|  |  |  |  |
| --- | --- | --- | --- |
|  | | **2024/25** | **2025/26** |
| w;=re uQ,H jd¾;d m%ldYh | cQks 30 jk Èfkka wjika jQ ld¾;=j 1 | 2024 wf.daia;= 13 | 2025 wf.daia;= 15g fmr |
|  | iema;eïn¾ 30 fjks Èk wjika jQ $wjika jk ld¾;=j 2 | 2024 fkdjeïn¾ 12 | 2025 fkdjeïn¾ 15 Èkg fmr |
|  | foieïn¾ 31 wjika jQ $wjika jk ld¾;=j 3 | 2025 fmnrjdß 13 | 2026 fmnrjdß 15 Èkg fmr |
|  | ud¾;= 31 Èk wjika jQ $wjika jk ld¾;=j 4 | 2025 uehs 29 | 2026 uehs 31 Èkg fmr |
| uQ,H jd¾;d m%ldYh | 2024 iema;eïn¾ 30 Èk wjika jQ udi yh i|yd | 2024 fkdjeïn¾ 29 |  |
|  | 2025 ud¾;= 31 Èk wjika jQ j¾Ih i|yd | 2025 cQks 30g fmr |  |
|  | 2025 iema;eïn¾ 30 Èk wjika jk udi yh i|yd |  | 2025 fkdjeïn¾ 30 Èkg fmr |
|  | 2026 ud¾;= 31 Èk wjika jk j¾Ih i|yd |  | 2026 cQks 30 Èkg fmr |
| jd¾Isl jd¾;d m%ldYh | jd¾Isl jd¾;dj m%ldYhg m;a lsÍu' | 2025 cQks | 2026 cQks |

2007 wxl 7 ork iud.ï mkf;a úêúOdk" Y%S ,xld .sKqïlrK m%ñ;Ska" Y%S ,xld uy nexl=fõ uqo,a uKav,h úiska ksl=;a lrk

,o ksfhda." 2011 wxl 42 ork uQ,H jHdmdr mk; iy fld<U fldgia fjf<|fmdf<a Í;s j,g wkql+,j mSm,aia ,Sisx wekaâ

\*skEkaia mSt,aiS ^iud.u& ys uQ,H m%ldYk fuka u tys wkqnoaê; iud.ï ^iuQyfha& iuÕ we;s taldnoaO uQ,H m%ldYk iïnkaOfhka wOHlaIjrekaf.a j.lSu fuu m%ldYfha olajd we;'

uQ,H m%ldYk iïnkaOfhka ndysr ú.Kljrekaf.a j.lSï —iajdëk ú.Kl jd¾;dfjys˜ 281 isg 287 msgq ;=< olajd we;'

iud.fï iy iuQyfha uQ,H m%ldYk u.ska 2025 ud¾;= 31 Èkg uQ,H ;;a;ajh iy tÈfkka wjika jQ uQ,H j¾Ih i|yd uQ,H ld¾h idOkh ms<sn| i;H iy idOdrK oelaula ,nd fok njg wOHlaIjreka úiska iy;slhla ,nd fok w;r th jd¾Isl uyd iNd /iaùu bÈßfha bÈßm;a lrkq ,efí'

fuu uQ,H m%ldYkj,g we;=<;a jkafka(

0 uQ,H ;;a;ajh ms<sn| m%ldYh

0 ,dN fyda w,dN m%ldYh

0 úia;S¾K wdodhï m%ldYh

0 fldgiaj, fjkialï ms<sn| m%ldYh

0 uqo,a m%jdy m%ldYh

0 uQ,H m%ldYk i|yd igyka

fuu jd¾Isl jd¾;dfõ bÈßm;a lr we;s uQ,H m%ldYkj, wLKav;dj iy ffjIhslNdjh iïnkaOfhka wOHlaI uKav,h j.lSu Ndr .kS' fuu uQ,H

m%ldYk ilia lsÍfï§ wOHlaIjreka úiska iy;sl lrkq ,nkafka¦

iqÿiq .sKqïlrK m%;sm;a;s f;dardf.k wkql+, wdldrhlska l%shd;aul lr we;s w;r" lsishï ie,lsh hq;= wm.ukhka we;akï tajd fy<sorõ lr meyeÈ,s lr we;¦

wod< ishru .sKqïlrK m%ñ;Ska wkq.ukh lr we;¦ iy idOdrK yd úplaIKYS,S úksYaphka iy weia;fïka;= isÿ lr we;' 2007 wxl 07 ork iud.ï mkf;a 150 ^1&" 151" 152 iy 153^1& iy ^2& j.ka;s m%ldrj iud.u iy iuQyh úiska ishru .kqfokq i|yd ksis .sKqï fmd;a mj;ajdf.k

hdu iy;sl lsÍu iud.fï iy iuQyfha wOHlaIjrekaf.a j.lSu fõ'

fuu uQ,H m%ldYk ilia lsÍfï§ wLKav meje;au idOdrŒlrKh lrñka fufyhqï

wLKav j isÿ lrf.k hdug iud.ug m%udKj;a iïm;a we;s nj wOHlaIjre iy;sl l<y' ;jo" iud.fï uQ,H ;;a;ajh idOdrK ksrjoH;djhlska fy<sorõ lsÍu i|yd m%udKj;a .sKqï jd¾;d iud.u úiska mj;ajdf.k hk nj iy;sl lsÍfï j.lSu wOHlaIjreka i;= fõ'

iud.fï iy iuQyfha uQ,H m%ldYk ilia lsÍu i|yd j.lsj hq;= ks,Odßhd jk iud. fï ksfhdacH idudkHdêldÍ - uQ,H úiska 2007 wxl 07 ork iud.ï mkf;a 150^1&

^wd& iy 152^1& ^wd& j.ka;sj,g .e<fmk

;;a;ajhka idOkh ù we;s nj iy;sl lr we;' Bg wu;rj" 2007 wxl 07 ork iud.ï mkf;a 150^1& ^we& iy 152^1& ^we& j.ka;s iy wfkl=;a kshduk wjYH;dj,g wkql+, jk mßÈ 2025 uehs 30 jk Èk iud.fï iy iuQyfha uQ,H m%ldYkhka wOHlaIjreka fofofkl=f.a w;aikg hg;a lr we;'

2007 wxl 07 ork iud.ï mkf;a 148 ^1& j.ka;shg wkql+,j" iud.fï .kqfokq meyeÈ,s lrk iy iud.fï uQ,H ;;a;ajh idOdrK ksrjoH;djhlska ;SrKh lsÍug iydh jk ksis .sKqï jd¾;d iud.u iy iuQyh úiska mj;ajdf.k hdu iy;sl lsÍu wOHlaIjreka j.lsj hq;= fõ' tuÕska uQ,H m%ldYk ilia lsÍug iy uQ,H m%ldYk myiqfjka iy ksis f,i ú.Kkh lsÍug yels fõ' fuu jd¾Isl jd¾;dfõ bÈßm;a lr we;s 2024$25 j¾Ih i|yd jk uQ,H m%ldYk" wod< .sKqï fmd;aj,g wkql+, jk w;r Y%S ,xld .sKqïlrK m%ñ;Ska" 2007 wxl 07 ork iud.ï mk;" 1995 wxl 15 ork

Y%S ,xld .sKqïlrK iy ú.Kk m%ñ;s mk;" 2011 wxl 42 ork uQ,H jHdmdr mk; iy ta hgf;a ksl=;a lrk ,o Wmfoia" fld<U fldgia yqjudrefõ

,ehsia;=.; lsÍfï Í;s" Y%S ,xld jr,;a

.KldêldÍ wdh;kh ^Y%S ,xld CA& úiska ksl=;a lrk ,o wdh;ksl md,kh ms<sn| fyd|u ms<sfj;a ix.%yh hk wjYH;dj,g o wkql+, fõ'

wOHlaI uKav,h Tjqkaf.a ks;sm;d

/iaùïj,§ iy wOHlaI uKav, ú.Kk lñgqj ^BAC& yryd uQ,H jd¾;dlrK moaO;sh iDcqju iudf,dapkh lrk w;r"

tys jd¾;dj 242 isg 244 olajd msgqj, olajd we;' tuÕska iud.u iy iuQyh ksis .sKqï fmd;a mj;ajdf.k hk nj iy;sl flf¾' iud.u iy iuQyh úiska m%ldYhg m;a lrk ,o w;=re uQ,H m%ldYk o uKav,

ú.Kk lñgqj ^BAC& úiska iudf,dapkh

lsÍfuka miqj uKav,h úiska wkqu; lrkq

,efí'

iud.fï iy iuQyfha j;alï wdrlaId lsÍu i|yd idOdrK mshjr .ekSu fjkqfjka wOHlaIjreka o j.lsj hq;= w;r fï iïnkaOfhka iud.u iy iuQyh

;=< ie,lsh hq;= wjodkï l<ukdlrK wNHka;r md,k moaO;shla ia:dms; l< hq;=h' —uQ,H jd¾;dlrKh ms<sn| wNHka;r md,kh ms<sn| wOHlaIjrekaf.a m%ldYh˜ 278 msgqfõ olajd we;'

2007 wxl 07 ork iud.ï mkf;a 166 ^1& iy 167 ^1& j.ka;s hgf;a .e<fmk mßÈ" fuu jd¾Isl jd¾;dj kshñ; fõ,djg ilia lr we;s nj;a" fld<U fldgia fj<|fmdf<a ,ehsia;=.; lsÍfï Í;s wxl 7'5 ^w& iy ^wd& u.ska kshu lr we;s mßÈ kshñ; ld, iSudj ;=< fldgia ysñhkag ksl=;a lr we;s nj;a wOHlaI uKav,h

;yjqre lrhs' ksl=;a lsÍfï uq,a kshuhkag wkql+,j ishru fldgia ysñhkag idOdrK f,i i,lkq ,en we;s nj o wOHlaIjre

;yjqre lr;s'

wLKav ,ehsia;=.; lsÍfï wjYH;dj, Í;s wxl 7'5 ^a& iy ^b&j,g .<efmk mßÈ CSE fjí wvúfha we;s uDÿ msgm;g wu;rj" iud.fï fjí wvúfha uQ,H f;dr;=re iy KPI wxYh hgf;a fuu jd¾Isl jd¾;dfõ uDÿ msgm;la (ht[tps://www.plc.lk/financial-](http://www.plc.lk/financial-) information- and-kpi/annual-reports/)

;ekam;a lr we;s w;r kshu lr we;s ld, iSudj ;=< wfkl=;a fldgia ysñhkaf.a m%fhdackh i|yd CSE fjí wvúfha o msgm;la ;nd we;'

ú.Kljrhdg ;u ú.Kk u;h ,nd

§ug yels jk mßÈ fuka u iqÿiq hehs i,lk ´kEu mshjrla .ekSug iy ´kEu mÍlaIKhla isÿ lsÍug iEu wjia:djlau

,nd §u iy uQ,H m%ldYk ilia lsÍu wOHlaIjreka úiska isÿ l< hq;= fõ' mSm,aia

,Sisx wekaâ \*skEkaia mSt,aiS —ú.Kk wdh;kh˜ hk w¾: oelaùu hg;g jefgk w;r ú.Kldêm;sjrhd fyda ú.Kldêm;sjrhd úiska n,h mjrk ,o

´kEu mqoa.,fhl= iud.fï ú.Kkh isÿ l< hq;= w;r uQ,H m%ldYk iïnkaOfhka Tjqkaf.a j.lSï 281 isg 284 olajd msgqj, olajd we;s —iajdëk ú.Kl jd¾;dj˜ ys olajd we;'

2018 wxl 19 ork cd;sl ú.Kk mk;g wkqj m;a lrk ,o iud.fï ndysr ú.Kljreka yd ú.Kldêm;sjrhd fj;

# wOHlaIjrekaf.a j.lSï ms<sn| m%ldYkh

Tjqka iqÿiq hehs i,lkq ,nk mÍlaIK isÿ lsÍug wjYH iEu wjia:djlau imhk

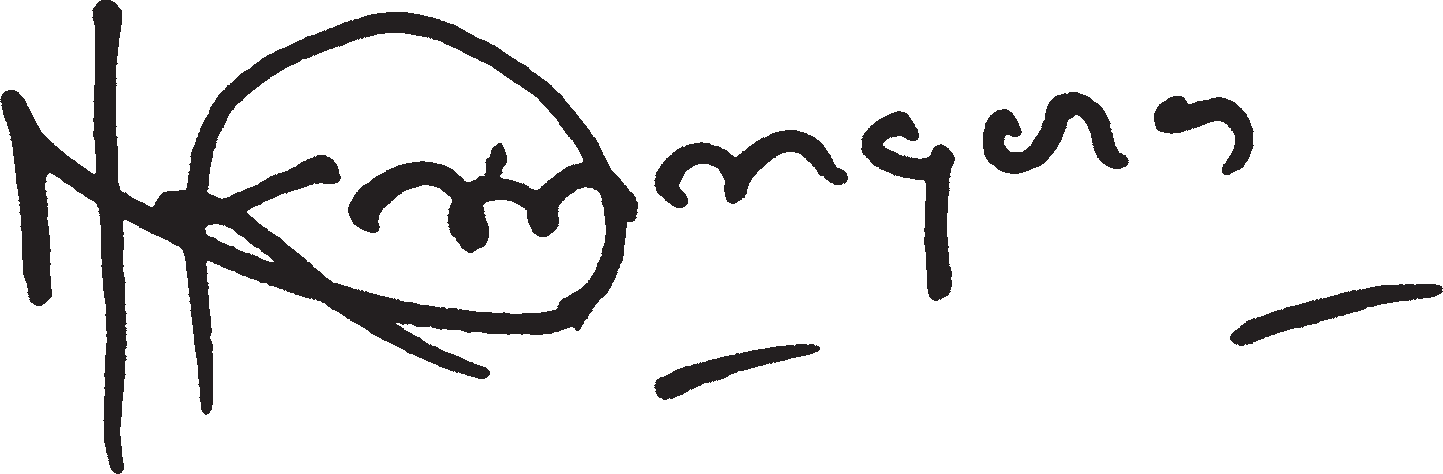
,§' uQ,H m%ldYk ms<sn| Tjqkaf.a u;h m%ldY lsÍu iy .sKqïlrK jd¾;d mj;ajd

.ekSu i|yd Tjqka úiska iqÿiq iy wjYH hehs i,lk wdldrh mßÈ wNHka;r md,k moaO;sh ms<sn| iudf,dapk iy ksheÈ mÍlaIdjka isÿ lrk ,§' iud.fï wOHlaI uKav,h úiska Tjqkag ,nd § we;s uQ,H m%ldYk" ishru uQ,H jd¾;d" wod< o;a; iy fldgia ysñhkaf.a iy wOHlaIjrekaf.a

/iaùïj, jd¾;d Tjqka úiska mÍlaId lr we;s w;r —iajdëk ú.Kl jd¾;dfõ˜ 281 isg 284 olajd msgqj, Tjqka úiska m%ldY lr we;s njg fmkS hk mßÈ u;h m%ldY lr we;'

wOHlaIjreka ;u oekqfï Wmßuhg wkqj" iud.u iy iuQyh úiska f.úh hq;= ishru nÿ" ;Srenÿ iy nÿ" iud.fï iy iuQyfha fiajlhskag iy rchg iy wfkl=;a jHjia:dms; wdh;kj,g wod<j f.úh hq;= ishru odhl uqo,a" whlsÍï iy nÿ f.jd we;s nj fyda wod< wjia:djkays§" úêúOdk i,id we;s nj ;yjqre lrhs'

ta wkqj" fuu m%ldYfha olajd we;s mßÈ ;u j.lSï bgq lr we;s nj wOHlaI uKav,h úYajdi lrhs' wOHlaI uKav,fha ksfhda.h mßÈ'



### ksfrdaId lkakka.r

iud.ï f,alï

2025 uehs 30 fld<U

## lsÍfï jd¾;dj



iNdm;s

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ys wNHka;r md,kh ms<sn| wOHlaIjrekaf.a m%ldYfha we;=<;a lr we;s uQ,H jd¾;dlrKh ms<sn| wNHka;r md,kh iïnkaO wOHlaIjrekaf.a m%ldYh ms<sn| ú.Kldêm;sjrhdf.a wOHlaI uKav,hg iy;sl lsÍfï jd¾;dj

**ye¢kaùu**

fuu jd¾;dj ksl=;a lr we;af;a 2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd jk jd¾Isl jd¾;dfõ we;=<;a lr we;s mSm,aia

,Sisx wekaâ \*skEkaia mSt,aiS ^—iud.u˜& ys wNHka;r md,kh ms<sn| wOHlaIjrhdf.a m%ldYfha ^—m%ldYh˜& we;=<;a uQ,H jd¾;dlrKh ms<sn| wNHka;r md,kh ms<sn| wOHlaIjrhdf.a m%ldYh ms<sn| iy;slhla iemhSu i|yd fõ'

**l<ukdlrKfha j.lSu**

Y%S ,xld jr,;a .KldêldÍ wdh;kh úiska 2021 wxl 05 ork uQ,H iud.ï wdh;ksl md,k úOdkfha 16 ^1& ^µ·& j.ka;shg wkql+,j ksl=;a lrk ,o —n,m;% uQ,H iud.fï wOHlaIjreka i|yd jk wNHka;r md,kh ms<sn| wOHlaIjrekaf.a m%ldYh ms<sn| ud¾f.damfoaYh˜ wkqj m%ldYh ilia lsÍu iy bÈßm;a lsÍug l<ukdldÍ;ajh j.lSfuka ne§ isà'

SLSAE **3051 iuÕ uf.a j.lSu iy wkql+,;djh**

uf.a j.lSu jkafka wOHlaIjreka úiska ilia lrk ,o fyda Tjqka i|yd ilia lrk

,o ,shlshú,s u.ska m%ldYh ;yjqre jkjdo hkak iy iud.fï wNHka;r md,kfha ie,iqu iy ld¾hlaIu;dj iudf,dapkh lsÍfï§ wOHlaIjreka úiska wkq.ukh lr we;s l%shdj,sh ksis f,i ms<sìUq lrkafkao hkak ;lafiare lsÍuhs'

Y%S ,xld jr,;a .KldêldÍ wdh;kh úiska ksl=;a lrk ,o wNHka;r md,kh ms<sn| wOHlaIjrekaf.a m%ldYh ms<sn| n,m;% uQ,H iud.u$uQ,H l,anÿ iud.u i|yd jk iy;sl lsÍfï jd¾;dj" Y%S ,xld iy;sl

lsÍfï lghq;= ms<sn| m%ñ;sh ^SLSAE& 3051 g

wkql+,j uf.a .súiqu ilia lr we;'

fuu m%ñ;shg wkqj" l<ukdldÍ;ajh úiska wNHka;r md,kh ms<sn| m%ldYh ishr jdia;úl wdldrj,ska ilia lr ;sfío hkak ms<sn|j iSñ; iy;slhla ,nd .ekSu i|yd ud úiska l%shd mámdá ie,iqï lr l%shd;aul l< hq;=h'

fuu kshe,Sfï wruqK i|yd" lsisÿ jd¾;djla hdj;ald,Sk lsÍu fyda kej; ksl=;a lsÍu i|yd ud j.lsj hq;= fkdjk w;r" fuu kshe,Su w;r;=r" uQ,H f;dr;=re ú.Kkhla fyda iudf,dapkhla isÿ lr fkdue;'

**ld¾h idOkh ms<sn| idrdxYh**

wOHlaIjreka úiska fyda Tjqka i|yd ilia lrk ,o ,shlshú,s u.ska m%ldYh

;yjqrefõo hkak ;lafiare lsÍu i|yd ud fidhd ne,Sï isÿ l< w;r¦ iud.fï uQ,H jd¾;dlrKh ms<sn| wNHka;r md,k l%uh iudf,dapkh lsÍfï§ wOHlaIjreka wkq. ukh lr we;s l%shdj,sh iqÿiq mßÈ úu¾Ykh lr we;'

isÿ lrk ,o l%shd mámdá m%Odk jYfhka iud.ï ld¾h uKav,fha úuiSï iy wOHlaI uKav,h úiska wkq.ukh lrk ,o l%shdj,shg iydh jk ksheÈ mokula u;

,shlshú,s mej;Su i|yd iSud úh'

m%ldYh ishru wjodkï iy md,khka wdjrKh lrkafkao hkak i,ld ne,Sug fyda iud.fï wjodkï iy md,k l%shd mámdáj, M,odhS;djh ms<sn|j ufj;ska u;hla ,nd §u SLSAE 3051 hgf;a wjYH fkdfõ' jd¾Isl jd¾;dfõ fy<sorõ lr we;s

´kEu ie,lsh hq;= .egrjlg iïnkaO

jdia;úl wNHka;r md,k me;slv iuÕ lghq;= lsÍug wod< j úia;r lr we;s l%shdj,Ska we;a; jYfhkau .eg¿j,g úi÷ï

