



'ඉ' කොටස | பிரிவு உ | SECTION E

සංඛ්‍යා සටහන් හා අතිරේක තොරතුරු  
புள்ளிவிபரவியல் பின்னிணைப்பு

STATISTICAL  
APPENDIX & SUPPLEMENTARY INFORMATION





சாமானிய ஷேர் மன ப்ரதிராண ஁னுபாதிகதத (1994-2023)

உறுப்பினர் நிலுவைகள் மீதான வருவாய் வீதம் (1994-2023)

**Rate of Return on Member Balances (1994-2023)**

வசர் ஆண்டு Year	புதாத கல ப்ரதிராண ஁னுபாதிகதத(%) வெளிப்படுத்தப்பட்ட வருவாய் வீதம் (%) Rate of Return declared (%)	சாமானிய ஷேர் மன சர்ட்ர ப்ரதிராண ஁னுபாதிகதத(%) உறுப்பினர் நிலுவைகள் மீதான பயனுறு வருவாய் வீதம் (%) Effective Rate of Return on Member Balances(%)	சாமானிய வர்ட்ரிக ட்ட்டெலதத(%) ஆண்டுச் சராசரி பணவீக்கம் (%) Annual Average Inflation(%)	சாமானிய ஷேர் மன மூர்ன சர்ட்ர ப்ரதிராண ஁னுபாதிகதத(%) உறுப்பினர் நிலுவைகள் மீதான மெய் பயனுறு வருவாய் வீதம் (%) Real Effective Rate of Return on member balances (%)	வசர் 5வ் சடதா மடதா க மூர்ன சர்ட்ர ப்ரதிராண ஁னுபாதிகதத(%) 5 வருட நகரும் சராசரி வீதம் - மெய் பயனுறு வருவாய் வீதம் (%) 5 Year Moving Average - Real Effective Rate of Return (%)
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	5.12
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
2019	9.25	9.27	4.30	4.97	6.04
2020	9.00	9.02	4.60	4.42	5.01
2021	9.00	9.02	6.00	3.02	4.31
2022	9.00	9.00	46.40	-37.40	-3.95
2023	13.00	12.92	17.40	-4.48	-5.89
புதுதத வசர் 30 சடதா சாமானிய மூர்ன சர்ட்ர ப்ரதிராண ஁னுபாதிகதத கடந்த 30 ஆண்டுகளுக்கான சராசரி மெய் பயனுறு வருவாய் வீதம் Average Real Effective Rate of Return for the past 30 Years				1.56	

සාමාජික ශේෂ, සාමාජික ශේෂ මත පොලී සහ සඵල පොලී අනුපාතිකය (1994-2023)

உறுப்பினர் நிலுவைகள், உறுப்பினர் நிலுவைகள் மீதான வட்டி மற்றும் உறுப்பினர் நிலுவைகள் மீதான பயனுறு வீதம் (1994-2023)

**Member Balances, Interest on Member Balances and Effective Rate on Member Balances (1994-2023)**

වසර ஆண்டு Year	වර්ෂයේ පොලී බැර කිරීමට පෙර සහ වර්ෂයේ දායක මුදල් බැර කළ පසු සාමාජික ශේෂය (රු. මිලිය.) වැඩි වැරදි வைக்கப்பட்ட முன்னர் ஆண்டின் பங்களிப்புகளை உள்ளடக்கியதுமான உறுப்பினர் நிலுவைகள் (ரூபா.மில்) 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 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 (රු. මිලිය.) වැඩි වැරදි வைக்கப்பட்ட பின்னருள்ளது உள்ளடக்கியதுமான உறுப்பினர் நிலுவைகள் (ரூபா.மில்) Member Balances after crediting interest & including contributions (Rs Mn)
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
2019	2,287,175	9.25%	210,434	9.27%	2,497,610
2020	2,540,526	9.00%	227,307	9.02%	2,767,832
2021	2,815,085	9.00%	251,787	9.02%	3,066,871
2022	3,103,079	9.00%	277,538	9.00%	3,380,617
2023	3,381,136	13.00%	436,755	12.92%	3,817,891

முடியில் கட்டி வைக்கப்பட்டிருக்கின்ற (1994-2023)

முதலீட்டு சொத்துக்களின் கருவியை (1994-2023)

