investment Committee	PPE – Property, Plant and Equipment
EIOC – EPF Investment Oversight Committee	RMD – Risk Management Department
EPF/ Fund – Employees’ Provident Fund	SDFR – Standing Deposit Facility Rate
FVOCI – Fair Value Through Other Comprehensive Income	SLFRS – Sri Lanka Financial Reporting Standards
FVTPL – Fair Value Through Profit or Loss	SLIBOR – Sri Lanka Inter Bank Offered Rate
GDP – Gross Domestic Product	SRR – Statutory Reserve Ratio
GRF – General Reserve Fund	S&P SL20 Index – S&P Sri Lanka 20 Index
HTM – Held to Maturity	TARF – Technology Advancement Reserve Fund
IG – Investment Guidelines	WAC – Weighted Average Cost
IMF – International Monetary Fund	WHT – Withholding Tax
IPO – Initial Public Offering	