,nd fokafka o hkak uúiska i,ld ne,Su

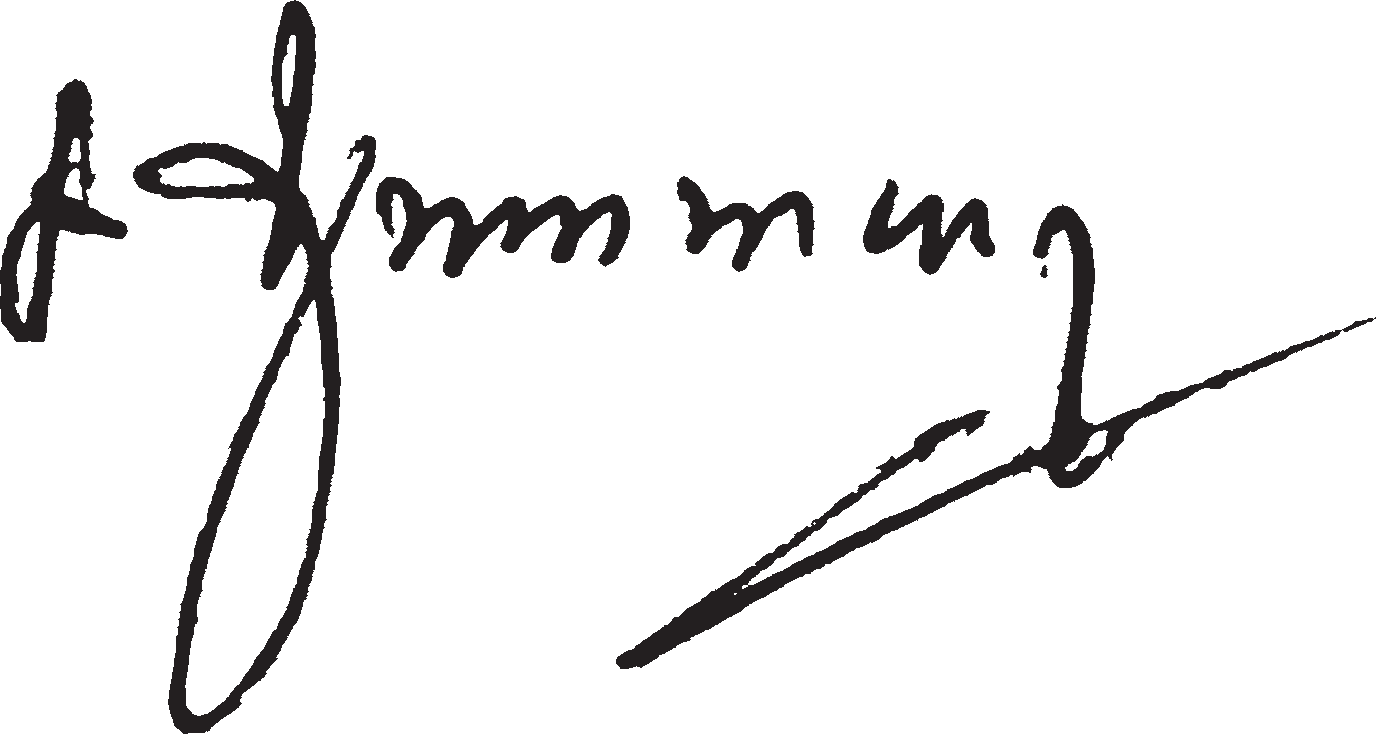
SLSAE 3051 hgf;a wjYH fkdfõ'

iud.fï iajNdjh" m%ldYkh ilia lsÍug mdol jQ isÿùu fyda .kqfokqj ms<sn| uf.a wjfndaOh mokï j uúiska f;dard.;a l%shd mámdá r|d mj;S' ud ,ndf.k we;s idlaIs uf.a ks.ukh i|yd mokula iemhSug m%udKj;a iy iqÿiq nj úYajdi lrñ'

**ks.ukh**

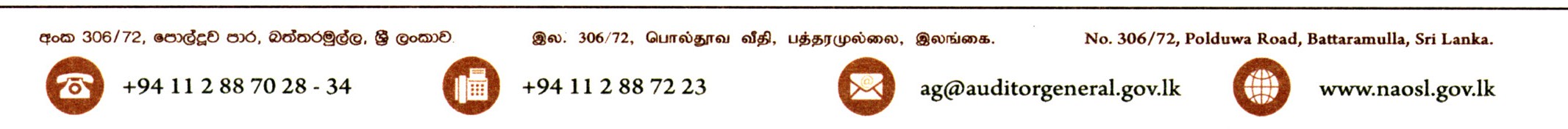
isÿ lrk ,o l%shd mámdá u; mokïj" jd¾Isl jd¾;dfõ we;=<;a m%ldYh" iud. fï uQ,H jd¾;dlrKh ms<sn| wNHka;r md,kfha ie,iqu iy M,odhS;djh iudf,dapkh lsÍfï§ wOHlaI uKav,h wkq.ukh lr we;s l%shdj,sh ms<sn| uf.a

wjfndaOhg mgyeks nj úYajdi lsÍug fya;= jk lsisjla wjOdkhg ,laj fkdue;'



Ô'tÉ'ã' O¾umd,

^jevn,k ú.Kldêm;s&



**uQ,H jd¾;dlrKh ms<sn| wNHka;r md,kh iïnkaO wOHlaIjrekaf.a m%ldYh**

### j.lSu

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ^iud.u& ys wOHlaI uKav,h ^˜uKav,h˜& úiska 2021 wxl 05 ork uQ,H jHdmdr mkf;a - wdh;ksl md,kh ms<sn| Wmfoiaj, 16 ^1&

^µ·& j.ka;shg wkql+,j" uQ,H jd¾;dlrKh ms<sn| wNHka;r md,kh iïnkaO fuu jd¾;dj bÈßm;a lrhs'

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS

^—iud.u˜& ys l%shd;aul jk wNHka;r md,k moaO;sfha m%udKj;aNdjh iy M,odhS;djh i|yd wOHlaI uKav,h ^—uKav,h˜& j.lsj hq;=h'

iud.u uqyqK fok ie,lsh hq;= wjodkï y÷kd .ekSu" we.hSu iy l<ukdlrKh lsÍu i|yd wOHlaI uKav,h wLKav jevms<sfj<la ia:dms; lr we;ehs ie,flk w;r" fuu l%shdj,shg uQ,H jd¾;dlrKh ms<sn| wNHka;r md,k moaO;sh we;=<;a jk w;r u th jHdmdßl mßirfha iy kshduk ud¾f.damfoaYj, fjkialï ie,ls,a,g .ksñka uKav,h úiska ks;sm;d iudf,dapkh lr jeä ÈhqKq lrkq ,efí'

uQ,H jd¾;dlrKfha úYajikSh;ajh ms<sn|j idOdrK iy;slhla ,nd §u i|yd l%shd;aul jk uQ,H jd¾;dlrKh ms<sn| wNHka;r md,k l%uh Yla;su;a iy m%udKj;a nj;a" ndysr wruqKq i|yd uQ,H m%ldYk ilia lsÍu wod< .sKqïlrK uQ,O¾u iy kshduk wjYH;dj,g wkql+, nj;a uKav,h ms<s.kS'

uQ,H jd¾;dlrKfha wjodkï iy md,khkag wod< uKav,fha m%;sm;a;s iy l%shd mámdá l%shd;aul lsÍfï§" uqyqK fok wjodkï y÷kdf.k ;lafiare lsÍfuka iy fuu wjodkï wju lsÍu iy md,kh lsÍu i|yd iqÿiq wNHka;r md,khka ie,iqï lsÍu" l%shd;aul lsÍu iy wëlaIKh lsÍfï§ l<ukdldß;ajh úiska wOHlaI uKav,h fj; wjYH iydh ,nd fokq we;'

### uQ,H jd¾;dlrKh ms<sn| wNHka;r md,k moaO;sfha ie,iqu iy ld¾hlaIu;dj Ndú; lsÍfï § iy iudf,dapkh lsÍfï § wkq.ukh lrk ,o l%shdj,sh

wkq.ukh lrk ,o l%shdj,sfha m%Odk

,laIK my; mßÈ fõ(

0 iud.fï tÈfkod fufyhqïj, ld¾hlaIu;dj iy;sl lsÍu i|yd iydh ùug fuka u tjeks ishr fufyhqï wdh;ksl wruqKq" Wmdh ud¾. iy jd¾Isl whjeh fukau wOHlaI uKav,h úiska wkqu; lrk

,o m%;sm;a;s iy jHdmdßl Wmfoia j,g wkql+,j isÿ lrk nj iy;sl lsÍu i|yd uKav,h úiska úúO Wm lñgq m;a lr we;'

0 iud.fï m%Odk l%shdldÍ lafIa;% md,kh jkafka uKav,h úiska wkqu; lrk ,o m%;sm;a;s$m%{ma;s u.sks' uKav,h úiska m;a lrk ,o lñgq úiska uKav,fha wkque;sh ,nd

§ug fmr tjeks m%;sm;a;s$m%{ma;s iudf,dapkh lr ks¾foaY ,nd §u isÿ lrhs' tjeks m%;sm;a;s$m%{ma;s ks;sm;d iudf,dapkh lsÍu" hdj;ald,Sk lsÍu iy wkqu; lsÍu uKav,h úiska isÿ flf¾'

0 ia:dms; m%;sm;a;s iy l%shd mámdáj,g wkql+, ùu i;Hdmkh lsÍu i|yd fukau wNHka;r md,k iy f;dr;=re moaO;s md,k hdka;%Kj, M,odhS;djh we.hSug iud.fï wNHka;r

ú.Kk fomd¾;fïka;=j ;lafiare lsÍï ksrka;rfhka isÿ lrhs' fuu ú.Kkhka m%Odk jYfhka ksheÈ mdol lr .ksñka isÿ flfrk w;r

wkkql+, wjia:d ksis mßÈ y÷kd .ekSu tys § isÿ fõ' ú.Kk l%shdldrlï jd¾Isl ú.Kk ie,eiaug wkql+,j

isÿ lrkq ,nk w;r th uKav,h úiska m;a lrk ,o ú.Kk lñgqj úiska iudf,dapkh lr wkqu; lrkq

,efí' jHdmdr tall iy l%shdj,Ska u; mokï j ú.Kkfha iajNdjh iy jdr

.Kk ;SrKh lrkq ,nkafka ;lafiare lrk ,o wjodkï uÜgu u; mokïj" iajdëk iy ffjIhsl jd¾;dlrKh iy;sl lsÍfuks' wNHka;r ú.Kk fomd¾;fïka;=j úiska y÷kd.;a ishru jeo.;a fidhd.ekSï uKav, ú.Kk lñgqjg jd¾;d lrkq ,efí'

0 wNHka;r ú.Kk fomd¾;fïka;=j" kshduk n,OdÍka" ndysr ú.Kljreka iy l<ukdlrKh úiska y÷kd.kq

,enQ wNHka;r md,k .eg¿$wkql+,;d fkdue;s ùï uKav, ú.Kk lñgqj uÕska iudf,dapkh flf¾' wNHka;r ú.Kkfha úIh m:h" iajdëk;ajh fuka u mj;sk iïm;a flfrys úfYaI wjOdkhla fhduq lrñka wNHka;r ú.Kk ld¾hfha ld¾hlaIu;dj o we.hSug ,la lrhs' wOHlaI uKav, ú.Kk lñgq /iaùïj, igyka jßka jr uKav,h fj; fhduq lrkq ,efí' tu ú.Kk lñgqj úiska isÿ lrk ,o l%shdldrlï ms<sn| úia;r —uKav, ú.Kk lñgq jd¾;dj˜ ys olajd we;'

0 uQ,H jd¾;dlrKh ms<sn| wNHka;r md,k moaO;sh ;lafiare lsÍfï§" kï

lrk ,o ks,OdÍka úiska iud.fï uQ,H m%ldYkj, ie,lsh hq;= .sKqï iy fy<sorõ lsÍïj,g wod< jk ishr l%shd mámdá iy md,khka hdj;a ld,Sk flf¾' iud.fï wNHka;r

ú.Kk wxYh úiska ie,iqfï iajNdjh" l%shd;aul lsÍu iy ld¾hlaIu;djfha fhda.H;djh iïnkaOfhka ksrka;rfhka ksÍlaIK iy mÍlaId lsÍï isÿ lrhs'

iud.u úiska SLFRS iy LKAS we;=¿

Y%S ,xld .sKqïlrK m%ñ;Ska wkq.ukh lrk w;r" y÷kd.ekSu" uekSu" j¾.SlrKh iy wkdjrKh lsÍfï wjYH;dj,g wkql+, jk mßÈ l%shdj,Skays bÈß.dó jeäÈhqKq lsÍï isÿ lrkq ,nk w;r" iud.fï uQ,H jd¾;dlrK iy l<ukdlrK f;dr;=re l%shdj,Ska

;jÿrg;a Yla;su;a lsÍu wLKavj isÿjkq we;'

SLFRS 9 - uQ,H WmlrKj, wjYH;d ms<sn|j uKav,h ksis ie,ls,a,la olajd we;' fuys § rka Kh iy wdka;sl fj<| ksIamdok i|yd wfmalaIs; Kh w,dN

^ECL& wdlD;s ixj¾Okh lsÍu i|yd

lS¾;su;a ú.Kk iud.ul iydh ,nd

.e‚k' Kh wjodkï l<ukdlrKfha§ wdlD;sfha wod<;ajh iy ld¾hlaIu;dj jeä ÈhqKq lsÍu tys wruqKhs' kj;u wd¾Ól m%jK;d iy l¾udka; iïu;hka ms<sn|j hdj;a ld,Sk ùu iud.fï Kh wjodkï l<ukdlrKh Yla;su;a lsÍu i|yd b;d jeo.;a fõ' fuu l%shdYS,S mshjr fj<|m, WÉpdjpkhka uOHfha wod< wdlD;sfha ksrjoH;djh iy kuHYS,S nj iy;sl lrk w;r u tuÕska j;auka wd¾Ól .;sl;djhka iy l¾udka;fha fyd|u Ndú;hka iuÕ fm<.eiaùug wfmalaIs; Kh w,dN wdlD;sh ilia lsÍug wjYH moku ilia lr fohs'

### ;yjqre lsÍu

by; l%shdj,Ska u; mokïj" iud.fï uQ,H jd¾;dlrK moaO;sh uQ,H jd¾;dlrKfha úYajikSh;ajh ms<sn| idOdrK iy;slhla

,nd §u i|yd ks¾udKh lr we;s nj;a" ndysr wruqKq i|yd uQ,H m%ldYk ilia lsÍu Y%S ,xld .sKqïlrK m%ñ;Skag iy Y%S ,xld uy nexl=fõ iy fld<U fldgia

fj<|fmdf,a kshduk wjYH;dj,g wkql+,j isÿ lr we;s nj;a wOHlaI uKav,h ;yjqre lrhs'

### ndysr ú.Kljrhd úiska m%ldYh iudf,dapkh lsÍu

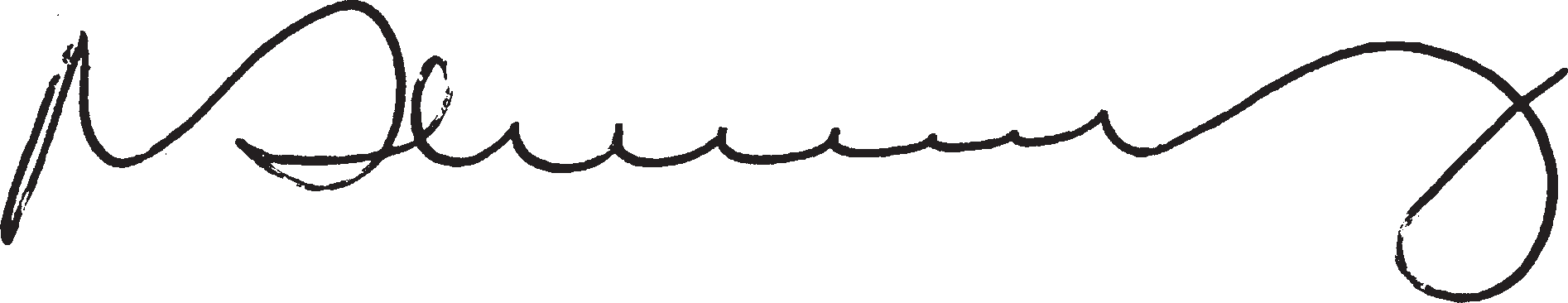
2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd uQ,H jd¾;dlrKh iïnkaO wNHka;r md,kh ms<sn| wOHlaIjrekaf.a by; m%ldYh ndysr ú.Kljrhd iudf,dapkh lr we;s w;r" iud.fï wNHka;r md,k

moaO;sfha ie,iqu iy M,odhS;djh iudf,dapkh lsÍfï§ uKav,h úiska wkq. ukh lrk ,o l%shdj,sh ms<sn| Tjqkaf.a wjfndaOhg uQ,H m%ldYkh fkd.e,fmk nj úYajdi lsÍug fya;= jk lsisjla Tjqkaf.a wjOdkhg ,laj fkdue;s nj uKav,hg jd¾;d lr we;' uQ,H jd¾;dlrKh ms<sn| wNHka;r md,kh ms<sn| m%ldYh ms<sn| Tjqkaf.a jd¾;dj fuu jd¾Isl jd¾;dfõ 278 msgqfõ olajd we;'

 *GRI 2-27*

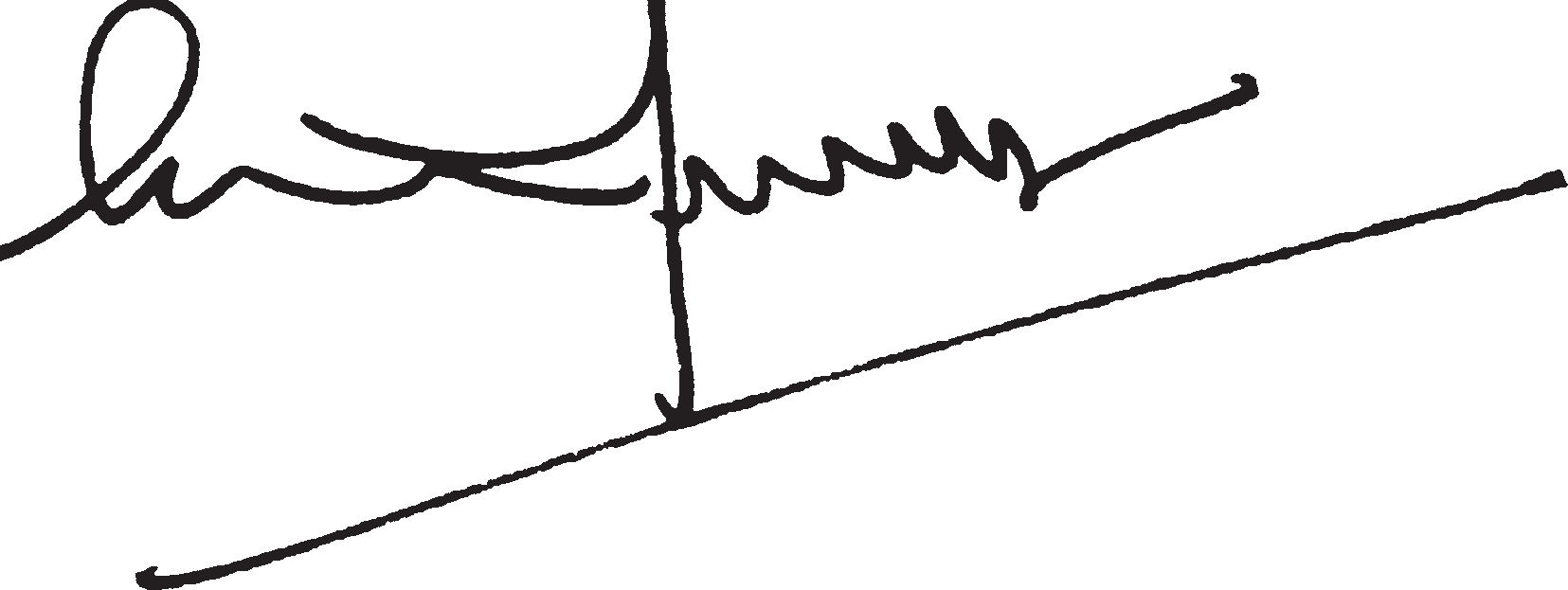
**úplaIK wjYH;d" fr.=,dis" kS;s iy wNHka;r md,khka ms<sn| m%ldYh**

jHjia:dms; iy kshduk ne£ïj,g wkql+, ùu iy;sl lsÍu i|yd uKav,h m%udKj;a wNHka;r md,k moaO;shla l%shd;aul lr we;' iud.u wod< ishr úplaIK wjYH;d" fr.=,dis iy kS;sj,g wkql+, jk nj uKav,h ;yjqre lrhs' iud.fï wjodkï l<ukdlrKfha wvqmdvq iïnkaOfhka fuka u mk;" Í;s iy Wmfoiaj,g wkkql+, ùu iïnkaOfhka ie,lsh hq;= kshduk fyda wëlaIK .eg¿jla u;= lr fkdue;s nj uKav,h ;yjqre lr we;' fï wkqj" Y%S ,xld uy nexl=fõ nexl= fkdjk uQ,H wdh;k wëlaIK fomd¾;fïka;=j úiska uyck fy<sorõ lsÍu wjYH lrk kshduk ksfhda. ksl=;a lr fkdue;s w;r" fï iïnkaOfhka úfYaIfhka .; hq;= l%shdud¾. lsisjla fkdue;'



### m%ù¾ iurisxy

iNdm;s- wOHlaI uKav, ú.Kk lñgqj



### la,Sõ f\*dkafiald

wOHlaI

**uydpd¾h wcka;d iurisxy**

iNdm;s

2025 uehs 30 fld<U

2025 ud¾;= 31 Èkg mSm,aia ,Sisx wekaâ

\*skEkaia mSt,aiS ^iud.u& ys uQ,H m%ldYk iy iud.fï iy tys wkqnoaê; iud.ï

^iuQyfha& taldnoaO uQ,H m%ldYk my; wjYH;dj,g wkql+,j ilia lr bÈßm;a lr we;(

0 Y%S ,xld jr,;a .KldêldÍ wdh;kh

^CA Sri Lanka& úiska ksl=;a lrk ,o Y%S ,xld .sKqïlrK m%ñ;s'