**Statement of Investment Portfolio (1994-2023)**

(1) ஆண்டு Year	(2) ரூபாய் கடன்கள் Rupee Loans	(3) செயல்பாடு கருவியை Treasury Bonds	(4) செயல்பாடு கருவியை Treasury Bills	(5) செயல்பாடு கருவியை Reverse Repo & Other Agreements	(6) செயல்பாடு கருவியை Corporate Debentures & Other Instruments	(7) செயல்பாடு கருவியை Call Money	(8) செயல்பாடு கருவியை Commercial Papers	(9) செயல்பாடு கருவியை Shares	(10) செயல்பாடு கருவியை Investments	(11) செயல்பாடு கருவியை Total Investments as at 31 <sup>st</sup> December	(12) செயல்பாடு கருவியை (11) இன் சதவீதம் (2+3+4) as a % of
1993	64,508,319,797	-	1,379,037,026	-	620,000,000	25,000,000	-	-	-	66,532,356,823	99.0
1994	77,703,584,484	-	2,248,905,321	8,980,313	1,095,000,000	-	-	-	-	81,056,470,118	98.6
1995	93,661,201,554	-	1,690,741,400	-	1,560,000,000	-	-	-	-	96,911,942,954	98.4
1996	110,318,073,100	-	2,582,685,700	-	2,360,000,000	365,000,000	-	-	-	115,625,758,800	97.6
1997	127,905,791,000	3,100,064,140	3,748,176,400	166,000,000	2,360,000,000	-	-	-	-	137,280,031,540	98.2
1998	143,667,209,900	11,568,411,320	2,496,449,500	762,923,185	2,030,000,000	-	53,240,965	420,418,818	-	160,998,653,688	98.0
1999	151,506,803,500	26,911,877,963	2,845,465,400	915,023,310	3,102,526,861	-	23,442,668	611,463,830	104,966,861	185,916,603,532	97.5
2000	157,155,028,372	47,303,371,713	4,797,986,300	1,622,045,353	2,720,532,000	-	-	1,231,223,705	81,600,000	214,830,187,443	97.4
2001	178,003,042,450	60,997,694,968	2,627,314,955	1,121,934,850	2,758,932,000	-	-	1,366,479,324	75,000,000	246,875,398,547	97.9
2002	172,454,623,650	100,309,826,106	2,622,596,600	3,463,769,840	2,308,610,800	-	-	1,413,199,336	-	282,572,626,332	97.5
2003	130,319,229,500	179,470,924,699	4,817,978,752	2,904,443,316	1,279,517,800	-	-	1,160,084,313	-	319,952,178,380	98.3
2004	74,307,932,800	273,795,018,144	4,719,144,050	2,984,713,361	2,446,975,096	-	-	1,636,250,180	217,882,096	359,890,033,631	98.0
2005	56,067,955,900	335,504,264,367	4,422,055,798	980,892,373	4,656,858,326	-	-	3,109,756,646	217,882,096	404,741,783,410	97.8
2006	56,067,955,900	396,397,999,121	4,686,967,172	4,011,713,020	6,962,353,136	-	-	3,632,452,611	-	471,759,440,960	96.9
2007	68,921,215,900	448,749,298,492	4,971,057,188	3,474,000,000	8,701,779,308	-	-	6,661,547,849	-	541,478,898,737	96.5
2008	68,539,457,400	539,621,099,727	722,025	3,548,000,000	8,748,723,120	-	-	6,866,527,521	-	627,324,529,793	96.9
2009	56,583,253,000	658,508,018,283	402,648,389	3,462,000,000	8,301,221,688	-	-	9,853,447,908	-	737,110,589,268	97.1
2010	40,921,000,000	768,387,815,622	5,936,349,431	1,357,000,000	6,285,997,690	-	-	43,614,212,926	-	866,502,375,668	94.1
2011	23,100,000,000	874,572,559,685	-	2,802,100,000	9,237,746,504	-	-	75,886,522,425	-	985,598,928,614	91.1
2012	23,100,000,000	980,371,915,815	31,757,671,753	3,106,900,000	7,981,853,041	-	-	59,225,526,555	-	1,105,543,867,164	93.6
2013	23,100,000,000	1,126,941,275,632	13,587,399,142	6,627,000,000	14,327,169,226	-	-	72,744,271,500	-	1,257,327,115,500	92.5
2014	23,100,000,000	1,286,593,392,598	940,477,000	8,134,000,000	22,331,336,095	-	-	96,583,484,167	-	1,437,682,689,860	91.2
2015	-	1,487,004,274,524	-	4,100,000,000	25,523,277,278	-	-	87,613,434,333	-	1,604,240,986,135	92.7
2016	-	1,611,629,157,767	38,815,227,099	2,745,000,000	38,171,950,948	-	-	80,850,404,266	-	1,772,211,740,080	93.1
2017	-	1,748,785,406,449	69,783,695,916	-	41,490,424,614	-	-	84,312,731,885	48,000,000,000	1,992,372,258,863	91.3
2018	-	2,084,497,739,992	34,733,240,412	26,350,903,297	44,787,080,905	-	-	74,852,555,047	33,609,534,372	2,298,831,054,025	92.2
2019	-	2,382,459,525,305	7,941,164,928	15,630,972,255	42,477,848,007	-	-	75,409,758,086	25,031,673,835	2,548,720,942,415	93.8
2020	-	2,639,859,512,338	3,049,914,543	16,002,379,121	34,865,417,377	-	-	79,947,782,097	55,769,350,770	2,829,494,356,245	93.4
2021	-	2,958,768,982,043	19,796,612	12,302,377,225	23,965,886,992	-	-	121,104,245,288	57,181,712,070	3,173,343,000,230	93.2
2022	-	3,184,165,116,563	174,425,329,324	3,402,896,604	23,610,933,868	-	-	80,940,878,347	-	3,466,545,172,706	96.9
2023	0	3,301,910,738,731	420,297,185,513	25,820,344,093	14,068,769,116	0	0	105,517,309,406	0	3,867,614,346,859	96.2



ஊக்கிணை இடல் ஒலாலை (இடல் அணை) (1994-2023)

தொகுக்கப்பட்ட காசுப்பாய்ச்சல் கூற்று (நாணயச் சபை) (1994-2023)

**Summarised Cash Flow (Monetary Board) (1994-2023)**

ரூ. மில்லியனில்/Rs. Mn

வருட ஆண்டு Year	உருவானது பெறுவானது Receipts						உருவானது பெறுவானது Payments						வருட ஆண்டு ஆண்டு முதலில் முதலில் Investment of Funds During the Year (5) - (11) = (12)
	பங்களிப்பு Contribution (1)	கட்டி Maturities (2)	வட்டி Interests (3)	பிற Others (4)	மொத்தம் Total (5)	பிரதிவர Refunds (6)	செலவுகள் Expenses (7)	வருமான Income Tax (8)	நிறுத்தி வைக்க WHT (9)	பிற Others (10)	மொத்தம் Total (11)		
1993	6,611	18,730	8,310	53	33,704	2,377	62	835	-	-	3,274	30,430	
1994	7,406	23,087	10,828	53	41,374	2,630	49	821	-	265	3,765	37,609	
1995	8,154	66,813	12,916	57	87,940	2,886	58	1,869	-	431	5,244	82,696	
1996	9,302	95,661	14,951	35	119,948	3,512	57	1,582	-	425	5,576	114,372	
1997	10,851	110,636	17,381	35	138,903	4,775	68	1,691	-	79	6,613	132,290	
1998	12,039	127,756	19,459	92	159,346	6,402	95	1,178	-	225	7,900	151,446	
1999	13,679	133,310	21,362	179	168,530	7,691	97	1,808	-	640	10,236	158,294	
2000	16,853	214,080	24,811	542	256,286	10,802	89	2,180	-	180	13,251	243,035	
2001	17,739	114,366	27,885	848	160,838	11,194	101	2,759	-	490	14,544	146,294	
2002	18,927	159,355	33,526	2,062	213,870	12,553	129	3,049	2,494	680	18,905	194,965	
2003	20,188	196,348	30,557	5,671	252,764	17,032	131	2,331	4,333	806	24,633	228,131	
2004	23,330	124,227	17,530	2,033	167,120	16,617	195	1,887	2,955	860	22,514	144,606	
2005	27,315	207,090	34,699	2,229	271,333	17,024	149	947	2,360	1,040	21,520	249,813	
2006	34,933	271,702	37,996	1,882	346,513	17,308	237	411	2,880	1,452	22,288	324,225	
2007	40,574	346,014	47,454	734	434,776	21,830	304	984	7,219	1,405	31,742	403,034	
2008	45,951	235,749	54,366	677	336,743	25,931	257	378	8,510	1,748	36,824	299,919	
2009	48,712	249,476	74,005	1,098	373,291	31,901	278	256	9,760	1,971	44,166	329,125	
2010	54,796	303,275	87,371	2,396	447,838	34,896	351	202	6,738	2,112	44,299	403,539	
2011	61,879	380,942	86,071	2,786	531,678	47,311	346	-	13,571	3,200	64,428	467,250	
2012	70,171	401,679	83,929	2,989	558,768	48,712	317	-	18,918	2,998	70,945	487,823	
2013	80,176	666,345	98,698	3,197	848,416	50,243	465	-	31,031	3,317	85,056	763,360	
2014	90,049	492,874	128,996	3,694	715,613	65,118	495	-	23,773	4,022	93,408	622,205	
2015	102,453	520,188	136,306	4,156	763,103	78,004	300	133	15,294	3,161	96,891	666,212	
2016	118,327	667,132	158,387	3,518	947,364	108,536	570	-	7,869	3,544	120,520	826,844	
2017	133,353	406,955	172,453	5,524	718,285	117,687	660	63	10,151	3,264	131,826	586,459	
2018	144,996	805,119	198,800	8,667	1,157,583	106,831	689	318	5,120	4,975	117,932	1,039,651	
2019	157,247	2,111,474	241,250	7,112	2,517,084	126,330	646	36,180	-	3,722	166,879	2,350,205	
2020	150,735	1,771,077	266,196	3,827	2,191,834	109,778	553	41,784	-	3,752	155,867	2,035,968	
2021	165,723	2,277,747	284,633	8,581	2,736,684	118,215	715	40,241	-	5,353	164,524	2,572,161	
2022	194,594	2,487,022	328,807	3,155	3,013,578	163,014	785	43,839	-	6,011	213,649	2,799,929	
2023	210,582	2,632,644	405,208	3,379	3,251,813	215,906	778	56,681	-	6,424	279,789	2,972,025	