0 2007 wxl 07 ork iud.ï mk; iy tys ixfYdaOk'

0 1995 wxl 15 ork Y%S ,xld .sKqïlrK iy ú.Kk m%ñ;s mk;'

0 2011 wxl 42 ork uQ,H jHdmdr mk; hgf;a Y%S ,xld uy nexl=j úiska n,m;%,dNS uQ,H iud.ï fj; ksl=;a lrk ,o Wmfoia'

0 Y%S ,xld uy nexl=j ^CBSL& úiska ksl=;a lrk ,o Wmfoia" ;SrKhka" ksfhda." pl%f,aL iy ud¾f.damfoaY'

0 fld<U fldgia fjf<|fmdf<a kS;s Í;s

,ehsia;=.; lsÍu iy Y%S ,xld jr,;a

.KldêldÍ wdh;kh ^CA& úiska ksl=;a lrk ,o wdh;ksl md,kh ms<sn| fyd|u ms<sfj;a ms<sn| ix.%yh'

0 fld<U fldgia fj<|fmdf,a

,ehsia;=.; lsÍfï Í;sj,g wkql+,j" ld¾;=uh mokula u; iuQyh tys fldgia ysñhkag w;=re uQ,H m%ldYk bÈßm;a lrhs'

uQ,H m%ldYk ilia lsÍfï§ Ndú;d lrk

.sKqïlrK m%;sm;a;s fhda.Hd;jfhka hqla; jk w;r iuQyh úiska wLKavj l%shd;aul lsÍfï m%;sm;a;shla

wkq.ukh lrhs' tajd iïu; lsÍfï§ kshñ;

.sKqïlrK m%ñ;Skaf.ka lsisÿ wm.ukhla isÿ j fkdue;' j;auka bÈßm;a lsÍïj,g wkql+, ùu i|yd wjYH ´kEu ;ekl ixikaokd;aul f;dr;=re kej; j¾.SlrKh lr we;s w;r ie,lsh hq;= wm.ukhka ;sfí kï tajd fy<sorõ lr meyeÈ,s lr we;' by< uÜgfï úksYaphla iy ixlS¾K;ajhla iys; we;eï .sKqïlrK m%;sm;a;s iy weia;fïka;= iïnkaOfhka iud.fï ndysr

ú.Kl iy uKav, ú.Kk lñgqj iuÕ idlÉPd lrk ,§'

fuu uQ,H m%ldYkj, wjxlNdjh iy ffjIhslNdjh iïnkaOfhka jk

j.lSu iud.fï wOHlaI uKav,h iy l<ukdldß;ajh Ndr .kS' uQ,H m%ldYkj,g wod< weia;fïka;= iy úksYaphka úplaIKYS,S iy idOdrK mokula u; isÿ lr we;' uQ,H m%ldYk i;H iy idOdrK wdldrhlska ms<sìUq jk nj iy;sl lsÍu i|yd" .kqfokqj, iajrEmh iy idrh fuka u iud.fï lghq;=j, ;;a;ajh idOdrK f,i bÈßm;a lr we;' fufyhqï wLKav j isÿ lrf.k hdug iuQyhg m%udKj;a iïm;a we;s nj;a fuu uQ,H m%ldYk ilia lsÍfï§ wLKav ie,ls,af,a moku fhdodf.k we;s nj;a ;yjqre lrkafkuq'

fuh iy;sl lsÍfï §" j;alï wdrlaId lsÍu iy jxpd fukau wfkl=;a wl%ñl;d je<elaùu iy wkdjrKh lsÍu i|yd wNHka;r md,k iy .sKqïlrK jd¾;d moaO;shla ia:dmkh lsÍfï§ iud.u iy iuQyh ksis iy m%udKj;a ie,ls,a,la olajd we;s w;r" fuu lghq;= wLKavj

iudf,dapkh" we.hSu iy hdj;ald,Sk lrkq

,efí'

iud.fï iy iuQyfha ia:dms; m%;sm;a;s iy l%shd mámdá wLKavj wkq.ukh lrk njg idOdrK iy;slhla ,nd §u i|yd wNHka;r ú.Kk fomd¾;fïka;=j jßka jr ú.Kk mj;ajd we;' flfia fj;;a" ´kEu wNHka;r md,k iy .sKqïlrK moaO;shla u.ska imhkq ,nk iy;sl mÍlaId lr ne,Sfï§ ms<s.; hq;= wdfõksl iSudjka we;'

wOHlaI uKav, ú.Kk lñgqj úiska ishru wNHka;r yd ndysr ú.Kk iy mÍlaIK jevigyka" wNHka;r md,k moaO;s iy l%shd mámdáj, ld¾hlaIu;dj"

.sKqïlrK m%;sm;a;sj, .=Kd;aulNdjh iy tajd jHjia:dms; iy kshduk wjYH;dj,g wkql+, ùu" ndysr ú.Kk ie,eiqï iy l<ukdlrK ,sms wdÈh iudf,dapkh lrk

,o w;r" jHjia:dms; ú.Kkfha§ u;= jQ

´kEu .eg¿jla ms<sn|j miq úmrï isÿ lrk

,§' tu .eg¿ ms<sn| úia;r fuu jd¾Isl jd¾;dfõ 242 iy 244 msgqj, —uKav, ú.Kk lñgq jd¾;dj˜ ys olajd we;' iud. fï uQ,H m%ldYk iy iuQyfha taldnoaO uQ,H

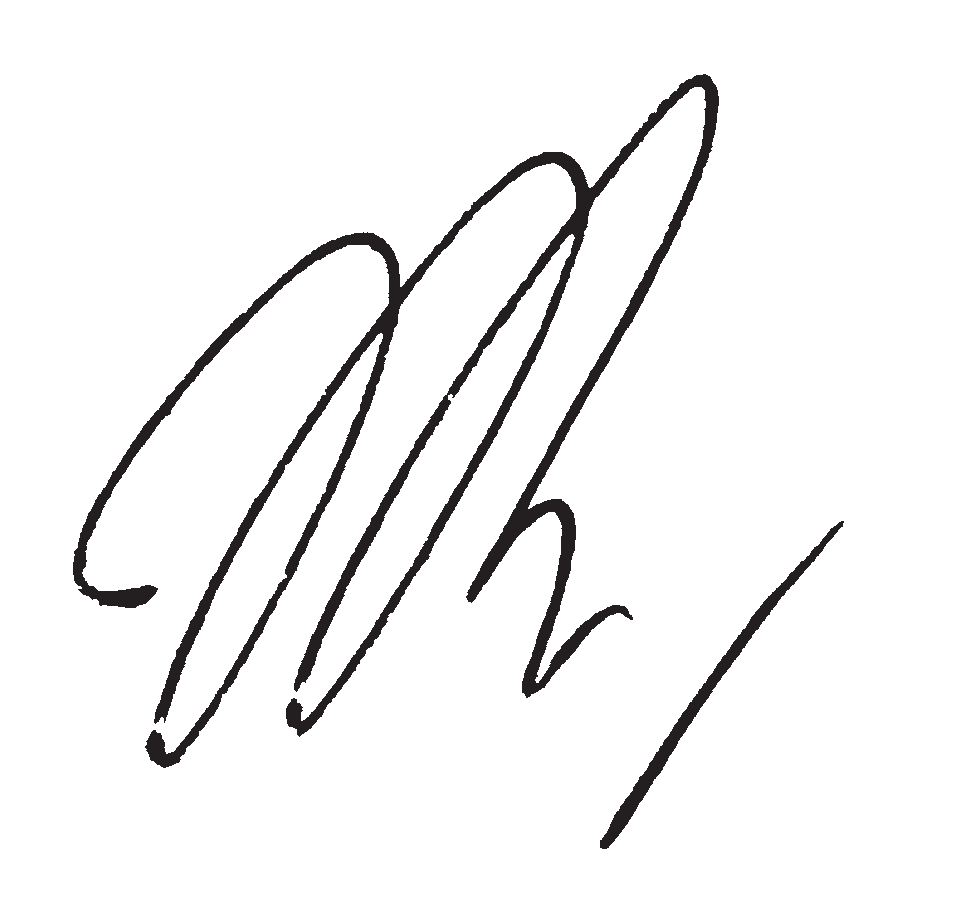
m%ldYkhka ú.Kldêm;s úiska ú.Kkh lrk ,o w;r Tyqf.a jd¾;dj fuu jd¾Isl jd¾;dfõ 281 isg 284 msgqj, olajd we;'

my; oelafjk lreKq wm úiska ;yjqre lrkafkuq'

iuQyh wod< jk ishru kS;s" fr.=,dis iy úplaIK wjYH;dj,g wkql+, ù we;s w;r" lsisÿ ie,lsh hq;= wkkql+,;djhla fkdue;'

fuu jd¾Isl jd¾;dfõ uQ,H m%ldYkj, 383 msgqfõ 50'1'1 igyfka fy<sorõ lr we;s kvq yereKq úg iuQyhg tfrysj úNd. fjñka mj;sk fjk;a lsisÿ ie,lsh hq;= kvqjla fkdue;'

2025 ud¾;= 31 jk Èkg fiajlhska fjkqfjka iy Tjqka iïnkaOfhka f.úh hq;= ishru odhl uqo,a" iuQyh úiska f.jkq

,nk ishru nÿ" ;Srenÿ" whnÿ iy wfkl=;a jHjia:dms; f.ùï fyda wod< úêúOdk i,id we;s úg f.jd we;'

### ixÔj nKavdrkdhl

m%Odk úOdhl ks,OdÍ$ idudkHdêldÍ



### m%shxlr .Õnvf.a

fcHIaG l<ukdlre-uQ,H

2025 uehs 30 fld<U



iNdm;s

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS

2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 jk j.ka;sh m%ldrj" 2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS iy tys wkqnoaO iud.ïj, uQ,H m%ldYk iy wfkl=;a kS;suh iy kshduk wjYH;d ms<sn| ú.Kldêm;sjrhdf.a jd¾;dj'

**1' uQ,H m%ldYk**

### 1'1 u;h

2025 ud¾;= 31 Èkg uQ,H ;;a;aj m%ldYkh iy ,dN w,dN m%ldYh" úia;S¾K wdodhï m%ldYh" fldgia fjkiaùï m%ldYh iy wjika jQ j¾Ih i|yd uqo,a m%jdy m%ldYh fuka u uQ,H m%ldYk i|yd igyka we;=<;a 2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS

^—iud.u˜& iy tys wkqnoaê; iud.ï

^—iuQyh˜& ys uQ,H m%ldYk ú.Kkh lsÍu"

Y%S ,xld m%cd;dka;%sl iudcjd§ ckrcfha wdKavql%u jHjia:dfõ 154^1& j.ka;sfha úêúOdk iuÕ 2018 wxl 19 ork cd;sl ú.Kk mkf;a úêúOdk iuÕ lshjkq ,nk úêúOdkj,g wkql+,j uf.a uÕ fmkaùu hgf;a isÿ lrk ,§' wdKavql%u jHjia:dfõ 154^6& j.ka;sfha úêúOdkj,g wkql+,j md¾,sfïka;=j fj; uf.a jd¾;dj ksis

l, iNd.; lrkq ,efí' fuu ú.Kkh isÿ lsÍu i|yd ud fj; m%isoaO jr,;a

.KldêldÍ iud.ula iydh úh'

uf.a u;h wkqj" iud.fï iy iuQyfha uQ,H m%ldYk uÕska Y%S ,xld .sKqïlrK m%ñ;Skag wkql+,j 2025 ud¾;= 31 jk Èkg iud.fï iy iuQyfha uQ,H ;;a;ajh iy tÈfkka wjika jQ j¾Ih i|yd jk uQ,H ld¾h idOkh iy uqo,a m%jdyhka ms<sn| i;H iy idOdrK oelaula ,nd foa'

### 1'2 u;h flfrys jk moku

udf.a ú.Kkh Y%S ,xld ú.Kk m%ñ;Skag

^SLAuSs& wkql+,j isÿ lr we;' tu m%ñ;Ska

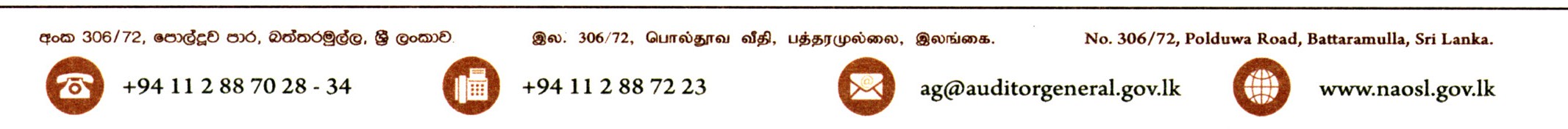
hgf;a uf.a j.lSï uf.a jd¾;dfõ uQ,H m%ldYk ú.Kkh i|yd ú.Klf.a j.lSï fldgfia ;jÿrg;a úia;r lr we;' ud

,ndf.k we;s ú.Kk idlaIs uf.a u;hg mokula iemhSug m%udKj;a iy iqÿiq nj úYajdi lrñ'

### 1'3 m%Odk ú.Kk lreKq

uf.a jD;a;Sh úksYaphg wkql+, j j;auka ld,mßÉfþofha uQ,H m%ldYk ú.Kkfha§ jvd;au jeo.;a jQ lreKq m%Odk ú.Kk lreKq jYfhka i,lkq ,efí' fuu lreKq iuia;hla f,i uQ,H m%ldYk ú.Kkh lsÍfï ikao¾Nh ;=< iy ta ms<sn|j uf.a u;h ilia lsÍfï§ wduka;%Kh lrk ,o w;r" fuu lreKq iïnkaOfhka uúiska fjku u;hla imhkq fkd,efí' my; i|yka tla tla lreK i|yd" uf.a ú.Kkh úiska tu lreK wduka;%Kh l< wdldrh ms<sn| úia;rh tu ikao¾Nh ;=< imhkq

,efí'



Key Audit Matter How my audit addressed the key audit matter

### wfmalaIs; Kh i|yd §ukd

**Kh iy l,anÿ ,eìh hq;= foaj, Kh wmydkhka ukskq ,nkafka l%ulaIh l< msßjeh hgf;a hs'**

25 jk igyfka i|yka lr we;s mßÈ l%ulaIh l< msßjefhka ukskq ,nk Kh iy l,anÿ ,eìh hq;= foaj, wfmalaIs; Kh mdvq i|yd §ukd" uQ,H m%ldYk i|yd igyk 25'6 ys úia;r lr we;s .sKqïlrK m%;sm;a;sj,g wkql+, j l<ukdldÍ;ajh úiska ;SrKh lrkq ,efí'

my; lreKqj,g wkqj fuh m%Odk ú.Kk lreKla úh¦

0 tjeks Kh iy l,anÿ ,eìh hq;= foa whlr .ekSu i|yd wkd.; uqo,a m%jdy weia;fïka;= lsÍfï§ ie,lsh hq;= l<ukdlrK úksYaphka" Wml,amk iy weia;fïka;=.; wúksYaÑ;;djfha uÜgu iïnkaO ùu'

0 wfmalaIs; Kh wmydkhka i|yd jd¾;d lrk ,o §ukd m%udKfha m%udKd;aulNdjh

Kh iy l,anÿ ,eìh hq;= foa i|yd wfmalaIs; Kh wmydhk i|yd §ukd

;lafiare lsÍfï§ l<ukdldÍ;ajh úiska Ndú;d lrk uQ,sl úksYaphka" Wml,amk iy weia;fïka;=j, m%Odk lreKq w;rg wkd.; id¾j wd¾Ól wjia:d iy tajdg wod< nr ;eîï we;=<;a fõ' fïjd

m%Odk jYfhka by< hk weia;fïka;= wúksYaÑ;;d iy wd;aóh;ajfha uÜgïj,g hg;a fõ'

m%Odk weia;fïka;=" Wml,amk iy úksYaphka ms<sn| jeäÿr f;dr;=re 25'6 igyfkys wkdjrKh lr we;

### uQ,H jd¾;dlrKh ms<sn| wNHka;r md,khkag wod< f;dr;=re ;dlaIK ^IT& moaO;s

iuQyfha uQ,H jd¾;dlrK l%shdj,sh nyqúO f;dr;=re ;dlaIK moaO;s iy wod< wNHka;r md,khka u; uQ,sl jYfhka r|d mj;S' ;jo" m%Odk uQ,H m%ldYk fy<sorõ lsÍï ilia lrkq ,nkafka me;=reïm;a Ndú;fhka iïmdokh lr ilia lrk ,o f;dr;=re ;dlaIK moaO;s u.ska ckkh lrk ,o o;a; iy jd¾;d Ndú;d lrñks'

ta wkqj" uQ,H jd¾;dlrKh ms<sn| f;dr;=re ;dlaIK moaO;s wdY%s; wNHka;r md,khka m%Odk ú.Kk ldrKhla f,i i,lkq ,eîh'

Kh iy l,anÿ ,eìh hq;= foaj, wfmalaIs; Kh mdvq i|yd §ukdj, m%udKj;aNdjh wduka;%Kh lsÍfï§" uf.a ú.Kk l%shd mámdáj,g my; m%Odk l%shd mámdá we;=<;a úh(

0 uf.a jd¾;dj iïmdokh l< Èkh olajd ,nd .; yels fyd|u f;dr;=re u; mokï j wfmalaIs; Kh w,dN .Kkh lsÍï iy wd¾Ól ;;a;ajhkag m%;spdr oelaùu l%ufõoh iïnkaOfhka iud.fï .sKqïlrK m%;sm;a;s iuÕ §ukd fm<.eiaùu ;lafiare lrk ,§'

0 wfmalaIs; Kh w,dN weia;fïka;= lsÍu ms<sn| md,khkays ie,iqu" l%shd;aul lsÍu iy fufyhqï ld¾hlaIu;dj we.hSug ,la lrk ,o w;r" thg uKav,h iy l<ukdldß;ajh úiska wfmalaIs; Kh w,dN" m%;sm;a;s iy l%shd mámdá i|yd §ukd wëlaIKh" iudf,dapkh iy wkqu; lsÍfï uÜgu ;lafiare lsÍu we;=<;a fõ'

0 iud.fï wod< uQ,dY% f,aLk iy .sKqï jd¾;d iuÕ isÿ flreKq yria mÍlaIdj hgf;a wfmalaIs; Kh w,dN .Kkh lsÍï j,§ Ndú;d lrk ,o uQ,sl o;a;j, iïmQ¾K;ajh" ksrjoH;djh iy idOdrK;ajh mÍlaId lrk ,§'

0 Kh ;;a;aj ;lafiare lsÍï iy wod< wÈhr j¾.SlrKhkays idOdrK;ajh we.hSug ,la lrk ,§'

0 by; lreKq j,g wu;rj" my; l%shd mámdá isÿ lrk ,§(

0 Kh iy l,anÿ hgf;a ,eìh hq;= uqo,a i|yd" ydks i|yd ;ks mokula u; ;lafiare lrk

,§(

0 ;ks ydks .Kkh lsÍïj, wxl .‚;uh ksrjoH;djh mÍlaId lrk ,§' wd¾Ól ;;a;ajhka iuÕ isÿ lrk ,o wfmalaIs; Kh mdvq §ukd i|yd Ndú;d lrk m%Odk fhojqïj, idOdrK;ajh we.hSug ,la lrk ,§' tjeks we.hSï isÿ lrk ,oafoa by< wjodkï l¾udka;j,g wod< uqo,a m%jdy mqfrdal:khkays jákdlu iy ld,h iy wemlrj, whlr

.ekSfï l%shdud¾.j, ;;a;ajh úfYaIfhka ie,ls,a,g .ksñks'

0 iduQyslj ;lafiare lrk ,o ydks iïnkaOfhka Kh iy l,anÿ ,eìh hq;= foa (

0 wfmalaIs; Kh mdvq i|yd ydks lsÍfï§ Ndú;d lrk m%Odk fhojqï iy .Kkh lsÍï mÍlaId lrk ,§'

0 mdol l%ufõoh iy l<ukdlrK wdjrKj,§ l<ukdldÍ;ajh úiska Ndú;d lrk úksYaphka" Wml,amk iy weia;fïka;= j, idOdrK;ajh ;lafiare lrk ,§' f;dr;=re j, idOdrK;ajh we.hSu" i,ld n,k ,o wd¾Ól wjia:d iy tla tla wjia:djg mjrd we;s iïNdú;d nr ;eîu uf.a mÍlaIKhg we;=<;a úh'

0 igyka 11 iy 25 ys olajd we;s wod< uQ,H m%ldYk fy<sorõ lsÍïj, m%udKj;a nj

;lafiare lrk ,§'

uf.a ú.Kk l%shd mámdá ;=<g my; i|yka m%Odk l%shd mámdá we;=<;a ù ;sfí(

0 uQ,H jd¾;dlrKh iy wod< fy<sorõ lsÍïj,g wod<j l%shdj,Skays wNHka;r md,k mßirh ms<sn| wjfndaOhla ,nd .ekSu iy mÍlaId lrk ,o m%Odk md,khka úuid ne,Su'

0 ufj; wNHka;r úfYaIs; iïm;a iïnkaO lr .ekSu iy¦

0 iud.fï f;dr;=re ;dlaIK md,k jHqyh fj; m%fõYh ,nd .ekSu iy wjfndaO lr .ekSu'

0 uQ,H jd¾;dlrKhg wod< wNHka;r md,khka" mßYS,l m%fõYh iy fjkia lsÍï l<ukdlrKhg wod<j f;dr;=re ;dlaIK moaO;sj, ie,iqï iy fufyhqï ld¾hlaIu;dj y÷kdf.k" we.hSug ,la lr mÍlaId lrk ,§'