**සංක්ෂිප්ත ආදායම් හා වියදම් ගිණුම (1999-2023)**

වසර	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
ආදායම	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	127,899	143,055	165,485	188,346	229,446	254,681	277,409	293,678	349,269	442,419
වියදම්	(2,271)	(2,616)	(2,991)	(3,327)	(1,448)	(4,735)	(3,201)	(2,762)	(4,451)	(5,626)	(7,604)	(8,987)	(8,055)	(8,637)	(10,069)	(12,169)	(13,727)	(15,657)	(18,897)	(30,720)	(34,965)	(39,063)	(41,657)	(49,982)	(61,949)
මුද්‍රාණය	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	115,730	129,328	149,828	169,449	198,726	219,716	238,346	252,021	299,287	380,470
මුද්‍රාණය	250	575	679	1,944	4,982	2,386	2,383	2,287	9,537	18,019	29,807	32,092	31,569	30,599	31,620	36,375	28,800	27,586	34,846	(6,603)	4,642	8,222	48,696	(33,202)	27,078
මුද්‍රාණය	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	126,589	151,705	158,128	177,414	204,295	192,123	224,358	246,568	300,718	266,085	407,548
මුද්‍රාණය	(121)	(156)	(128)	(177)	(145)	(175)	(201)	(193)	(295)	(319)	(393)	(443)	(425)	(537)	(605)	(621)	(671)	(921)	(793)	(902)	(927)	(993)	(961)	(1,391)	(1,494)
මුද්‍රාණය	(64)	(103)	(132)	(156)	(153)	(185)	(217)	(233)	(251)	(318)	(370)	(381)	(361)	(410)	(374)	(422)	(520)	(566)	(556)	(604)	(653)	(652)	(685)	(742)	(811)
මුද්‍රාණය	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	222,776	244,923	299,071	263,553	405,244
මුද්‍රාණය	1,049	396	122	377	637	360	108	320	187	218	439	18	294	369	28	141	311	216	189	268	159	129	129	61	46
මුද්‍රාණය	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
මුද්‍රාණය	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	223,026	245,052	258,697	305,019	381,583
මුද්‍රාණය	(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)	(4,762)	(4,316)	(4,550)	(6,435)	(8,218)
මුද්‍රාණය	-	-	-	-	-	-	-	-	-	-	(3,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
මුද්‍රාණය	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
මුද්‍රාණය	(1,000)	(100)	(50)	(100)	(1,000)	(350)	(1,000)	(1,450)	1,725	3,000	(6,325)	(13,000)	(5,500)	-	-	-	250	(7,000)	6,000	(7,700)	(13,000)	(2,600)	(2,000)	(21,000)	64,150
මුද්‍රාණය	-	-	-	-	(2,000)	(1,000)	(2,000)	(1,650)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
මුද්‍රාණය	(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)	(154,206)	(171,557)	(191,244)	(194,633)	(210,434)	(225,307)	(251,287)	(277,538)	436,755
මුද්‍රාණය	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
මුද්‍රාණය	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	9,50	9,25	9,00	9,00	9,00	13,00
මුද්‍රාණය	35	20	165	193	345	105	201	201	218	439	18	294	369	28	141	311	216	189	268	159	129	430	61	46	759

ආදායම් හා වියදම් ගිණුමේ  
 ශුද්ධ වර්ෂයට නොයනු ලබන ශේෂය



**தொகுக்கப்பட்ட வருமானம் மற்றும் செலவினக் கணக்கு (1999-2023)**

ரூபாயில்

வருடம்	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	
முதலீட்டின் மீதான மொத்த வட்டி	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	254,681	277,409	293,678	349,269	442,219	
(-) வருமான வரி	(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)	(34,965)	(39,063)	(41,657)	(49,982)	(61,949)	
தேறிய வட்டி	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	219,716	238,346	252,021	299,287	380,270	
(+) ஏனைய வருமானம்	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)	4,642	8,222	48,696	(33,202)	27,078	
<b>வரிக்குப் பின் மொத்த வருமானம்</b>	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	126,589	151,705	158,128	177,414	204,295	192,123	224,358	246,568	300,718	266,085	407,548	
(-) செலவுகள் - மத்திய வங்கி	(121)	(156)	(128)	(177)	(145)	(175)	(201)	(193)	(295)	(319)	(393)	(443)	(425)	(537)	(605)	(621)	(671)	(921)	(793)	(902)	(927)	(993)	(961)	(1,391)	(1,494)	
- தொழில் திணைக்களம்	(64)	(103)	(132)	(156)	(153)	(185)	(217)	(233)	(251)	(318)	(370)	(381)	(361)	(410)	(374)	(422)	(520)	(566)	(556)	(604)	(655)	(652)	(685)	(742)	(811)	
நடைமுறை செலவுகளின் பின் தேறிய வருமானம்	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	202,847	190,617	222,776	244,923	299,071	265,953	405,244	
முன்னைய ஆண்டின் வருமான	1,049	396	122	377	637	360	108	320	187	218	439	18	294	369	28	141	311	216	189	268	159	129	129	129	61	46
செலவினக் கணக்கின் கொண்டு சென்ற மீதி	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) கணக்கீட்டுக் கொள்கைகளின் மாற்றத்தின் விளைவு	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) பட்டியலிடப்படாத பங்கு மூலதன அகற்றல் மீதான மூலதன வருவாய்	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
உறுப்பினர்களுக்கு பரிந்துரைக்கப்பட்ட கிடைக்கத்தக்கதாக உள்ள தேறிய வருமானம்	21,439	23,834	27,273	32,888	40,203	34,657	38,307	47,709	54,612	73,618	101,690	111,463	107,946	112,198	125,666	150,803	157,249	176,143	203,136	193,088	223,026	245,052	258,697	305,019	381,583	
(-) மீளிடப்படாத தொப்புல் செலுத்தப்பட்ட வட்டி (நடைமுறை)	(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)	(4,762)	(4,316)	(4,550)	(6,435)	(8,218)	
(-) கட்டட ஒதுக்க நிதியம்	-	-	-	-	-	-	-	-	-	-	(3,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) தொழில்நுட்ப மேம்பாட்டு ஒதுக்கம்	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	
(-)/+ இலாப சம்பந்தத்தில் ஒதுக்கம்	(1,000)	(1,000)	(50)	(100)	(1,000)	(350)	(1,000)	(1,450)	1,725	3,000	(6,325)	(13,000)	(3,500)	-	-	-	-	-	250	(7,000)	6,000	(13,000)	(2,600)	(21,000)	64,150	
(-) பொது ஒதுக்கம்	-	-	-	-	(2,000)	(1,000)	(2,000)	(1,650)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
(-) உறுப்பினர் நினைவுகளை வட்டி	(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)	(210,434)	(227,307)	(251,787)	(277,538)	436,755	
உறுப்பினர்களுக்கு செலுத்தத்தக்க பங்கிலாபம்	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
வீதம் (%)	11.50	11.50	12.10	12.00	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	9.50	9.25	9.00	9.00	9.00	13.00	
ஆடுத்த ஆண்டின் வருமான செலவினக் கணக்கிற்கு கொண்டு சென்ற மீதி	35	20	165	193	345	105	201	218	439	18	294	369	28	141	311	216	189	268	159	129	430	61	61	46	759	