0 iud.ug n,mdk ihsn¾ wdrlaIl wjodkï iy fuu wjodkï úi£ug .kakd l%shdud¾. ms<sn| by< uÜgfï wjfndaOhla ,nd .kakd ,§'

0 idudkH f,cr m%;sikaOdk iudf,dapkh we;=¿j ksrjoH;djh iy iïmQ¾KNdjh ;yjqre lsÍug wod< jk fy<sorõ lsÍï ks¾udKh lr .ekSug Ndú;d lrk jd¾;dj, uQ,dY% o;a; mÍlaId flßK'



### 1'4 iuQyfha 2025 jd¾Isl jd¾;dfõ we;=<;a wfkl=;a f;dr;=re

wfkla f;dr;=re ;=<g 2025 jd¾Isl jd¾;dfõ we;=<;a f;dr;=re we;=<;a jk kuq;a fuu ú.Kl jd¾;dfõ Èkfhka miq ug ,nd .; yels jkq we;ehs wfmalaId lrk uQ,H m%ldYk iy ta ms<sn| uf.a ú.Kl jd¾;dj we;=<;a fkdfõ' wfkla f;dr;=re i|yd l<ukdldÍ;ajh j.lsj hq;=h'

uQ,H m%ldYk ms<sn| uf.a u;h ;=<ska wfkl=;a f;dr;=re wdjrKh fkdlrk w;r ta ms<sn|j lsisÿ wdldrhl iy;sl lsÍfï ks.ukhla m%ldY fkdlrñ'

uQ,H m%ldYk ú.Kkh iïnkaOfhka" by; y÷kdf.k we;s wfkl=;a f;dr;=re

,nd .; yels jQ úg lshùu uf.a j.lSu jk w;r" tfia lsÍfï§" wfkla f;dr;=re uQ,H m%ldYk iuÕ ie,lsh hq;= f,i fkd.e,fmao ke;fyd;a ú.Kkfha§ ud

,nd.;a oekqu iuÕ ie,lsh hq;= f,i fkd.e,fmao ke;fyd;a fjk;a wdldrhlska ie,lsh hq;= f,i jerÈ f,i m%ldY lr we;s nj fmfkao hkak i,ld ne,Su uf.a j.lSu fõ'

jd¾Isl jd¾;dj lshjk wjia:dfõ È tys ie,lsh hq;= jerÈ m%ldYhka we;s nj ud ks.ukh lrkafka kï" tu ldrKh ksjerÈ lsÍu i|yd md,kh Ndrj isák whg oekqï Èh hq;=h' ;j;a ie,lsh hq;= uÜgfï ksjerÈ fkdl< jerÈ m%ldYhka ;sfí kï" tajd wdKavql%u jHjia:dfõ 154 ^6& j.ka;sfha úêúOdkj,g wkql+,j md¾,sfïka;=jg ksis l,g iNd.; lsÍu ms‚i uf.a jd¾;djg we;=<;a lrkq ,efí'

### 1'5 uQ,H m%ldYk i|yd l<ukdldÍ;ajfha iy md,kh Ndrj isák whf.a j.lSï

Y%S ,xld .sKqïlrK m%ñ;Skag wkql+,j i;H yd idOdrK oelaula ,nd fok iy jxpd fyda fodaI fya;=fjka we;s úh yels m%udKd;aul idjoH m%ldYkj,ska f;dr uQ,H m%ldYk ilia lsÍu i|yd jk wNHka;r md,khka ms<sn| l<ukdldÍ;ajh j.lsj hq;=h'

uQ,H m%ldYk ilia lsÍfï§" iuQyfha wLKav meje;aula f,i mj;ajdf.k hdfï yelshdj

;lafiare lsÍu" wod< jk mßÈ lreKq fy<sorõ lsÍu" l<ukdlrK j.lSuls' uQ,H m%ldYk ilia lsÍfï§" iuQyfha wLKav meje;aula f,i mj;ajdf.k hdfï yelshdj

;lafiare lsÍu" wod< jk mßÈ lreKq fy<sorõ lsÍu l<ukdlrKfha j.lSuls'

iud.u iy iuQyfha uQ,H jd¾;dlrK l%shdj,sh wëlaIKh lsÍu iïnkaOfhka md,kh Ndrj isák wh j.lsj hq;=h'

2018 wxl 19 ork cd;sl ú.Kk mkf;a 16^1& j.ka;shg wkqj" iud.fï iy iuQyfha jd¾Isl iy wdj¾;s;d uQ,H m%ldYk ilia lsÍug yelsjk mßÈ" iud.u iy iuQyh Tjqkaf.a ishr wdodhï" úhoï" j;alï iy j.lSï ms<sn| ksis jd¾;d mj;ajd .ekSu wjYH fõ'

### 1'6 uQ,H m%ldYk ú.Kkh i|yd ú.Klf.a j.lSï

uf.a wruqK jkafka jxpd fyda fodaI isÿ úh yels jdia;úl ¥Is; jd¾;dlsÍïj,ska uQ,H m%ldYk iuia;hla f,i f;dro hkak ms<sn|j idOdrK iy;slhla ,nd §u iy uf.a u;h we;=<;a ú.Kl jd¾;djla ksl=;a

lsÍuhs' idOdrK iy;slh hkq by< uÜgfï iy;slhla jk kuq;a" Y%S ,xld ú.Kk m%ñ;Skag wkql+,j isÿ lrk ,o ú.Kkhla

;=< § iEu úgu ¥Is; jd¾;d lsÍï wkdjrKh lrk njg iy;slhla fkd,efí'

¥Is; jd¾;d lsÍï jxpdjla fyda fodaIhla ksid we;s úh yels w;r" ;ks ;ksj fyda iuia;hla jYfhka" fuu uQ,H m%ldYk u; mokïj mßYS,lhskaf.a wd¾Ól ;SrKj,g n,mEï we;s jkafka hehs idOdrK f,i wfmalaId l< yels kï" tajd jdia;úl jYfhka jeo.;a f,i ie,fla'

0 Y%S ,xld ú.Kk m%ñ;Skag wkql+,j ú.Kkhl fldgila f,i" uu jD;a;Sh úksYaph l%shd;aul lrk w;r ú.Kkh mqrdjgu jD;a;Sh ixYh mj;ajd .ksñ'

;jo(

0 jxpdjla fyda fodaIhla fya;=fjka uQ,H m%ldYkj, m%udKd;aul ¥Is; jd¾;djka we;sùfï wjodkï y÷kdf.k ;lafiare lsÍu" tu wjodkïj,g m%;spdr jYfhka ú.Kk l%shd mámdá ie,iqï lr l%shd;aul lsÍu" iy uf.a u;hg mokula iemhSug m%udKj;a iy iqÿiq ú.Kk idlaIs ,nd .ekSu' jxpdjlska we;s jk m%udKd;aul ¥Is; jd¾;d lsÍula wkdjrKh fkdlsÍfï wjodku fodaIhlska we;s jkaklg jvd jeä jk w;r ta ;=< l=uka;%K" jHdc f,aLk ilia lsÍu" ys;du;d w;miq lsÍï" jerÈ

ksrEmKhka fyda wNHka;r md,kh blaujd hdu wdÈh mej;sh yelsh'

0 iud.fï iy iuQyfha wNHka;r md,khkays iM,;djh ms<sn| u;hla m%ldY lsÍfï wruq‚ka fkdj" wod<

;;ajhkag .e,fmk ú.Kk l%shd mámdá ie,iqï lsÍu i|yd ú.Kkhg iïnkaO wNHka;r md,kh ms<sn| wjfndaOhla ,nd .kak .ekSu'

0 Ndú;d lrk ,o .sKqïlrK m%;sm;a;sj, fhda.H;djh iy l<ukdldÍ;ajh úiska isÿ lrk ,o

.sKqïlrK weia;fïka;= iy wod< fy<sorõ lsÍï j, idOdrK;ajh we.hSu'

0 iuQyfha wLKav meje;afï yelshdj ms<sn|j ie,lsh hq;= ielhla we;s l< yels isÿùï fyda fldkafoais

iïnkaOfhka meyeo,s wúksYaÑ;;djhla

;sfío hkak Tiafia .sKqïlrKh u; iy ,nd.;a ú.Kk idlaIs u;

mokï j l<ukdldÍ;ajh úiska iud. fï wLKav meje;afï moku Ndú;d lsÍfï fhda.H;djh iïnkaOfhka

;SrKh lsÍu ks.ukh lsÍu' ie,lsh hq;= wúksYaÑ;;djhla mj;sk nj uúiska ks.ukh lrk wjia:djl

§ uQ,H m%ldYkj, wod< fy<sorõ lsÍï flfrys uf.a ú.Kl jd¾;dfõ igyka lsÍug fyda tjeks fy<sorõ lsÍï m%udKj;a fkdfõ kï" uf.a u;h fjkia lsÍu isÿ jkq we;' uf.a ks.uk mokï ù we;af;a uf.a ú.Kl jd¾;dfõ Èkh olajd ,nd.;a

ú.Kk idlaIs u; jk kuq;a wkd.; isÿùï fyda fldkafoais iuQyh wLKav meje;aula f,i mej;Su keje;aùug fya;= úh yel'

0 fy<sorõ lsÍï we;=¿j uQ,H m%ldYkj, iuia; bÈßm;a lsÍu" jHqyh iy wka;¾.;h we.hSug ,la flf¾' tfuka u uQ,H m%ldYk idOdrK bÈßm;a lsÍula idlaId;a lr .kakd wdldrfhka uQ,sl .kqfokq iy isÿùï ksfhdackh lrkafkao hkak we.hSug

,la flfrkq we;'

taldnoaO uQ,H m%ldYk ms<sn| u;hla m%ldY lsÍu i|yd iuQyh ;=< we;s wdh;kj, fyda jHdmdr l%shdldrlïj, uQ,H f;dr;=re iïnkaOfhka m%udKj;a iqÿiq ú.Kk idlaIs ,nd .efka' iuQy ú.Kkfha ÈYdj"

wëlaIKh iy ld¾h idOkh i|yd ujiska j.lsj hq;=h' uf.a ú.Kk u;h flfrys ud imqrd j.lshkq ,efí'

uúiska ú.Kkfha§ y÷kd .kq ,nk wNHka;r md,k wvqmdvq we;=¿j" wfkl=;a lreKq w;r" ie,lsh hq;= ú.Kk fidhd. ekSï iïnkaOfhka md,kh Ndrj isák wh fj; lreKq ikaksfõokh flfrkq we;'

**2' wfkl=;a kS;suh iy kshduk wjYH;d ms<sn| jd¾;d lsÍu**

2'1 2018 wxl 19 ork cd;sl ú.Kk mk; iy 2007 wxl 7 ork iud.ï mk; Tiafia my; i|yka wjYH;d i|yd ksYaÑ; úêúOdk wdjrKh flf¾'

2'1'1 ú.Kkh i|yd wjYH ishr f;dr;=re iy meyeÈ,s lsÍï uúiska imhd

.kakd ,o w;r" uf.a mÍlaIKfhka fmfkk mßÈ" 2007 wxl 7 ork iud.ï mkf;a 163 ^2& j.ka;sfha iy 2018 wxl 19 ork cd;sl ú.Kk

mkf;a 12 ^w& j.ka;sfha wjYH;djhg wkqj iud.u úiska ksis .sKqïlrK jd¾;d ;nd we;'

2'1'2 iud.fï uQ,H m%ldYkh 2007 wxl

07 ork iud.ï mkf;a 151 jk j.ka;sfha wjYH;djhkag wkql+, fõ'

2'1'3 2018 wxl 19 ork cd;sl ú.Kk mkf;a 6 ^1& ^d& ^µµµ& j.ka;sfha wjYH;djhg wkqj bÈßm;a lrk ,o uQ,H m%ldYk fmr j¾Ihg wkql+, fõ'

2'1'4 bÈßm;a lrk ,o uQ,H m%ldYkj, 2018 wxl 19 ork cd;sl ú.Kk mkf;a 6 ^1& ^d& ^µ¶& j.ka;sfha wjYH;djhg wkqj fmr j¾Ifha ud úiska lrk ,o ishru ks¾foaY we;=<;a fõ'

2'2 m%dfhda.sl lreKq j,g muKla iSud ù isÿ lrk ,o l%shd mámdá iy ,nd.;a idlaIs u; mokïj lsisjla uf.a wjOdkhg fhduq ù fkdue;¦

2'2'1 2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^d& j.ka;sfha wjYH;djhg wkqj" idudkH jHdmdßl lghq;=j,ska neyerj" iud.u úiska t<fUk ,o

´kEu fldka;%d;a;=jla iïnkaOfhka iud.fï md,l uKav,fha ´kEu idudðlfhl=g iDcq fyda jl% Wkkaÿjla we;s nj m%ldYhg m;a lsÍu'

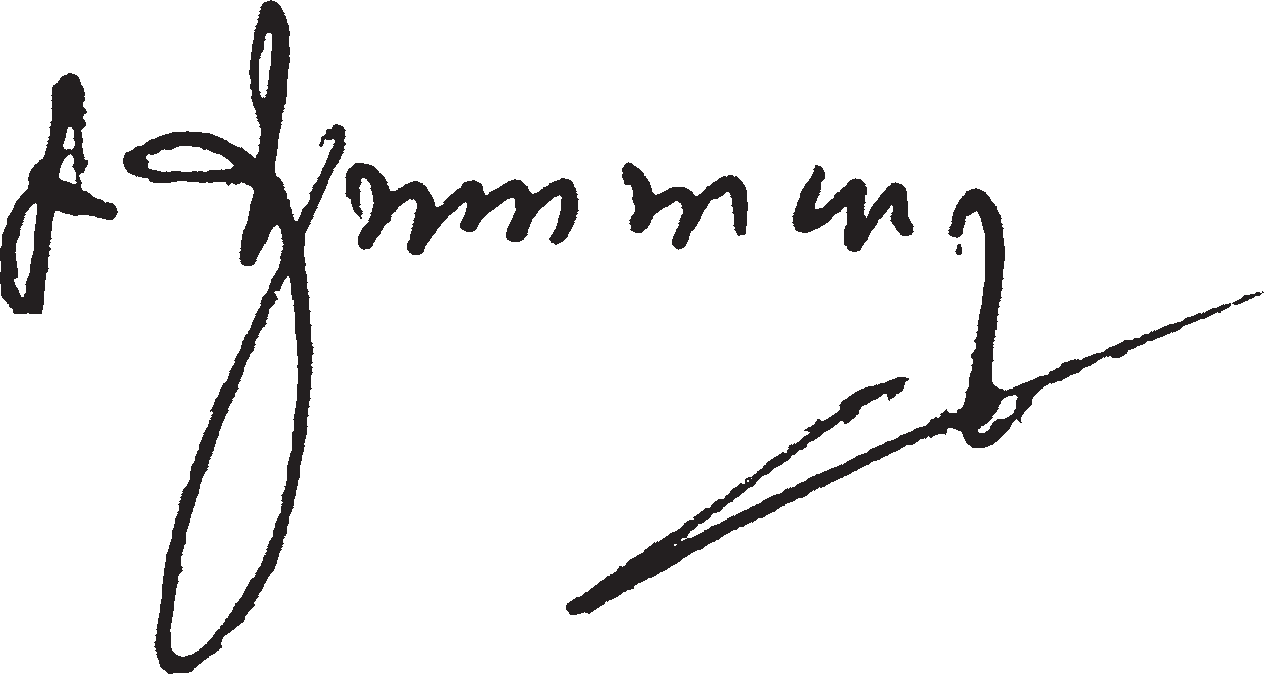
2'2'1 2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^d& j.ka;sfha wjYH;djhg wkqj" idudkH jHdmdßl lghq;=j,ska neyerj" iud.u úiska t<fUk ,o

´kEu fldka;%d;a;=jla iïnkaOfhka iud.fï md,l uKav,fha ´kEu idudðlfhl=g iDcq fyda jl% Wkkaÿjla we;s nj m%ldY lsÍu'

2'2'2 2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^f& j.ka;sfha wjYH;djhg wkqj iud.fï md,l uKav,h úiska ksl=;a lrk ,o wod< ,sÅ; kS;shla fyda idudkH iy úfYaI Wmfoia flfrys iud.u wkql+, ù fkdue;s nj m%ldY lsÍu'

2'2'3 2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^g& j.ka;sfha wjYH;djhg wkqj iud.u tys n,;," ld¾hhka iy rdcldß bgq lr fkdue;s nj m%ldY lsÍu'

2'2'4 2018 wxl 19 ork cd;sl ú.Kk mkf;a 12 ^h& j.ka;sfha wjYH;djhg wkqj" wod< kS;sj,g wkql+,j iy ld, rduq ;=< iud.fï wd¾Ól jYfhka" ld¾hlaIuj iy M,odhS f,i iïm;a m%iïmdokh lr Ndú;d lr fkdue;s nj m%ldY lsÍu'



Ô'tÉ'ã' O¾umd, ú.Kldêm;s ^jevn,k&

uQ,H m%ldYk

msgq wxlh msgq wxlh

**uQ,H ;;a;ajh ms<sn| m%ldYh - j.lSï**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| ,dN fyda w,dN m%ldYh | 286 |  | 35. | nexl= Kh | 362 |
| úia;S¾K wdodhï m%ldYh | 287 |  | 36. | mdßfNda.slhska fj; we;s Kh | 364 |
| uQ,H ;;a;ajh ms<sn| m%ldYh | 288 |  | 37. | ksl=;a lrk ,o Kh iq/l=ïm;a | 365 |
| fldgiaj, fjkialï m%ldYh | 289 |  | 38. | fjk;a uQ,H j.lSï | 367 |
| uqo,a m%jdy m%ldYh | 291 |  | 39. | f.úh hq;= rlaIK j.lSï iy m%;srlaIK | 368 |
| uQ,H m%ldYkh i|yd igyka   1. wdh;ksl iy iuQyfha f;dr;=re 2. ilia lsÍfï moku 3. øjH .sKqïlrK m%;sm;a;s   4 ksl=;a lrk ,o kuq;a ;ju;a l%shd;aul fkdjk m%ñ;s | 292  292  295  299 |  | 40.  41.  42.  43  44. | l,a oeuQ j.lSï j;auka nÿ j.lSï fjk;a j.lSï úY%du m%;s,dN ne£u  l,a oeuQ nÿ j.lSï $ ^j;alï& | 370  371  372  373  376 |

,dN fyda w,dN m%ldYh

1. o< wdodhu 301
2. Y=oaO fmd,S wdodhu 301
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4. .dia;= iy fldñia wdodhu 304
5. uQ,H j;alïj, Y=oaO ,dN$^w,dN& - FVTPL 305
6. fjk;a fufyhqï wdodhu 305
7. Kh iy ,eîï iy wfkl=;a mdvq i|yd wmydhkh 306
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9. laIhùï iy Kh wdmiq f.ùu 309
10. m%;s,dN" ysñlï iy wemlr úhoï 310

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uQ,H ;;a;ajh ms<sn| m%ldYh - j;alï

### uQ,H ;;a;ajh ms<sn| m%ldYh - fldgia ysñlu

1. m%ldYs; m%d.aOkh 379
2. jHjia:dms; ixÑ; wruqo, 380
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### fjk;a uQ,H fy<sorõ lsÍï

1. wkfmalaIs; j.lSï iy ne£ï 382
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| 23. | nexl= iy uQ,H wdh;k iuÕ fYaIhka | 327 |
| 24' | uQ,H j;alï - ,dNh fyda w,dNh yryd  idOdrK jákdlu | 327 |
| 25. | Kh iy ,eìh hq;= foa - Kh wdmiq f.ùfï msßjeh | 329 |
| 26. | rlaIK iy m%;srlaIK ,eìh hq;= foa | 346 |
| 27. | uQ,H j;alï - úia;S¾K wdodhu yryd idOdrK jákdlu | 346 |
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| 32. | foam," msßh; iy WmlrK | 354 |
| 33. | Ndú; whs;sh j;alï | 359 |
| 34. | lS¾;skduh iy wiamDYH j;alï | 360 |