Table 06

## Summarised Income &amp; Expenditure Account (1999 - 2023)

Year	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023
<b>Gross Interest on Investment</b>	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	254,681	277,409	293,678	349,269	442,419
(-) Income Tax	(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)	(34,965)	(39,063)	(41,657)	(49,982)	(61,949)
<b>Net Interest</b>	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	219,716	238,346	252,021	299,287	380,470
(+) Other Income	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)	4,642	8,222	48,696	(33,202)	27,078
<b>Total Income after Tax</b>	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	126,589	151,705	158,128	177,414	204,295	192,123	224,358	246,568	300,718	266,085	407,548
(-) Expenses - Central Bank	(121)	(156)	(128)	(177)	(145)	(175)	(201)	(193)	(295)	(319)	(393)	(443)	(425)	(537)	(605)	(621)	(671)	(921)	(793)	(902)	(927)	(993)	(961)	(1,391)	(1,494)
- Labour Dept.	(64)	(103)	(132)	(156)	(153)	(185)	(217)	(233)	(251)	(318)	(370)	(381)	(361)	(410)	(374)	(422)	(520)	(566)	(556)	(604)	(655)	(652)	(685)	(742)	(811)
<b>Net Income after Working Expenses</b>	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	222,776	244,923	299,071	263,953	405,244
(+) C/F Balance of the previous year	1,049	396	122	377	637	360	108	320	187	218	439	18	294	369	28	141	311	216	189	268	159	129	129	61	46
<b>Income &amp; Expenditure Account</b>	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) Effect of change of Accounting Policies	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(+) Capital Gain on Disposal of Unlisted Equity	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Income available for distribution to Members</b>	21,439	23,834	27,273	32,888	40,203	34,657	38,307	47,789	54,612	73,618	101,690	111,463	107,496	112,198	125,666	157,249	176,143	203,136	193,088	223,026	245,052	258,697	305,019	381,583	
(-) Interest paid on Refunds (Current)	(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)	(4,762)	(4,316)	(4,550)	(6,435)	(8,218)
(-) Building Reserve Fund	-	-	-	-	-	-	-	-	-	-	(3,000)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(-) Technology Advancement Reserve	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)	(100)
(-)/+ Profit Equalisation Reserve	(1,000)	(100)	(50)	(100)	(1,000)	(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)	(3,500)	(3,500)	(3,500)	(3,500)	(3,500)
(-) General Reserve	-	-	-	-	(2,000)	(1,000)	(2,000)	(1,650)	-	-	-	-	-	-	5,700	3,700	(4,000)	-	-	-	-	-	-	-	-
(-) Interest on Member Balances	(19,993)	(23,020)	(26,474)	(31,849)	(35,820)	(32,169)	(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)	(210,434)	(227,307)	(251,787)	(277,538)	436,755
(-) Dividend payable to Members	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>- Rate (%)</b>	<b>11.50</b>	<b>11.50</b>	<b>12.10</b>	<b>12.00</b>	<b>9.50</b>	<b>9.00</b>	<b>10.10</b>	<b>11.20</b>	<b>13.20</b>	<b>12.50</b>	<b>11.50</b>	<b>11.00</b>	<b>10.50</b>	<b>10.50</b>	<b>10.50</b>	<b>10.50</b>	<b>10.50</b>	<b>10.50</b>	<b>9.50</b>	<b>9.50</b>	<b>9.25</b>	<b>9.00</b>	<b>9.00</b>	<b>13.00</b>	
<b>Carried Forward Balance of the Income &amp; Expenditure A/C for the Next Year</b>	35	20	165	193	345	105	201	218	439	18	294	369	28	141	311	216	189	268	159	129	450	61	46	46	759

## 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	