**iud.u**

**iuQyh**

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| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ j¾Ih i|yd** | **igyk** | **msgq wxlh** | 2025  **re**. '000 | 2024 **fjki**  **re**. '000 % | | 2025  **re**. '000 | 2024 **fjki**  **re**. '000 % | |
| **o< wdodhu** | 5 | 301 | 28,427,584 | 31,036,624 | (8.41) | 35,916,302 | 37,552,858 | (4.36) |
| fmd,S wdodhu | 6.1 | 302 | 26,088,017 | 28,853,306 | (9.58) | 29,525,694 | 32,216,697 | (8.35) |
| wvq lsÍu ( fmd,S úhou | 6.2 | 302 | 12,016,685 | 17,200,885 | (30.14) | 13,065,611 | 18,266,659 | (28.47) |
| **Y=oaO fmd,S wdodhu** | 6 | 301 | 14,071,332 | 11,652,421 | 20.76 | 16,460,083 | 13,950,038 | 17.99 |
|  | | |  |  | |  |  | |
| Y=oaO bmehQ jdßlh | 7 | 303 | - | - | - | 4,574,399 | 3,735,325 | 22.46 |
| .dia;= iy fldñia wdodhu | 8 | 304 | 1,756,723 | 1,544,820 | 13.72 | 1,262,706 | 979,395 | 28.93 |
| uQ,H j;alïj, Y=oaO ,dN$^w,dN& - FVTPL | 9 | 305 | 146,186 | 135,892 | 7.58 | 182,398 | 124,229 | 46.82 |
| fjk;a fufyhqï wdodhï | 10 | 305 | 436,658 | 502,606 | (13.12) | 371,105 | 497,212 | (25.36) |
| **iïmQ¾K fufyhqï wdodhu** | | | 16,410,899 | 13,835,739 | 18.61 | 22,850,691 | 19,286,199 | 18.48 |
| wvq lsÍu( Kh iy ,eìh hq;= foa iy wfkl=;a mdvq i|yd ydksmQrK .dia;= | 11 | 306 | (403,301) | (1,155,776) | (65.11) | (383,497) | (1,354,204) | (71.68) |
| **Y=oaO fufyhqï wdodhu** | | | 16,814,200 | 14,991,515 | 12.16 | 23,234,188 | 20,640,403 | 12.57 |
| **wvq lsÍu ( úhoï**  mqoa., úhoï | 12 | 309 | 4,864,568 | 4,248,112 | 14.51 | 6,448,279 | 5,541,660 | 16.36 |
| laIhùï iy l%ulaIh lsÍï | 13 | 309 | 682,989 | 669,936 | 1.95 | 638,254 | 613,868 | 3.97 |
| m%;s,dN" ysñlï iy wemlr úhoï | 14 | 310 | - | - | - | 2,937,798 | 2,668,198 | 10.10 |
| fjk;a fufyhqï úhoï | 15 | 311 | 3,471,383 | 2,776,611 | 25.02 | 4,222,297 | 3,391,028 | 24.51 |
| **iïmQ¾K fufyhqï úhoï** | | | 9,018,940 | 7,694,659 | 17.21 | 14,246,628 | 12,214,754 | 16.63 |
| **uQ,H fiajd u; nÿ j,g fmr fufyhqï**  **,dNh** | | | 7,795,260 | 7,296,856 | 6.83 | 8,987,560 | 8,425,649 | 6.67 |
| wvq lsÍu ( uQ,H fiajd u; nÿ | 16 | 311 | 2,006,924 | 1,920,924 | 4.48 | 2,108,182 | 1,996,425 | 5.60 |
| **wdodhï nÿj,g fmr ,dNh** | | | 5,788,336 | 5,375,932 | 7.67 | 6,879,378 | 6,429,224 | 7.00 |
| wvq lsÍu ( wdodhï nÿ úhoï | 17 | 312 | 2,184,959 | 1,835,435 | 19.04 | 2,789,133 | 2,231,793 | 24.97 |
| **jir i|yd ,dNh** | | | 3,603,377 | 3,540,497 | 1.78 | 4,090,245 | 4,197,431 | (2.55) |
| **wdfrdamKh l< yels ,dNh**  iud.fï fldgia ysñhka | | | 3,603,377 | 3,540,497 | 1.78 | 3,998,783 | 3,994,917 | 0.10 |
| md,kh fkdjk whs;sh | 49 | 382 | - | - | - | 91,462 | 202,514 | (54.84) |
| **jir i|yd ,dNh** | | | 3,603,377 | 3,540,497 | 1.78 | 4,090,245 | 4,197,431 | (2.55) |
| idudkH fldgil uQ,sl$;kql bmehSï ^re'& | 18 | 315 | 1.67 | 1.64 | 1.83 | 1.86 | 1.85 | 0.54 |
| idudkH fldgilg ,dNdxh ^re'& | 19 | 316 | 1.40 | 1.40 - | | - | - | - |

292 isg 419 olajd msgqj, oelafjk igyka uQ,H m%ldYkj, wksjd¾h wx.hls'

**iud.u**

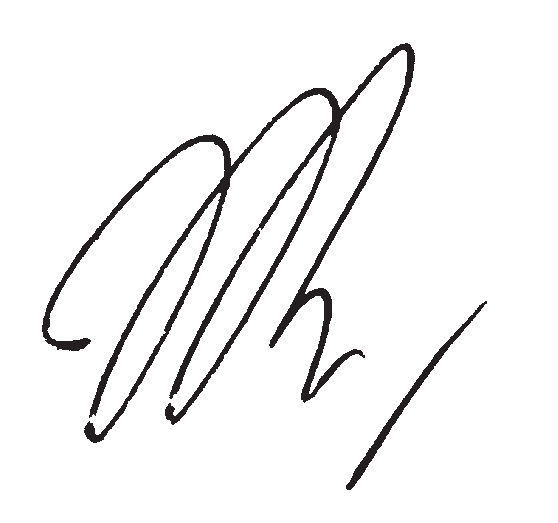
**iuQyh**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ j¾Ih i|yd** | **igyk** | **msgq wxlh** | 2025  **re**. '000 | 2024 **fjki**  **re**. '000 % | | 2025  **re**. '000 | 2024 **fjki**  **re**. '000 % | |
| **jir i|yd ,dNh** | | | 3,603,377 | 3,540,497 | 1.78 | 4,090,245 | 4,197,431 | (2.55) |
| **wfkl=;a úia;S¾K wdodhu" nÿ bj;al< bÈß j¾Ij,§ ,dN fyda w,dNhg kej; j¾.SlrKh l< hq;= whs;u ^nÿ bj;al<&(**  úfoaYSh wkqnoaê; wdh;kj, uQ,H m%ldYk mßj¾;kh lsÍfuka we;sjk Y=oaO ,dN$^w,dN& | 48.4 | 382 | - | - | - | (148,962) | (625,269) | (76.18) |
| **bÈß j¾Ij, ,dN fyda w,dN f,i kej; j¾.SlrKh l< hq;= Y=oaO whs;u** | | | - | - | - | (148,962) | (625,269) | (76.18) |
| **bÈß j¾Ij,§ ,dN fyda w,dNhg kej; j¾.SlrKh fkdl< hq;= whs;u ^nÿ Y=oaO&(**  **ksYaÑ; m%;s,dN ie,iqï u; Y=oaO ;:H**  **,dN$^w,dN&**  úY%du jegqma m%;s,dN ne£u u; ;:H ,dN iy w,dN | 43.2 | 374 | (134,126) | (17,890) | 649.73 | (143,496) | (26,787) | 435.69 |
| wdkqudk ,dN yd mdvq u; ú,ïì; nÿ n,mEu | 44.1 | 377 | 40,238 | 5,368 | 649.73 | 43,048 | 8,139 | 428.92 |
| **uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu** | | |  |  | |  |  | |
| kej; uekSfï§ ,dN$^w,dN& | 48.3 | 381 | 131,792 | 214,016 | (38.42) | 83,694 | 329,798 | (74.62) |
| by; i|yka ú,ïì; nÿ n,mEu | 44.1 | 377 | (39,537) | (64,200) | (38.42) | (25,108) | (97,944) | (74.36) |
| **bÈß j¾Ij,§ ,dN fyda w,dN f,i kej; j¾.SlrKh fkdl< hq;= Y=oaO whs;u** | | | (1,633) | 137,294 | (101.19) | (41,862) | 213,206 | (119.63) |
| **j¾Ih i|yd nÿ Y=oaO wfkl=;a úia;S¾K wdodhu** | | | (1,633) | 137,294 | (101.19) | (190,824) | (412,063) | (53.69) |
| **jir i|yd uq¿ úia;S¾K wdodhu** | | | 3,601,744 | 3,677,791 | (2.07) | 3,899,421 | 3,785,368 | 3.01 |
| **wod< jk md¾Yaj (**  iud.fï fldgia ysñhka | | | (1,633) | 137,294 | (101.19) | (107,775) | (124,716) | (13.58) |
| md,kh fkdjk whs;sh | 49 | 382 | - | - | - | (83,049) | (287,347) | (71.10) |
| jir i|yd fjk;a úia;S¾K wdodhu" nÿ miq | | | (1,633) | 137,294 | (101.19) | (190,824) | (412,063) | (53.69) |
| **jir i|yd uq¿ úia;S¾K wdodhu** | | | 3,601,744 | 3,677,791 | (2.07) | 3,899,421 | 3,785,368 | 3.01 |

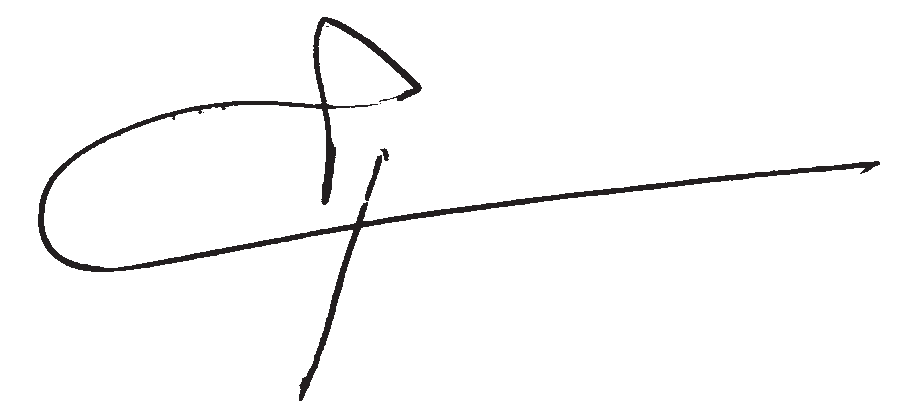
292 isg 419 olajd msgqj, oelafjk igyka uQ,H m%ldYkj, wksjd¾h wx.hls'

**iud.u**

**iuQyh**

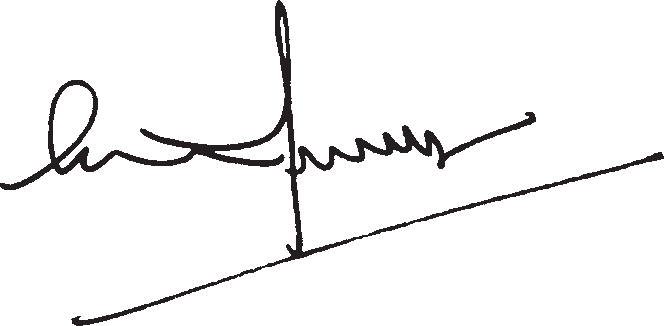
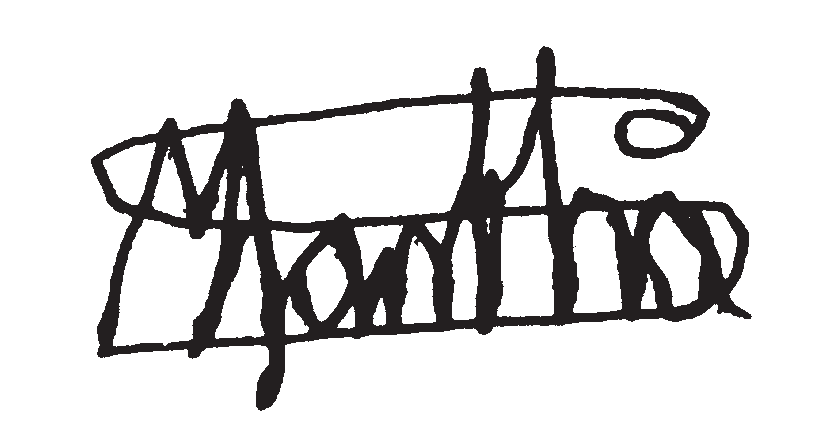
fuu uQ,H m%ldYk 2007 wxl 07 ork iud.ï mkf;a wjYH;djhkag wkql+,j ilia lr we;s nj wms iy;sl lruq'

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ j¾Ih i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024 **fjki**  **re**. '000 % | | 2025  **re**. '000 | 2024 **fjki**  **re**. '000 % | |
| **j;alï**  uqo,a iy uqo,a iudk foa | 22 | 325 | 18,696,732 | 9,728,132 | 92.19 | 19,583,402 | 10,636,505 | 84.12 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 23 | 327 | 3,031,551 | 14,288,282 | (78.78) | 5,694,373 | 17,562,955 | (67.58) |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 24 | 327 | 275,550 | 1,339,867 | (79.43) | 1,290,581 | 1,451,613 | (11.09) |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 25 | 329 | 157,092,387 | 103,650,453 | 51.56 | 170,451,841 | 116,919,950 | 45.79 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 26 | 346 | - | - | - | 1,698,354 | 1,586,697 | 7.04 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 27 | 346 | 1,292,140 | 1,158,669 | 11.52 | 1,827,482 | 1,720,475 | 6.22 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 28 | 347 | 5,161,177 | 18,372,055 | (71.91) | 11,561,272 | 23,826,514 | (51.48) |
| wkqnoaê; wdh;kj, wdfhdack | 29 | 349 | 3,832,151 | 3,455,229 | 10.91 | - | - | - |
| wdfhdack foam, | 30 | 351 | 302,000 | 295,465 | 2.21 | 1,375,175 | 1,305,512 | 5.34 |
| fjk;a j;alï | 31 | 353 | 1,040,658 | 3,981,818 | (73.86) | 1,065,584 | 4,166,268 | (74.42) |
| foam<" msßh; iy WmlrK | 32 | 354 | 1,787,796 | 1,361,384 | 31.32 | 4,281,701 | 3,779,689 | 13.28 |
| Ndú;hg whs;sh we;s j;alï | 33 | 359 | 1,872,168 | 1,360,775 | 37.58 | 1,553,402 | 1,287,033 | 20.70 |
| ú,ïî; nÿ j;alï | 44 | 376 | 59,322 | 818,949 | (92.76) | 26,569 | 829,351 | (96.80) |
| lS¾;skduh iy wiamDYH j;alï | 34 | 360 | 34,719 | 41,010 | (15.34) | 172,552 | 185,304 | (6.88) |
| j;auka nÿ ,eìh hq;= foa | 41 | 371 | 52,589 | - | 100.00 | - | - | - |
| **uq¿ j;alï** | | | 194,530,940 | 159,852,088 | 21.69 | 220,582,288 | 185,257,866 | 19.07 |
| **j.lSï**  nexl= Kh | 35 | 362 | 11,436,573 | 2,263,494 | 405.26 | 16,828,985 | 7,181,365 | 134.34 |
| .kqfokqlrejkag f.úhhq;= | 36 | 364 | 124,529,684 | 97,437,726 | 27.80 | 130,068,713 | 103,843,054 | 25.26 |
| ksl=;a lr we;s Kh iq/l=ïm;a | 37 | 365 | 5,014,652 | 11,032,248 | (54.55) | 5,014,652 | 11,032,248 | (54.55) |
| fjk;a uQ,H j.lSï | 38 | 367 | 6,415,071 | 3,188,693 | 101.18 | 8,187,438 | 3,926,092 | 108.54 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 39 | 368 | - | - | - | 5,458,788 | 5,508,693 | (0.91) |
| nÿ j.lSï | 40 | 370 | 2,236,091 | 1,636,537 | 36.64 | 1,778,792 | 1,554,027 | 14.46 |
| j;auka nÿ j.lSï | 41 | 371 | - | 295,474 | (100.00) | 326,594 | 536,436 | (39.12) |
| fjk;a j.lSï | 42 | 372 | 1,486,395 | 1,393,241 | 6.69 | 1,737,036 | 1,632,768 | 6.39 |
| úY%du jegqma m%;s,dN ne£u | 43 | 373 | 1,000,719 | 778,537 | 28.54 | 1,155,916 | 897,355 | 28.81 |
| **uq¿ j.lSï** | | | 152,119,185 | 118,025,950 | 28.89 | 170,556,914 | 136,112,038 | 25.31 |
| **fldgia ysñlu**  m%ldYs; m%d.aOkh | 45 | 379 | 19,230,479 | 19,230,479 | - | 19,230,479 | 19,230,479 | - |
| jHjia:dms; ixÑ; wruqo, | 46 | 380 | 3,147,965 | 2,967,853 | 6.07 | 3,325,935 | 3,107,595 | 7.03 |
| r|jd.;a bmehqï | 47 | 380 | 19,976,739 | 19,884,827 | 0.46 | 24,431,095 | 23,976,101 | 1.90 |
| fjk;a ixÑ; | 48 | 380 | 56,572 | (257,021) | (122.01) | 633,005 | 431,456 | 46.71 |
| **iud.fï fldgia ysñhkag wdfrdamKh l< hq;= uq¿ ysñlï** | | | 42,411,755 | 41,826,138 | 1.40 | 47,620,514 | 46,745,631 | 1.87 |
| md,kh l< fkdyels ysñlï | 49 | 382 | - | - | - | 2,404,860 | 2,400,197 | 0.19 |
| **uq¿ ysñlï** | | | 42,411,755 | 41,826,138 | 1.40 | 50,025,374 | 49,145,828 | 1.79 |
| **uq¿ j.lSï iy ysñlï** | | | 194,530,940 | 159,852,088 | 21.69 | 220,582,288 | 185,257,866 | 19.07 |
| **wiïNdjH j.lSï iy ne£ï** | 50 | 382 | 19,052,614 | 14,240,316 | 33.79 | 19,250,948 | 14,402,895 | 33.66 |
| **idudkH fldgilg Y=oaO j;alï jákdlu ^re'&** | 51 | 384 | 19.69 | 19.41 | 1.40 | 22.10 | 21.70 | 1.87 |



### m%shxlr .Õnvf.a ixÔj nKavdrkdhl

**fcHIaG l<ukdlre - uQ,H m%Odk úOdhl ks,OdÍ**

fuu uQ,H m%ldYk i|yd wOHlaI uKav,h j.lshkq ,efí' uKav,h fjkqfjka iy ta fjkqfjka wkqu; lr w;aika lrk ,oafoa¦

### uydpd¾h wcka; iurfldaka la,hsõ f\*dkafiald

**iNdm;s wOHlaI**

2025 uehs 30 fld<U

292 isg 419 olajd msgqj, oelafjk igyka uQ,H m%ldYkj, wksjd¾h wx.hls'

### iud.u fjk;a ixÑ;

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **m%d.aOkh** | **jHjia:dms;**  **ixÑ; wruqo,** | **kshduk mdvq**  **§ukd ixÑ;h** | **idOdrK jákdlfï**  **ixÑ;h** | **r|jd.;a bmehqï** | **uq¿ ysñlu** |
| **re**. '000 | **re**. '000 | **re**. ‘000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **2023 wfm%a,a 1 Èkg fYaIh** | 18,015,559 | 2,790,828 | - | (571,148) | 19,556,826 | 39,792,065 |
| **jir i|yd uq¿ úia;S¾K wdodhu** |  |  |  |  |  |  |
| j¾Ih i|yd ,dNh$^w,dNh& | - | - | - | - | 3,540,497 | 3,540,497 |
| wfkl=;a úia;S¾K wdodhu ^nÿ Y=oaO& | - | - | - | 214,016 | (76,722) | 137,294 |
| **jir i|yd uq¿ úia;S¾K wdodhu** | - | - | - | 214,016 | 3,463,775 | 3,677,791 |
| **fldgia ysñhka iuÕ .kqfokq" iDcqju fldgia jYfhka y÷kdf.k we;** |  |  |  |  |  |  |
| ixÑ; fj; udre lsÍu | - | 177,025 | 100,111 | - | (277,136) | - |
| f.jk ,o ,dNdxY - fldgia | 1,214,920 | - | - | - | (1,429,319) | (214,399) |
| - uqo,a | - | - | - | - | (1,429,319) | (1,429,319) |
| **fldgia ysñhka iuÕ uq¿ .kqfokq** | 1,214,920 | 177,025 | 100,111 | - | (3,135,774) | (1,643,718) |
| **2024 ud¾;= 31 Èkg fYaIh** | 19,230,479 | 2,967,853 | 100,111 | (357,132) | 19,884,827 | 41,826,138 |

292 isg 419 olajd msgqj, oelafjk igyka uQ,H m%ldYkj, wksjd¾h wx.hls'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  |  | | | | | |
| 2024 wfma%,a 1 jk Èkg fYaIh | 19,230,479 | 2,967,853 | 100,111 | (357,132) | 19,884,827 | 41,826,137 |
| **jir i|yd uq¿ úia;S¾K wdodhu**  j¾Ih i|yd ,dNh$^w,dNh& | - | - | - | - | 3,603,377 | 3,603,377 |
| wfkl=;a úia;S¾K wdodhu ^nÿ Y=oaO& | - | - | - | 131,792 | (133,426) | (1,634) |
| **jir i|yd uq¿ úia;S¾K wdodhu** | - | - | - | 131,792 | 3,469,951 | 3,601,743 |
| **fldgiaj, iDcqju y÷kdf.k we;s fldgia ysñhka iuÕ .kqfokq**  ixÑ; fj; udre lsÍu | - | 180,112 | 181,801 | - | (361,914) | - |
| f.jd we;s ,dNdxY - fldgia | - | - | - | - | - | - |
| - uqo,a | - | - | - | - | (3,016,126) | (3,016,126) |
| **fldgia ysñhka iuÕ uq¿ .kqfokq** | - | 180,112 | 181,801 | - | (3,378,039) | (3,016,126) |
|  |  | | | | | |
| **2025 ud¾;= 31 Èkg fYaIh** | 19,230,479 | 3,147,965 | 281,912 | (225,340) | 19,976,739 | 42,411,755 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | |  |  |  | **fjk;a ixÑ;** | |  | | | |
|  | | **m%d.aOkh** | **jHjia:dms;** | **kshduk** | **idOdrK** | **úfoaY uqo,a** | **r|jd.;a** | **tl;=j** | **md,kh** | **uq¿** |
|  | |  | **ixÑ;**  **wruqo,** | **mdvq §ukd ixÑ;h** | **jákdlï**  **ixÑ;h** | **mßj¾;k**  **ixÑ;h** | **bmehqï** |  | **fkdjk whs;sh** | **ysñlu** |
|  | | **re**.'000 | **re**.'000 | **re**.’000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 |
| **2023 wfma%,a 1 jk Èkg fYaIh** | | 18,015,559 | 2,905,660 | - | (627,839) | 977,219 | 23,248,550 | 44,519,149 | 2,485,029 | 47,004,178 |
| **jir i|yd uq¿ úia;S¾K wdodhu** | |  |  |  |  |  |  |  |  |  |
| **j¾Ih i|yd ,dNh$^w,dNh&** | | - | - | - | - | - | 3,994,917 | 3,994,917 | 202,514 | 4,197,431 |
| wfkl=;a úia;S¾K wdodhu ^nÿ Y=oaO& | | - | - |  | 300,852 | (318,887) | (106,681) | (124,716) | (287,347) | (412,063) |
| **jir i|yd uq¿ úia;S¾K wdodhu** | | - | - | - | 300,852 | (318,887) | 3,888,236 | 3,870,201 | (84,833) | 3,785,368 |
| **fldgiaj, iDcqju y÷kdf.k we;s fldgia ysñhka iuÕ .kqfokq"** | |  |  |  |  |  |  |  |  |  |
| ixÑ; fj; udre lsÍu | | - | 201,936 | 100,111 | - | - | (302,047) | - | - | - |
| f.jd we; ,dNdxY | - fldgia | 1,214,920 | - - - - | | | | (1,429,319) | (214,399) | - | (214,399) |
|  | - uqo,a | - | - - - - | | | | (1,429,319) | (1,429,319) | - | (1,429,319) |
| **fldgia ysñhka iuÕ uq¿ .kqfokq** | | 1,214,920 | 201,936 | 100,111 | - | - | (3,160,685) | (1,643,718) | - | (1,643,718) |
| **2024 ud¾;= 31 Èkg fYaIh** | | 19,230,479 | 3,107,596 | 100,111 | (326,987) | 658,332 | 23,976,101 | 46,745,632 | 2,400,196 | 49,145,828 |

ialkaOh fjkiaùu ms<sn| m%ldYh - iuQyh

292 isg 419 olajd msgqj, oelafjk igyka uQ,H m%ldYkj, wksjd¾h wx.hls'

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2024 wfma%,a 1 jk Èkg fYaIh** | 19,230,479 | 3,107,596 | 100,111 | (326,987) | 658,332 | 23,976,101 46,745,632 | 2,400,196 | 49,145,828 |
| **ysñldß;ajh fjkia ùu fya;=fjka isÿ jk p,khka** | - | - | - | - |  | - - | 150,555 | 150,555 |
| **jir i|yd uq¿ úia;S¾K wdodhu**  j¾Ih i|yd ,dNh$^w,dNh& | - | - | - | - | - | 3,998,783 3,998,783 | 91,462 | 4,090,245 |
| wfkl=;a úia;S¾K wdodhu ^nÿ Y=oaO& | - | - | - | 95,719 | (75,971) | (127,523) (107,775) | (83,049) | (190,824) |
| **jir i|yd uq¿ úia;S¾K wdodhu** | - | - | - | 95,719 | (75,971) | 3,871,260 3,891,008 | 158,968 | 4,049,976 |
| **fldgiaj, iDcqju y÷kdf.k we;s fldgia ysñhka iuÕ .kqfokq"**  ixÑ; fj; udre lsÍu  f.jd we; ,dNdxY - fldgia | - 218,339 181,801 - - (400,140) - - -  - - - - - - - (154,304) (154,304) | | | | | | | |
| - uqo,a | - | - | - | - | - | (3,016,126) (3,016,126) | - | (3,016,126) |
| **fldgia ysñhka iuÕ uq¿ .kqfokq** | - | 218,339 | 181,801 | - | - | (3,416,266) (3,016,126) | (154,304) | (3,170,430) |
|  |  | | | | | | | |
| **2025 ud¾;= 31 Èkg fYaIh** | 19,230,479 | 3,325,935 | 281,912 | (231,268) | 582,361 | 24,431,095 47,620,514 | 2,404,860 | 50,025,374 |

uqo,a m%jdy m%ldYkh ilia lr we;af;a Y%S ,xld .sKqïlrK m%ñ;shg wkql+,j LKAS 7 zuqo,a m%jdy m%ldYkhz ms<sn| uqo,a m%jdy ilia lsÍfï ziDcq l%uhz Ndú;d lrñks' tuÕska fufyhqï l%shdldrlï" wdfhdack l%shdldrlï iy uQ,H lghq;= fjk fjku y÷kd .efka' uqo,a iy uqo,a iudklï flá ld,Sk" b;d øjYS, wdfhdack j,ska iukaú; jk w;r tajd okakd uqo,a m%udKhkag myiqfjka mßj¾;kh l< yels w;r jákdlfuys fjkialï j, fkdie,lsh yels wjodkulg hg;a fõ'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| **fufyhqï lghq;= j,ska ,efnk uqo,a m%jdy** | | |  |  |  |  |
| uqo,a iy uqo,a iudk uqo,a j,ska ,efnk wdodhu | | | 724,963 | 532,545 | 727,193 | 562,002 |
| Kh iy ,eìh hq;= foa i|yd f.ùï | | | (166,432,887) | (82,001,794) | (175,731,375) | (92,308,567) |
| Kh iy ,eìh hq;= foaj,ska ,efnk ,eîï | | | 141,513,583 | 118,689,051 | 153,231,820 | 128,330,292 |
| nexl= iy uQ,H wdh;k iuÕ fYaIj, wdfhdackh lsÍu | | | (8,987,388) | (83,467,031) | (10,986,869) | (85,259,719) |
| nexl= iy uQ,H wdh;k iuÕ we;s fYaIhkaf.ka ,efnk ,eîï | | | 21,097,377 | 101,913,162 | 24,607,215 | 105,971,828 |
| l%ulaIh l< msßjehg Kh WmlrKhl wdfhdackh lsÍu | | | (30,660,972) | (64,224,591) | (39,053,120) | (68,672,625) |
| l%ulaIh l< msßjeh hgf;a Kh WmlrKfhka ,efnk ,eîï | | | 48,062,787 | 57,374,968 | 55,509,300 | 61,324,640 |
| .kqfokqlrejkag f.úh hq;= f.ùï | | | (141,572,835) | (130,632,152) | (147,375,385) | (135,582,552) |
| .kqfokqlrejkag ,eìh hq;= ßisÜm;a | | | 157,217,301 | 111,782,579 | 161,951,468 | 115,507,546 |
| fjk;a wdodhï j,ska ,ÿm; | | | 3,946 | 14,285 | 204,750 | 184,865 |
| uQ,H j;alïj, wdfhdackh - ,dNh fyda w,dNh yryd idOdrK jákdlu | | | (6,000,000) | (1,200,000) | (6,924,544) | (1,200,000) |
| uQ,H j;alï j,ska ,efnk wdodhu - ,dNh fyda w,dNh yryd  idOdrK jákdlu | | | 7,210,503 | 200,000 | 7,267,974 | 217,709 |
| uQ,H j;alï j,ska ,efnk ßisÜm; - fjk;a úia;S¾K wdodhï yryd idOdrK jákdlu | | | 81,846 | 81,549 | 178,574 | 103,589 |
| uQ,H j;alïj, wdfhdackh - fjk;a úia;S¾K wdodhï yryd  idOdrK jákdlu | | | - | - | - | - |
| mqoa., úhoï i|yd f.ùu | | | (4,918,235) | (4,158,611) | (6,422,964) | (5,419,653) |
| fufyhqï l,anÿ j.lSu i|yd f.ùu | | | (711,549) | (658,199) | (593,020) | (436,000) |
| wfkl=;a fufyhqï lghq;= i|yd f.ùï | | | (5,170,064) | (4,567,545) | (5,683,396) | (5,073,934) |
| mdßfNda.slhkaf.ka ,enqKq jdßlh | | | - | - | 4,462,741 | 3,646,693 |
| f.jd we;s ysñlï | | | - | - | (2,987,704) | (2,366,126) |
| wdfhdack j,ska ,efnk ,dNdxY wdodhu | | | 4,757 | 257,556 | 5,430 | 9,772 |
| f.jd we;s mdßf;daIsl | 43 | 373 | (70,168) | (88,382) | (91,537) | (107,113) |
| f.jd we;s wdodhï nÿ | 41.1 | 372 | (1,685,532) | (1,836,478) | (1,969,527) | (2,142,485) |
| **fufyhqï l%shdldrlï j,ska ckkh jk$^Ndú;d lrk& Y=oaO uqo,a** | | | 9,707,433 | 18,010,912 | 10,327,024 | 17,290,162 |
| **wdfhdack l%shdldrlï j,ska ,efnk uqo,a m%jdy**  foam<"msßh; iy WmlrK ñ,§ .ekSu | 32 | 354 | (585,981) | (168,935) | (783,457) | (206,483) |
| foam<" msßh; iy WmlrK úlsŒfuka ,efnk wdodhu | | | 726 | 236,008 | 17,304 | 256,152 |
| wiamDYH j;alï ñ,§ .ekSu | 34 | 360 | (4,384) | (30,248) | (15,768) | (64,610) |
| **wdfhdack l%shdldrlï j,ska ckkh jk ^Ndú;d lrk ,o& Y=oaO uqo,a** | | | (589,639) | 36,825 | (781,921) | (14,941) |
| **uQ,H lghq;= j,ska ,efnk uqo,a m%jdy** | | |  |  |  |  |
| nexl=j,g f.úh hq;= f.ùï | 35.1 | 362 | (15,954,862) | (6,598,526) | (18,138,301) | (8,041,178) |
| nexl=j,ska Khg .ekSu | 35.1 | 362 | 24,500,000 | - | 26,823,963 | 2,581,519 |
| ksl=;a lrk ,o Kh iq/l=ïm;a i|yd f.ùu | 37.1 | 365 | (6,613,134) | (6,594,697) | (6,613,134) | (6,450,482) |
| fldgia ysñhkag f.jk ,o ,dNdxY | | | (3,006,809) | (1,426,208) | (3,006,809) | (1,426,208) |
| md,kh l< fkdyels fmd,shg f.jk ,o ,dNdxYh | | | - | - | (3,750) | - |
| **uQ,H lghq;= j,ska ckkh jk ^Ndú;d lrk ,o& Y=oaO uqo,a** | | | (1,074,805) | (14,619,431) | (938,031) | (13,336,349) |
| **uqo,a iy uqo,a iudk foaj, Y=oaO ^wvqùu&** | | | 8,042,989 | 3,428,306 | 8,607,072 | 3,938,872 |
| jir wdrïNfha§ uqo,a iy uqo,a iudk oE | | | 9,220,384 | 5,792,078 | 9,111,511 | 5,172,639 |
| **jir wjidkfha uqo,a iy uqo,a iudk oE** | | | 17,263,373 | 9,220,384 | 17,718,583 | 9,111,511 |
| uqo,a iy uqo,a iudk oE | | | 18,696,731 | 9,728,132 | 19,583,401 | 10,636,506 |
| nexl= whsrd | | | (1,433,358) | (507,748) | (1,864,818) | (1,524,995) |
| **jir wjidkfha uqo,a iy uqo,a iudk oE** | | | 17,263,373 | 9,220,384 | 17,718,583 | 9,111,511 |

292 isg 419 olajd msgqj, oelafjk igyka uQ,H m%ldYkj, wksjd¾h wx.hls'

 *GRI 2-1*

1' iud.u iy iuqyh ms<sn| f;dr;=re

1'1 wdh;ksl f;dr;=re

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ^ziud.uz& hkq 1995 wf.daia;= 22 jk Èk ixia:d.; lrk ,o iy Y%S ,xldfõ l%shd;aul fmdÿ iSñ; j.lSï iud.uls' th 2011 wxl 42 ork uQ,H jHdmdr mk; hgf;a n,m;%,dNS uQ,H iud.ula jk w;r 2011 fkdjeïn¾ 24 jk Èk

fld<U fldgia fj<|fmdf<ys m%d:ñl ,ehsia;=.; lr we;' 2007 wxl 07 ork iud.ï mk; hgf;a iud.u kej; ,shdmÈxÑ lr ;sfí'

tys ,shdmÈxÑ ld¾hd,h iy jHdmdr isÿ flfrk m%Odk ia:dkh wxl 1161" urodk mdr" fld<U 08 ys msysgd we;'

### taldnoaO uQ,H m%ldYk

2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd iuQyfha taldnoaO uQ,H m%ldYkj,g mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ^uõ iud.u& iy tys wkqnoaO iud.ï ^tla j ziuQyhz f,i ye¢kafõ& we;=<;a fõ'

### uõ iud.u iy w;Hka; uõ iud.u

iud.fï uõ iud.u jkafka rchg wh;a wdh;khla jk uyck nexl=jhs'

### fiajl ixLHdj

2025 ud¾;= 31 jk Èkg iud.fï iy iuQyfha ld¾h uKav, Yla;sh ms<sfj,ska 2"679 la iy 3"685 ls' ^2024 ud¾;= 31 jk Èkg 2"052 iy 2"902&'

1'2 iuQyh ms<sn| f;dr;=re

### m%Odk l%shdldrlï iy fufyhqï iajNdjhka iud.u

mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS ys m%Odk jHdmdßl l%shdldrlï jkafka uQ,H l,anÿ" ld,Sk Kh" bia,dóh uQ,H" wdka;sl fj<|du" fldgia fj<|du" Kh WmlrK ksl=;a lsÍu" idOllrKh" rka Kh iy uyck ;ekam;= n,uqr .ekaùuhs'

### wkqnoaê; iud.ï

2' ieliqï moku

2'1 wkql+,;d m%ldYh

2025 ud¾;= 31 jk Èkg iy tÈfkka wjika jQ j¾Ih i|yd iuQyfha taldnoaO uQ,H m%ldYk iy iud.fï fjku uQ,H m%ldYk" Y%S ,xld jr,;a .KldêldÍ wdh;kh ^CA Sri Lanka& úiska kshu lrk ,o Y%S ,xld

.sKqïlrK m%ñ;Skag ^SLFRSs iy LKASs& iy 2007 wxl 07 ork iud.ï mk;" 2011 wxl 42 ork uQ,H jHdmdr mk;" 2000 wxl 43 ork rlaIK l¾udka; mk; iy fld<U fldgia fj<|fmdf,a ,ehsia;=.; lsÍfï Í;sj, wjYH;djhkag wkql+,j ilia lr bÈßm;a lr we;' uqo,a m%jdy ms<sn| f;dr;=re yer fuu uQ,H m%ldY .sKqïlrKfha WmÑ; moku wkq.ukh lrñka ilia lr ;sfí'

Y%S ,xld .sKqïlrK m%ñ;Ska [‘www.](http://www/) casrilanka.com/[www.slaasc.lk](http://www.slaasc.lk/)’ fjí wvúfhka ,nd .; yelsh'

uQ,H m%ldYk ilia lsÍu iy bÈßm;a lsÍu md,kh lrk SLFRS iy LKAS fr.=,dis j, wjYH;dj,g wkql+, fkdjk lsisÿ kqiqÿiq

.sKqïlrK l%shdjla iuQyh úiska wkq.ukh lr fkdue;'

iuQyh úiska wod< j¾Ih ;=< wkq.ukh lrk ,o øjHuh .sKqïlrK m%;sm;a;s ms<sn| úia;r igyk 3 ys olajd we;'

2'2 uQ,H m%ldYk flfrys jk j.lSu

2007 wxl 07 ork iud.ï mkf;a iy

### wkqnoaê; iud.ï m%Odk l%shdldrlï ixia:d.;

% **fldgia whs;sh**

SLFRS iy LKAS ys úêúOdk wkqj" iud.fï iy iuQyfha uQ,H m%ldYk i|yd wOHlaI uKav,h j.lsj hq;=h'

zziud.fï lghq;= ms<sn| wOHlaI uKav,fha jd¾Isl jd¾;dj˜" ˜uQ,H jd¾;dlrKh i|yd wOHlaIjrekaf.a j.lSu˜ hk f,aLk iy uQ,H ;;a;aj m%ldYkfha iy;sl lsÍfuys olajd we;s mßÈ wOHlaI uKav,h Tjqkaf.a j.lSu ms<s.kS'

fuu uQ,H m%ldYkj,g my; i|yka ixrpl we;=<;a fõ(

iudf,dapkhg Ndckh jk uQ,H j¾Ih ;=< iud.fï iy iuQyfha m%Odk l%shdldrlïj, iajNdjfhys ie,lsh hq;= fjkialï isÿ fkdùh'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **lsÍu** | | | 2025 | 2024 |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | jdyk ;lafiare lsÍu iy rlaIK Y%S ,xldj  ;lafiarej' | | 100% | 100% |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ | ñY% ixj¾Ok jHdmD;s iy foam< ixj¾Ok lghq;= isÿ lsÍu' | Y%S ,xldj | 100% | 100% |
| mSm,aia bkaIqjrkaia mSt,aiS | idudkH rlaIK jHdmdrhla isÿ lsÍu' | Y%S ,xldj | 75% | 75% |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | ld¾hd, ixlS¾Khla bÈlsÍu iy Y%S ,xldj l%shd;aul lsÍu' | | 100% | 100% |
| mSm,aia uhsfl%d fldu¾ia ,sñgâ | wvq wdodhï,dNSka iy laIqø jHjidhka i|yd nexl= fkdjk uQ,H fiajd iemhSu' | Y%S ,xldj | 100% | 100% |
| t,hkaia \*skEkaia mSt,aiS | l,anÿ$Kh iy w;a;sldrï iemhSu" Kh WmlrK ksl=;a lsÍu iy uyck ;ekam;= n,uqr  .ekaùu' | nx.a,dfoaYh | 51% | 51% |

0 iudf,daÑ; j¾Ih i|yd iud.fï iy iuQyfha uQ,H ld¾h idOkh ms<sn| f;dr;=re imhk ,dN fyda w,dN m%ldYh iy úia;S¾K wdodhï m%ldYh¦

0 jir wjidk jk úg iud.fï iy iuQyfha uQ,H ;;a;ajh ms<sn| f;dr;=re imhk uQ,H ;;a;aj m%ldYkh¦

0 iudf,dapkhg ,lajk j¾Ih ;=< iud.fï iy iuQyfha fldgia ysñhkaf.a fldgiaj, isÿ jQ ishru fjkialï ksrEmKh lrk fldgiaj, fjkialï ms<sn| m%ldYh¦

0 wod< ld, iSudj ;=< iud.u iy iuQyh uqo,a iy uqo,a iudk foa ckkh lr fnod yßk wdldrh ms<sn| f;dr;=re mßYS,lhska fj; iemhSu i|yd Ndú; flfrk uqo,a m%jdy m%ldYh'

0 .sKqïlrK m%;sm;a;s iy wfkl=;a meyeÈ,s lsÍfï f;dr;=re we;=<;a uQ,H m%ldYk i|yd igyka'

2'3 wOHlaI uKav,h úiska uQ,H m%ldYk wkqu; lsÍu

2025 uehs 30 jk Èk wOHlaI uKav,hg bÈßm;a flreKq fhdackdjg wkqj" 2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd iud.fï iy iuQyfha uQ,H m%ldYk ^ixikaokd;aul lreKq we;=¿j& wkqu; lr 2025 uehs 30 jk Èk ksl=;a lsÍug wjir fok ,§'

2'4 ñkqï moku

,ehsia;=.; lr we;s ksYaÑ; whs;u yer" iud.fï iy iuQyfha uQ,H m%ldYk ft;sydisl msßjeh moku u; ilia lr we;'

|  |  |  |  |
| --- | --- | --- | --- |
| **whs;uh** | **ñkqï moku** | **igyk** | **msgq wxlh** |
| uQ,H j;alï - idOdrK jákdlu ,dNh fyda w,dNh | idOdrK jákdlu | 24 | 327 |
| yryd |  |  |  |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd | idOdrK jákdlu | 27 | 346 |
| idOdrK jákdlu |  |  |  |
| wdfhdack foam, | idOdrK jákdlu | 30 | 351 |
| úY%du jegqma m%;s,dN | j.lSu hkq úY%du jegqma m%;s,dN ne£fï j¾;udk jákdlu iy wdhq.Kl ,dN iy | 43 | 373 |
|  | w,dN tl;= lsÍu f,i y÷kd .efka' |  |  |

2'5 uQ,H m%ldYk bÈßm;a lsÍu

iud.fï iy iuQyfha j;alï iy j.lSï uQ,H ;;a;aj m%ldYkh ;=< iajNdjh wkqj ldKav.; lr we;s w;r tajdfha idfmalaI øjYS,;djh iy mßK; rgdj ms<sìUq lrk wkqms<sfj,lg ,ehsia;=.; lr we;' jd¾;dlrK Èkfhka ^cx.u& udi 12la we;=<; iy jd¾;dlrK Èkfhka ^cx.u fkdjk& udi 12lg jeä ld,hla ;=< whlr .ekSu fyda mshùu ms<sn| úYaf,aIKhla 385 msgqfõ ^cx.u$cx.u fkdjk úYaf,aIKh& igyk 52 ys bÈßm;a lr we;' uQ,H m%ldYkj,g n,mdk WoaOuk idOl i|yd lsisÿ .e,mSula isÿ lr fkdue;'

2'6 ys,õ lsÍu

uQ,H j;alï iy uQ,H j.lSï ys,õ lrkq ,nkafka iy taldnoaO uQ,H ;;a;aj m%ldYkfha jd¾;d lr we;s Y=oaO uqo, ys,õ lrkq ,nkafka ms<s.;a uqo,a ys,õ lsÍug kS;Hdkql+,j n,d;aul l< yels whs;shla we;s úg iy Y=oaO mokula u; mshùug fyda j;alï idlaId;a lr

.ekSug iy j.lSu tljr mshùug woyia lrk úg mu‚' lsishï .sKqïlrK m%ñ;shla fyda w¾: ksrEmKhla u.ska wjYH lr we;akï fyda wjir § we;s kï" iy iuQyfha .sKqïlrK m%;sm;a;sj, úfYaIfhka fy<sorõ lr we;akï ñi" taldnoaO ,dN fyda w,dN m%ldYfha wdodhï iy úhoï ys,õ fkdflf¾'

2'7 l%shdldÍ iy bÈßm;a lsÍfï uqo,a tallh

iuQyfha iy iud.fï uQ,H m%ldYk Y%S ,xld remsh,a ^re'& j,ska bÈßm;a lr we;s w;r" th iuQyh l%shd;aul jk m%d:ñl wd¾Ól mßirfha uqo,a tallh fõ ^iuQyfha l%shdldÍ uqo,a tallh&'

—w;sf¾l f;dr;=re˜ hk fldgfia weußldkq fvd,¾ j,ska bÈßm;a lr we;s f;dr;=re uQ,H m%ldYkj, fldgila fkdjk w;r th md¾Yjlrejkafj; oek .ekSu i|yd we;s f;dr;=re i|yd muKla mj;S'

2'8 jeghSu

—uQ,H m%ldYk bÈßm;a lsÍu˜ ms<sn| Y%S ,xld

.sKqïlrK m%ñ;sh - LKAS 01 u.ska wjir § we;s mßÈ olajd we;s wjia:dj, § yer" uQ,H m%ldYkj, uqo,a wdikak;u remsh,a oyia

.Kkg jghd we;'

2'9 øjHuhNdjh iy iuQykh

zuQ,H m%ldYk bÈßm;a lsÍuZ ms<sn| LKAS 01 Y%S ,xld .sKqïlrK m%ñ;shg wkql+,j" iudk whs;uj, iEu øjHuh mka;shlau uQ,H m%ldYkj, fjk fjku bÈßm;a flf¾' wiudk iajNdjhla fyda ld¾hhka we;s whs;u o úfYaI jeo.;alula fkdue;s kï fjka fjka jYfhka bÈßm;a flf¾'

2'10 ie,lsh hq;= .sKqïlrK úksYaphka" weia;fïka;= iy Wml,amk

iud.fï iy iuQyfha uQ,H m%ldYk ilia lsÍu i|yd l<ukdldÍ;ajh úiska SLFRS iy LKAS j,g wkql+,j .sKqïlrK m%;sm;a;s Ndú; lsÍu iy jd¾;d lrk

,o j;alï" j.lSï" wdodhï iy úhoï m%udKhkag n,mdk úksYaphka" weia;fïka;= iy Wml,amk isÿ lsÍu wjYH fõ' ;jo" B<Õ uQ,H j¾Ih ;=< j;alï iy j.lSï

/f.k hk m%udKhkag ie,lsh hq;=

.e,mSula we;s lsÍfï ie,lsh hq;= wjodkula we;s tfuka u jd¾;dlrK Èkfha§ wkd.; lreKq iy weia;fïka;= wúksYaÑ;;djfha wfkl=;a m%Odk uQ,dY% ms<sn| m%Odk Wml,amk i,ld ne,Su l<ukdldÍ;ajh úiska isÿ l< hq;= fõ' i;H m%;sM, weia;fïka;=j,g jvd fjkia úh yelsh'

.sKqïlrK úksYaphka" weia;fïka;= iy mdol Wml,amk wLKavj iudf,dapkh flf¾' .sKqïlrK weia;fïka;= i|yd lrk

,o ixfYdaOk" weia;fïka;= ixfYdaOkh lrk ,o ld, iSudj ;=< iy n,mdk ´kEu wkd.; ld, mßÉfþohl§ y÷kd .ekSu isÿ fjhs' wúksYaÑ;;djhg wod< m%Odk jeo.;a

.sKqïlrK úksYaphka" weia;fïka;= iy Wml,amk my; idlÉPd lr we;s w;r" tjeks j;alï iy j.lSïj, wod< OdrK m%udKhka wod< igyka j, olajd we;'

### wLKav jHdmdr meje;au'

wLKav meje;aula f,i jHdmdrh mj;ajdf.k hdfï yelshdj ms<sn|j wOHlaI uKav,h úiska ;lafiarejla lr we;s

w;r" wfmalaId l< yels wkd.;h ;=< tys fufyhqï È.gu lrf.k hdug m%udKj;a iïm;a we;s njg Tjqka iEySulg m;afõ' fuu ;lafiarej u.ska j¾;udk id¾j wd¾Ól ;;a;ajhka" kshduk j¾Okhka iy iuQyfha m%d.aOk m%udKj;a nj" øjYS,;djh iy wjodkï l<ukdlrK rduqj we;=¿j tys uQ,H yd fufyhqï ;;a;ajh ie,ls,a,g f.k we;'

wkd.; jHdmdr ld¾h idOkh iy

;sridrNdjh iïnkaOfhka idOdrK m%lafIamK isÿ lsÍu i|yd ndysr wd¾Ól idOlj, úNj n,mEu o ;lafiarej u.ska i,ld n,k ,§' iuQyfha wLKav meje;afï yelshdj flfrys ie,lsh hq;= ielhla we;s l< yels lsisÿ øjHuh wúksYaÑ;;djhla ms<sn|j uKav,h oekqj;a fkdfõ' ta wkqj" iuQyh wLKav meje;aula f,i mj;skq we;ehs hk Wml,amkh u; uQ,H m%ldYk ilia lr we;'

### uQ,H j;alï iy j.lSï j¾.SlrKh

SLFRS 9 g wkqj" iuQyfha ie,lsh hq;=

.sKqïlrK m%;sm;a;s uÕska uQ,H j;alï j¾.SlrKh lsÍug iy miqj úúO ldKavj,g ueksh yels wdldrh oelafõ' tkï" l%ulaIh l< msßjeh" wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu

^FVOCI& iy ,dNh fyda w,dNh yryd

idOdrK jákdlu ^FVTPL& wdÈh wkqj

ldKav .; flfrk w;r my; i|yka ks¾Kdhl u; mokï fõ¦

0 296 msgqfõ 3'5'2 igyfka olajd we;s mßÈ uQ,H j;alï l<ukdlrKh lsÍu i|yd wdh;kfha jHdmdr wdlD;sh

0 296 msgqfõ 3'5'2 igyfka olajd we;s mßÈ uQ,H j;alïj, .súiqï.; uqo,a m%jdy ,laIK

### wdfhdack foam, j¾.SlrKh

iajdëk uqo,a m%jdy ckkh lrñka" l=,S wdodhï Wmhd .ekSu i|yd fyda

m%d.aOk w.h lsÍu i|yd mj;ajd .kq ,nk foam, wdfhdack foam, f,i j¾.SlrKh lsÍug l<ukdldÍ;ajh lghq;= lr we;' fjk;a j;alï iuÕ uqo,a m%jdy ckkh lrk ksIamdok lghq;=" iemhqï fyda mßmd,k wruqKq i|yd Ndú;d lrk foam, j¾.SlrKh flfrkafka foam," msßh;

iy WmlrK hgf;a hs' foam,j, j;auka Ndú;h u; mokïj iuQyh jd¾Islj j¾.SlrKh kej; ;lafiare lrhs'

### uQ,H j;alï u; isÿjk wmydhk w,dN

SLFRS 9 hgf;a ishru uQ,H j;alï ldKav yryd ydks lsÍfï mdvq uekSu i|yd" úfYaIfhka" ydks lsÍfï mdvq ;SrKh lsÍfï§ wkd.; uqo,a m%jdyj, m%udKh iy ld, ks¾Kh iy wemlr w.hka ;lafiare lsÍu jeks úksYaphla wjYH fõ' uQ,H j;alula fyda uQ,H j;alï iuQyhla ydks

ù we;s njg lsishï ffjIhsl idlaIs ;sfío hkak iuQyh$iud.u iEu jd¾;dlrK Èklu ;lafiare lrhs'

### Kh iy ,eìh hq;= foa u; isÿjk wmydhk w,dN

,dN fyda w,dN m%ldYkfha ydks w,dNhla igyka lrkafka o hkak ;lafiare lsÍu i|yd iuQyh úiska iEu jd¾;dlrK Èklu ie,lsh hq;= Kh iy w;a;sldrï fjka fjka jYfhka iudf,dapkh lrhs' úfYaIfhka" ydks w,dNh ;SrKh lsÍfï§ wkd.; uqo,a m%jdyj, m%udKh iy

ld, ks¾Kh lsÍfï§ l<ukdldß;ajfha úksYaph wjYH fõ' fuu weia;fïka;= idOl .Kkdjla mdol jQ Wml,amk u; l%shd;aul jk w;r tu ksid ienE m%;sM, fjkia úh yels w;r" tjeks .Kkh lsÍula hgf;a isÿ lrk ,o wmydhk

§ukdj wkd.;fha§ fjkia úh yelsh' uQ,H m%ldYkj, 339 msgqfõ 25'6 igyfka zKh iy ,eìh hq;= foa u; isÿjk wmydhk w,dNz ms<sn| úia;r olajd we;'

### uQ,H wdfhdack i|yd jk whlsÍï .dia;=

SLFRS 9 - uQ,H wdfhdackhg wkql+,j whlsÍïj,g hg;aj uQ,H wdfhdack l%ulaIh msßjeh hgf;a j¾.SlrKh lr we;'b;sydih ;=< iud.ug$iuQyhg l%ulaIh msßjeh hgf;a Kh WmlrK i|yd mdvq w;aoelSï fkdue;' tneúka ndysr uQ,dY% u.ska m%ldYhg m;a lrk ,o meyer yeÍï iïNdú;djka ^PDs& úuid ne,Sfï

§" ksoiqkla f,i ndysr Kh fY%a‚.; lsÍu hgf;a íÆïn¾.a bÈßm;a lr we;s lreKq i,ld n,hs' Y%S ,xld rch úiska remsh,aj,ska ksl=;a lrk ,o Kh iq/ l=ïm;a i|yd LGD 0] f,i i,lkq ,nk w;r" wfkl=;a ishru WmlrK i|yd" lafIa;%fha idudkHh LGD f,i i,lkq

,efí' uQ,sl ms<s.ekSfï isg uQ,H wdfhdack iïnkaOfhka Kh wjodku ie,lsh

hq;= f,i jeä ù fkdue;' tneúka tu wdfhdack i|yd uQ,H m%ldYkj, iuQyh wfmalaIs; Kh w,dNh jd¾;d lr fkdue;'

**FVOCI ys whlsÍï**

zFVOCI ys whlsÍïZ ms<sn| úia;r uQ,H m%ldYkj, 346 msgqfõ 27 jk igyfka olajd we;'

### foam<" msßh; iy WmlrKj, m%fhdackj;a wdhq ld,h

iuQyh úiska iEu jd¾;dlrK Èklu foam<" msßh; iy WmlrKj, wjfYaI jákdlï" m%fhdackj;a wdhq ld,h iy laIh ùfï l%u iudf,dapkh lrhs' fuu w.hka" wkqmd;" l%u wdÈh weia;fïka;= lsÍfï§ l<ukdldÍ;ajfha úksYaph l%shd;aul jk w;r tneúka tajd wúksYaÑ;;djhg hg;a fõ'

### wiamDYH j;alïj, m%fhdackj;a wdhq ld,h

zwiamDYH j;alïj, m%fhdackj;a wdhq ld,hZ ms<sn| úia;r 360 msgqfõ uQ,H m%ldYkj, igyk 34 ys olajd we;'

### wdfhdack foam<j, idOdrK jákdlu

iei¢h yels úl=Kqï" wkd.; l=,S wdodhu iy jÜgï wkqmd; we;=¿j idOdrK jákdlu ;SrKh lsÍu i|yd ie,lsh

hq;= úksYaphka iy weia;fïka;= Ndú;d lrkq ,efí' wdfhdack foam<j, idOdrK jákdlu ms<sn| úia;r 351 msgqfõ igyk 30 ys olajd we;'

### SLFRS 16 l,anÿ j.lSï iy Ndú;fha whs;sh j;alï

l,anÿ kshuhka iy j¾Ol Kh .ekSfï wkqmd; i|yd ie,lsh hq;= úksYaphka wjYH jk w;r wr;a lsÍfï úl,am i|yd weia;fïka;= iy l,anÿ j.lSï fuka u Ndú;fha whs;sh j;alï .Kkh lsÍu iuÕ ie,fla' l,anÿ j.lSï iy Ndú;fha whs;sh ms<sn| j;alï úia;r 370$359 msgqj, 40 iy 33 igyka j, olajd we;'

### yqjudre ñ, kshdukh

wdodhï nÿ iy udre ñ, kshu lsÍfï kshdukh we;=¿ wfkl=;a nÿ j,g iud.u hg;a fõ' wod< ñ, kshu lsÍfï

kshdukhkays w¾: ksrEmKh iïnkaOfhka mj;sk wúksYaÑ;;djhkays§ udre ñ, kshu lsÍfï kshdukhkays n,mEu ;SrKh lsÍu i|yd l<ukdldÍ;aj úksYaph Ndú;d

lsÍu isÿ flf¾' ta wkqj" wod< jHdmdr y÷kd .ekSu" wod< wdikak ñ, .Kka weia;fïka;= lsÍu iy iqÿiq ñ,lrK hdka;%Kh f;dard .ekSu we;=¿ wxYj, fr.=,dis l%shd;aul lsÍfï§ ;SrKd;aul úksYaphka iy weia;fïka;= Ndú;d lrk

,§' j;auka nÿ .dia;=j tjeks úksYaphkag hg;a fõ' weia;fïka;=.; wdodhï nÿ

.dia;=j iy i;H jYfhka f.úh hq;=

.dia;= w;r fjkialï l<ukdldÍ;ajfha w¾: ksrEmKh iy udre ñ, kshu lsÍfï kshdukh fh§u wkqj ilia úh yelsh'

### ú,ïNS; noao

zl,a oeuQ noaoZ ms<sn| úia;r uQ,H m%ldYkj, 376 msgqfõ 44 jk igyfka olajd we;'

### úY%du jegqma m%;s,dN ne£ï

zúY%du jegqma m%;s,dN ne£ïZ ms<sn| úia;r uQ,H m%ldYkj, 373 msgqfõ 43 jk igyfkys olajd we;'

### j.lSï" ne£ï iy wúksYaÑ;;d i|yd úêúOdk

j¾;udk ne£ï i|yd úêúOdk y÷kd

.ekSu i|yd úksYaphka isÿ lrkq ,nk w;r iïm;a msg;g .,dhdu weia;fïka;= lsÍu fuys § wruqKq flf¾' msg;g .,dhdu fkdjk úg fyda úYajdiodhl f,i ueksh fkdyels úg wúksYaÑ; j.lSï wkdjrKh lrkq ,efí' wkd.; .súiqï.; ne£ï jYfhka ne£ï wkdjrKh flf¾' j.lSï" ne£ï iy wúksYaÑ;;d i|yd jk úêúOdk ms<sn| úia;r 372$382 msgqfõ igyka wxl 42 iy 50 ys olajd we;'

### mSm,aia bkaIqjrkaia mSt,aiS wkqnoaO iud. fuys idudkH rlaIK fldka;%d;a j.lSï

**;lafiare lsÍu**

jd¾;d lrk Èkfha§ jd¾;d lrk ,o ysñlïj, wfmalaIs; wjidk msßjeh iy jd¾;d lrk Èkfha§ isÿ jQ kuq;a ;ju;a jd¾;d lr fkdue;s ysñlïj, wfmalaIs; wjidk msßjeh ^IBNR& idudkH rlaIK fldka;%d;a;= ;=< weia;fïka;= l< hq;=h' wjidk ysñlï msßjeh ksYaÑ;j ia:dms; lsÍug fmr ie,lsh hq;= ld,hla .; úh yelsh' ysÕ ysñlï m%udKhka weia;fïka;= lsÍug mdol jk m%Odk Wml,amkh jkafka w;S; ysñlï ixj¾Ok w;aoelSuhs' úYd, ysñlï mEï idudkHfhka fjk fjku wduka;%Kh lrkq ,efí" tlaflda w,dN .e,mqï l< weia;fïka;=j, uqyqK; jákdlug fjka lr ;eîfuka fyda tajdfha wkd.; ixj¾Okh ms<sìUq lsÍu i|yd fjk fjku m%lafIamKh lsÍfuka' fndfyda wjia:djkays§" wkd.; ysñlï wkqmd;" WoaOukh fyda w,dN wkqmd; iïnkaOfhka meyeÈ,s Wml,amk isÿ fkdflf¾'

### jd¾;dlrK Èkfhka miq isÿùï

l<ukdldÍ;ajh úiska .e,mSï fyda fy<sorõ lsÍï i|yd jd¾;dlrK Èkfhka miq isÿùï o iudf,dapkh lrhs'

.e,mqï isÿùï jd¾;dlrK ld,mßÉfþoh wjidkfha fldkafoais ms<sn| idlaIs imhd

.ekSug yels jk w;r" .e,mqï fkdl< isÿùï øjHuh jYfhka ie,lsh yels jk úg § wkdjrKhka flf¾' jd¾;dlrK Èkfhka miq isÿùï ms<sn| úia;r 419 msgqfõ 57 jk igyfka olajd we;'

2'11 ixikaokd;aul f;dr;=re

j;auka jd¾;dlrK ld,fha uQ,H m%ldYk ms<sn| wjfndaOh j¾Okh lsÍu iy jd¾;dlrK ld, w;r ixikaokh myiq lsÍu i|yd" fmr jd¾;dlrK ld,h i|yd wod< m%udKd;aul" wdLHdkuh iy úia;rd;aul f;dr;=re we;=<;a ixikaokd;aul f;dr;=re uQ,H

m%ldYkj,ska wkdjrKh lrkq ,efí' jvd fyd| bÈßm;a lsÍug iy j¾;udk j¾Ihg wod< ld,fha uQ,H m%ldYk iuÕ ii|d ne,sh yels wdldrhlg tajd .e,mSu ioyd fuka u wjYHh kï fmr jif¾ uQ,H m%ldYkj, bÈßm;a lsÍï iy j¾.SlrKhka ixfYdaOkh lrkq ,efí'

3' øjHuh .sKqïlrK m%;sm;a;s

3'1 taldnoaO lsÍfï moku

2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd ilia lrk ,o iuQyfha taldnoaO uQ,H m%ldYkj,g" iud.u iy tys wkqnoaê; iud.ï we;=<;a fõ' mSm,aia ,Sisx wekaâ

\*skEkaia mSt,aiS iud.fï wkqnoaê; iud.ï jk mSm,aia bkaIqjrkaia mSt,aiS iy

t,dhkaia \*skEkaia mSt,aiS i|yd uQ,H j¾Ih wjika jkafka foieïn¾ 31 jk Èkhs' tfy;a taldnoaO wruqK i|yd iEu iud.ula i|yd u tlu jd¾;dlrK j¾Ihla Ndú;d lrkq ,efí'

### 3'1'1 jHdmdr ixfhdackh iy lS¾;skdu jákdlu

jHdmdr ixfhdack i|yd .sKqï.; lsÍu isÿ flfrkafka Y%S ,xld .sKqïlrK m%ñ;sh SLFRS 03 ys wjYH;dj, oelafjk jHdmdr ixfhdack hgf;a i|yka w;am;a lsÍfï l%uh wkqjh' iuqyh iy iud.u úiska lS¾;s kdu jákdlu uefkkafka" udre

lrk ,o i,ld ne,Sfï idOdrK jákdlu" w;am;a lr.;a ;eke;a;d ;=< we;s md,kh fkdlrk whs;sfha ms<s.;a uqo, iy w;am;a lr.;a y÷kd.; yels j;alï iy j.lSïj, Y=oaO jákdlu wvq l< miq b;sß jk jákdlu f,ih' fuh" jHdmdrh w;am;a lr.;a Èkfha§ uefka' fuu w;sf¾lh iDKd;aul jkafka kï" th jydu ,dN

yd mdvq m%ldYkfha idOk ñ,lg jvd wvq ñ,lg ñ,§ .ekSfuka ,efnk ,dNhla f,i y÷kd.efka'

jHdmdr ixfhdackhlska w;am;a lr.;a lS¾;skdu jákdlu uq,skau jákdlula f,i fmkajkq ,nkafka" jHdmdrh ñ,§

.ekSfï uq¿ msßjeh" iy iuqyfha flfrys

;sfnk whs;shg iß,k f,i" y÷kd.; yels j;alï" j.lSï iy wúksYaÑ; j.lSïj, Y=oaO jákdlu w;r mj;sk w;sf¾lh f,ih'

uQ,sl y÷kd.ekSfuka miqj" zzlS¾;s kduh˜ ukskq ,nkafka iuqÉÑ; wmydhk iy w,dN wju lsÍfï moku u;hs' isÿùï fyda ;;ajhkays fjkiaùï fya;=fjka tu

w.h wmydhkh úh yels nj fmkakqï flfrkafka kï lS¾;s kduh jd¾Islj fyda wjia:d;aulj w,dN i|yd iudf,dapkh lrkq ,nhs'

ydks mÍlaIKh i|yd" jHdmdr ixfhdackhlska ,nd.;a lS¾;skduh w;am;a lr.;a Èkfha isg wdrïN fldg tu jHdmdrfhka m%;s,dN ,nd .ekSug wfmalaIs; jk uqo,a W;amdok tallhla fyda uqo,a W;amdok tall iuQyhlg fjka lrkq ,efí' fuh uqo,a W;amdok tallhka fj; mjrd .kq ,nkakd j;alï fyda j.lSï mjrd ;sfío hkak fkdi,ld isÿ lrkq ,nhs'

uqo,a W;amdok tallh ^fyda uqo,a W;amdok tall iuQyh& ;=< lS¾;skduh fldgila jYfhka mj;sk wjia:dfõ" tu uqo,a W;amdok tallfhys fufyhqul fldgila neyer lrk úg" tu neyer lsÍfï§ we;sjk ,dNh fyda w,dNh ;SrKh lsÍfï§ lS¾;s kdufhka neyer lrk ,o fufyhqug wod, fldgi we;=<;a lrkq

,efí' fuys§ lS¾;s kduh ukskq ,nkafka neyer lrk ,o fufyhqug wod, idfmalaI

w.h iy b;sß uqo,a W;amdok tallfh ys we;s lS¾;s kduh w;r wkqmd;h u;h' wkqnoaê; iud.ula úl=Kk úg" tys úl=Kqï ñ," Y=oaO j;alï" iuqÉÑ; úfoaY

uqo,a mßj¾;k fjkialï iy lS¾;s kduh w;r we;s fjki" ,dN fyda w,dNhla f,i

,dN yd w,dN m%ldYkfha y÷kd.kakd ,§'

### 3'1'2 fmdÿ md,k jHdmdr ixfhdackh

Y%S ,xld jr,;a .KldêldÍjrekaf.a wdh;kh úiska ksl=;a lrk ,o fmdÿ md,k jHdmdr ixfhdackh i|yd taldnoaO

.sKqïlrKh - ks¾foaYs; m%dfhda.sl m%ldYh

^SoRP& hgf;a ksl=;a lrk ,o ud¾f. damfoaY Ndú;d lrñka fmdÿ md,k jHdmdr ixfhdack .sKqï.; flf¾'

### 3'1'3 md,kh wysñ ùu

md,kh wysñ ùfuka miq" iuQyh wkqnoaê; wdh;kfha j;alï iy j.lSï" md,kh l< fkdyels fldgia iy wkqnoaê; wdh;khg wod< fldgiaj, wfkl=;a ixrpl ms<s.ekSu isÿ fkdlrhs' md,kh wysñ ùfuka we;sjk

´kEu w;sßla;hla fyda ysÕhla ,dN fyda w,dN m%ldYkfha y÷kd .efka' iuQyh fmr wkqnoaê; wdh;khl lsishï wNs,dIhla r|jd .kafka kï" md,kh wysñ jQ Èkfha

§ tjeks wNs,dIhka idOdrK jákdlulska ukskq ,efí'

### 3'1'4 taldnoaO lsÍfï§ bj;a flfrk

**.kqfokq**

taldnoaO uQ,H m%ldYk ilia lsÍfï§ iuQyfha wNHka;r fYaIhka iy .kqfokq iy iuQyfha wNHka;r .kqfokq j,ska mek k.sk ´kEu Wm,íê fkdjQ wdodhula

iy úhoï bj;a lrkq ,efí' fldgia

.sKqï.; wdfhdaclhska iuÕ .kqfokq j,ska mek k.sk Wm,íê fkdjQ ,dN" iuQyfha wdfhdaclhd flfrys we;s Wkkaÿj m%udKhg wdfhdackhg idfmalaI j bj;a lrkq ,efí' Wm,íê fkdjQ mdvq" Wm,íê fkdjQ ,dN fuka bj;a flfrk w;r tjekakla isÿ flfrkafka lsisÿ ydkshla ms<sn| idlaIshla fkdue;s ;dla ÿrg mu‚'

3'2 úfoaY uqo,a .kqfokq iy fYaIhka

ishru úfoaY uqo,a .kqfokq" .kqfokq n,mEug ,la jQ Èkfha ia:dkSh úksuh wkqmd;hg idfmalaI j l%shdldÍ uqo,a tallh jk Y%S ,xld remsh,a ^re'& j,g mßj¾;kh lrkq ,efí' fï iïnkaOfhka" iuQyfha ms<sfj; jkafka .kqfokqj isÿ

jQ Èkfha uOHu úksuh wkqmd;h Ndú;d lsÍuhs' jd¾;d lrk Èkfha§ úfoaY uqo,a j,ska kï lrk ,o uqo,a j;alï iy j.lSï wdÈh jd¾;d lrk Èkfha§ ia:dkSh úksuh wkqmd;h hgf;a l%shdldÍ uqo,a tallhg kej; mßj¾;kh lrkq ,efí'

uQ,H whs;uj, úfoaY uqo,a ,dNh fyda w,dNh hkq j¾Ih ;=< M,odhS fmd,S iy f.ùï i|yd ilia lrk ,o j¾Ih wdrïNfha§ l%shdldÍ uqof,a l%ulaI l< msßjeh iy jd¾;d lrk Èkfha úksuh wkqmd;hg mßj¾;kh lrk ,o úfoaY

uqo,aj, l%ulaI l< msßjeh w;r fjkihs' úfoaY uqo,ska ft;sydisl msßjeh wkqj ukskq ,nk uQ,H fkdjk whs;u" y÷kd.ekSfï Èkfha § ia:dkSh úksuh wkqmd; Ndú;d lrñka mßj¾;kh

lrkq ,efí' úfoaY uqo,lska idOdrK jákdlulska ukskq ,nk uqo,a fkdjk whs;u idOdrK w.h ;SrKh l< Èkfha ia:dkSh úksuh wkqmd; Ndú;fhka mßj¾;kh lrkq ,efí'

úfoaY uqo,ska ft;sydisl msßjeh wkqj ukskq ,nk uQ,H fkdjk whs;u" y÷kd.ekSfï Èkfha § ia:dkSh úksuh wkqmd; Ndú;d lrñka mßj¾;kh lrkq

,efí' úfoaY uqo,la hgf;a idOdrK jákdlulska ukskq ,nk uqo,a fkdjk whs;u idOdrK w.h ;SrKh l< Èkfha ia:dkSh úksuh wkqmd; Ndú;fhka mßj¾;kh lrkq ,efí'

3'3 SLFRS 15 - mdßfNda.slhka iu.

.súiqï j,ska ,efnk wdodhu

wdodhu y÷kd .kafkao" fldmuKo iy ljodo hkak ;SrKh lsÍu i|yd SLFRS 15 u.ska mq¿,a rduqjla iemfha' uQ,H m%ldYk Ndú;d lrkakkag .kqfokqlrejka iuÕ

.súiqï j,ska mek k.sk wdodhfï iajNdjh" m%udKh" ld, ks¾Kh iy wúksYaÑ;Ndjh iy uqo,a m%jdyhka f;areï .ekSug yels jk mßÈ kj .=Kd;aul yd m%udKd;aul fy<sorõ lsÍï wjYH fõ' wdh;k úiska

wdodhu y÷kd .; hq;af;a ljodo iy l=uk m%udKhlskao hkak ;SrKh lsÍug mshjr myl wdlD;shla fh§u wjYH

fõ' wdh;khla úiska NdKav yd fiajd md,kh mdßfNda.slfhl= fj; mejÍfï § wdh;khg ysñjkq we;ehs wfmalaId lrk ñ<g mejÍu isÿ lrk úg wdodhu y÷kd

.kakd wdldrh wdlD;sfha meyeÈ,s flf¾'

3'4 kj iy ixfYdaê; iïu; iy w¾: ksrEmK

fuu uQ,H m%ldYkj,§" iuQyh úiska Y%S

,xld .sKqïlrK m%ñ;sh - LKAS 1" LKAS 16 iy LKAS 7 fj; fhdod we;s uq,H jd¾;dlrK ixfYdaOk Ndú; lrk w;r th m%:u jrg 2024 ckjdß 1 jeks Èk fyda bka miqj werfUk jd¾Isl jd¾;dlrK ld, iSudjka i|yd n,d;aul úh' ksl=;a lr we;s kuq;a M,odhS fkdjk fjk;a lsisÿ m%ñ;shla" w¾:l:khla fyda ixfYdaOkhla iuQyh úiska l,ska iïu; lrf.k fkdue;'

### úlsŒu iy l,anÿ §ul§ l,anÿ j.lSu -

SLFRS **16 i|yd ixfYdaOk'**

úlsŒu iy l,anÿ .kqfokq j,§ úl=Kqïlre-nÿlre úiska l,anÿ j.lSï i|yd .sKqï.; l< hq;= wdldrh fuu ixfYdaOkh u.ska meyeÈ,s lrhs' tfia u r|jd .;a Ndú;fha whs;shg wod< jk ,dN fyda w,dN jydu y÷kd fkd.efka' iud.u úiska tys l,anÿ §fï úêúOdk we.hSug

,la lr we;s w;r fuu ixfYdaOkh u.ska uQ,H m%ldYkj,g ie,lsh hq;= f,i n,mEula we;s lr ;sfnk nj ks.ukh lr we;'

### .sKqïlrK m%;sm;a;s fy<sorõ lsÍu -

LKAS **7 iy** SLFRS **7 i|yd ixfYdaOk** fuu ixfYdaOk i|yd kshuhka iy fldkafoais" j.lSï ord .ekSfï m%udKhka iy ta wdY%s; uqo,a m%jdy n,mEï we;=¿ iemhqïlrejkaf.a uQ,H úêúOdk ms<sn| jeäÿr fy<sorõ lsÍï wjYH fõ' iud.u tys iemhqïlrejkaf.a uQ,HlrK ms<sfj;a iudf,dapkh lr we;s w;r tjeks úêúOdk mj;sk w;ru" wjYH fy<sorõ lsÍï uQ,H m%ldYkj, m%udKj;a f,i ksrEmKh fkdjk nj ;SrKh lr we;'

3'5 uQ,H WmlrK - uQ,sl y÷kd.ekSu iy miqj ñkqï lsÍu

### 3'5'1 ms<s.ekSfï Èkh

zks;H ud¾. fj<|dïZ yer wfkl=;a ishru uQ,H j;alï iy j.lSï uq,ska

y÷kd.kq ,nkafka fj<| Èkfha §" tkï" iuQyh WmlrKfha .súiqï.; úêúOdkj,g md¾Yajhla njg m;ajk Èkfha § h' zks;H ud¾. fj<|dïZ hkafkka woyia lrkafka

fj<|fmd< ;=< kshdukh fyda m%ñ;Ska u.ska ia:dms; lr we;s ld, rduqj ;=< j;alï fnod yeÍu flfrys wjYH jk uQ,H j;alï ñ,§ .ekSu fyda úlsŒuhs' tu fj<|dï uq,ska y÷kd.kq ,nkafka mshùfï Èkfha § h'

### 3'5'2 uQ,H j;alï j¾.SlrKh iy miqj ñkqï lsÍu

SLFRS 9 g wkqj" iuQyh tys ishru uQ,H j;alï j¾.SlrKh lrkafka u;= oelafjk j;alï l<ukdlrKh i|yd jk jHdmdr wdlD;sh iy j;alïj, .súiqï.; kshuhka u; mokïj h¦

0 l%ulaIh l< msßjeh

0 fjk;a úia;S¾K wdodhula yryd idOdrK jákdlu ^FVOCI&

0 ,dNh fyda w,dNh yryd idOdrK jákdlu ^FVTPL&

uQ,H j;alïj, miqj uekSu r|d mj;skafka tajdfha j¾.SlrKh u; h'

### jHdmdr wdlD;s ;lafiarej

2018 wfma%,a 1 jk Èk isg l%shd;aul jk mßÈ" iuQyh úiska jHdmdrh l<ukdlrKh lrk wdldrh iy l<ukdldÍ;ajhg f;dr;=re imhk wdldrh ukdj ms<sìUq lrk neúka j;alula l<U uÜgñka

;nd we;s iy WmlrKh wkqj ;lafiare fkdlrk ,o jHdmdr wdlD;shl wruqK

;lafiare lrhs'

fuys § i,ld n,k ,o f;dr;=rej,g we;=<;a jkafka(

0 l<U i|yd m%ldYs; m%;sm;a;s iy wruqKq iy tu m%;sm;a;s m%dfhda.slj l%shd;aul lsÍu' úfYaIfhkau" l<ukdldß;ajfha Wmdhud¾.h .súiqï.; fmd,S wdodhula bmehSu" úfYaIs; fmd,S

wkqmd; me;slvla mj;ajd .ekSu" uQ,H j;alïj, ld,iSudj tu j;alï i|yd wruqo,a imhk j.lSï ld,hg .e,mSu fyda j;alï úlsŒu yryd uqo,a m%jdyhka idlaId;a lr .ekSu flfrys wjOdkh fhduq lrkafkao hkak¦

0 l<fò ld¾h idOkh we.hSug ,la lr iuQyfha l<ukdldß;ajh fj; jd¾;d lrk wdldrh¦

0 jHdmdr wdlD;sfha ^iy tu jHdmdr wdlD;sh ;=< mj;sk uQ,H j;alï& ld¾h idOkhg n,mdk wjodkï

;;a;ajhka iy tu wjodkï l<ukdlrKh lrk wdldrh¦

0 jHdmdrfha l<ukdlrejkag jkaÈ

,nd fok wdldrh - Wod( jkaÈ l<ukdlrKh lrk j;alïj, idOdrK jákdlu u; mokï fõo ke;fyd;a tl;= lrk ,o .súiqï.; uqo,a m%jdy u;o hkak¦ iy fmr ld, mßÉfþoj, úl=Kqïj, jdr .Kk" mßudj iy fõ,dj" tjeks úl=Kqï i|yd fya;= iy wkd.; úl=Kqï l%shdldrlï ms<sn| tys wfmalaIdjka'

flfia fj;;a" úl=Kqï l%shdldrlï ms<sn| f;dr;=re yqol,d f,i fkdie,flk w;r uQ,H j;alï l<ukdlrKh lsÍu i|yd iuQyfha m%ldYs; wruqK idlaId;a lr .kakd wdldrh iy uqo,a m%jdyhka idlaId;a lr .kakd wdldrh ms<sn| iuia;

;lafiarejl fldgila f,i ie,fla'

jHdmdr wdlD;s ;lafiarej mokï ù we;af;a zkrlu wjia:djz fyda zwd;;s wjia:djz wjia:d ie,ls,a,g fkdf.k idOdrK f,i wfmalaIs; wjia:d u; h' uQ,sl y÷kd.ekSfuka miq uqo,a m%jdyhka iuQyfha uq,a wfmalaIdjkag jvd fjkia wdldrhlska idlaId;a lr .kafka kï" iuQyh tu jHdmdr wdlD;sfha b;sßj we;s uQ,H j;alï j¾.SlrKh fjkia fkdlrhs' kuq;a bÈßhg wr;ska wdrïN jk fyda wr;ska ñ,§ .;a uQ,H j;alï ;lafiare lsÍfï§ tjeks f;dr;=re we;=<;a lrhs'

### .súiqï.; uqo,a m%jdyhka yqfola m%Odk uqo, iy fmd,S f.ùu muKlao hkak

**;lafiare lsÍu ^**SPPI **mÍlaIKh&**

j¾.SlrK l%shdj,sfha fojk mshjr f,i iuQyh úiska SPPI mÍlaIKhg we;=<;a lrkafka o hkak y÷kd .ekSu i|yd uQ,H j;alïj, .súiqï.; kshuhka ;lafiare lrhs' fuu ;lafiarej i|yd" uQ,sl y÷kd.ekSfï§ uq,H j;alïj, idOdrK jákdlu f,i zzm%Odk uqo,˜ hkak w¾: olajd we;s w;r uq,H j;alïj, wdhq ld,h mqrd th fjkia úh yel ^WodyrKhla f,i" jdßl$jÜgï uqo, wdmiq f.ùu fyda l%ulaI lsÍï isÿ jk úg §&'

—fmd<sh˜ hkq uqof,a ld, jákdlu iy hï ld, iSudjla ;=< fkdmshjk ,o m%Odk uqo, yd iïnkaO Kh wjodku iy wfkl=;a uQ,sl Kh §fï wjodkï iy úhoï fukau ,dN wdka;slh i|yd lrk i,ld ne,Su f,i w¾: oelafõ'

Bg fjkiaj" uQ,sl Kh §fï úêúOdkhlg iïnkaO fkdjk iy .súiqï.; uqo,a m%jdyhkays wjodkï fyda wia:djr;ajhg ksrdjrKh ùu wju uÜgug jvd jeä m%udKhla y÷kajd fok .súiqï.; kshuhka u.ska b;sßj we;s m%Odk uqo, i|yd uQ,sl uqo, iy fmd,sh f.ùï muKla jk

.súiqï.; uqo,a m%jdyhka we;s fkdlrhs' tjeks wjia:djkays§" FVTPL ys uQ,H j;alï uekSug wjYH fõ'

.súiqï.; uqo,a m%jdyhka b;sßj we;s m%Odk uqo, i|yd uQ,sl iy fmd,sh f.ùï muKlao hkak ;lafiare lsÍfï§" iuQyh WmlrKfha .súiqï.; kshuhka i,ld n,hs' fuu ;;a;ajh idOkh fkdjk wdldrfhka .súiqï.; uQ,H m%jdyhkays ld,h fyda uqo,a m%udKh fjkia ùfï

§ uQ,H j;alï ;=< wod< jk .súiqï.; kshuhla mj;skafka o hkak ;lafiare lsÍu o óg we;=<;a fõ' ;lafiarej isÿ lsÍfï§" iuQyh i,ld n,kafka(

0 uqo,a m%jdyj, m%udKh iy ld,h fjkia lrk wúksYaÑ; isÿùï¦

0 W;af;da,k ,laIK¦

0 fmrf.jqï iy §¾> lsÍfï kshuhka¦

0 ksYaÑ; j;alï j,ska uqo,a m%jdy i|yd iuQyfha ysñlï mEu iSud lrk kshuhka¦ iy

0 uqo,aj, ld, jákdlu i,ld ne,Su fjkia lrk ,laIK'

iuQyh i;=j È.=ld,Sk ia:djr wkqmd; Kh l<Ula we;s w;r ld,dkqrEmj kej; ilia lsÍfï Èkj,§ fmd,S wkqmd;slh

ixfYdaOkh lsÍug fhdackd lsÍug iuQyhg úl,amhla we;' fuu kej; ilia lsÍfï whs;sjdislï ixfYdaOkh lrk wjia:dfõ lghq;= l< hq;af;a fj<|m, wkqmd;hg iSud fjñks' fuu Khj, .súiqï.; uqo,a m%jdyhka uQ,sl yd fmd,S muKla f.ùula nj iuQyh ;SrKh lr we;' ukao fuu úl,amh uqo,aj, ld, jákdlu" Kh wjodku" wfkl=;a uQ,sl Kh §fï wjodkï iy ysÕ m%Odk uqo, yd iïnkaO msßjeh ie,ls,a,g .kakd wdldrfhka fmd,S wkqmd;h fjkia fõ'

### l%ulaIh l< ñ< hgf;a uQ,H j;alï ñkqï lsÍu

uQ,H j;alï l%ulaIh l< ñ< hgf;a ñkqï flfrkafka th my; ioyka fldkafoais folu mqrkh lrhs kï iy th FVTPL f,i kï lr ke;s úg mu‚(

0 .súiqï.; uqo,a m%jdy tl;= lsÍu i|yd j;alï r|jd .ekSu wruqKq lr.;a jHdmdr wdlD;shla ;=< j;alu mj;ajdf.k hkq ,eîu¦ iy

0 uQ,H j;alfï .súiqï.; kshuhka ksYaÑ; Èkj,§ uqo,a m%jdyhka we;s lrk w;r tajd ;kslru ysÕ m%Odk uqo, i|yd uQ,sl uqo, iy fmd,sh f.ùula isÿ lrk úg'

l%ulaIh l< ñ< hgf;a ñkqï lsÍfï uQ,H j;alï ms<sn| úia;r 22" 23" 25" 26" 28 iy 35 isg 40 olajd jQ igykaj, olajd ;sfí

^msgq wxl 325$327$329$346$347 iy 362 isg 370 olajd&'

FVOCI **f,i ñkqï lrk uQ,H j;alï** FVOCI ys uQ,H j;alï w;rg wfkl=;a úia;S¾K wdodhï yryd idOdrK

jákdlñka ukskq ,nk Kh iy fldgia WmlrK we;=<;a fõ' FVOCI ys ukskq

,nk uQ,H j;alï 346 msgqfõ igyka 27 ys olajd we;'

FVTPL **f,i ñkqï lrk uQ,H j;alï**

SLFRS 9 g wkqj" l%ulaIh l< msßjeh fyda FVOCI f,i j¾.SlrKh lrk ,o tajd yer wfkl=;a ishru uQ,H j;alï FVTPL ys uksk ,o mßÈ j¾.SlrKh lr we;' ,dNh fyda w,dNh yryd idOdrK jákdlula we;s uQ,H j;alï w;rg fj<|du i|yd

;nd we;s fyda l<ukdlrKh lrk ,o iy idOdrK jákdlula u; we.hSug

,la lrk uQ,H j;alï we;=<;a jk w;r tajd .súiqï.; uqo,a m%jdy tl;= lsÍug fyda .súiqï.; uqo,a m%jdy tl;= lsÍug iy ,dNh fyda w,dNh yryd idOdrK jákdlñka uQ,sl ms<s.ekSu u; kï lrk

,o uQ,H j;alï iy uQ,H j;alï úlsŒug hk folu r|jd fkd.kakd w;r tajd 327 msgqfõ igyka 24 ys idlÉPd flf¾'

**,dNh fyda w,dNh yryd idOdrK jákdlñka kï lrk ,o uQ,H j;alï** SLFRS 9 wkqj" uQ,sl y÷kd.ekSï u;"

iuQyh úiska fjk;a wdldrhlska j;alï

fyda nerlï fyda w,dNhka uek ne,Sfuka mek k.sk .sKqïlrK fkd.e,mSu bj;a lrk úg fyda ie,lsh hq;= f,i wvq lrk

úg FVTPL ys fuka FVOCI ys l%ul%u l<

msßjehg fyda FVOCI ys ueksh hq;= wjYH;d

imqrd,k uQ,H j;alula wdmiq yerúh fkdyels f,i kï l< yelsh' jd¾;dlrK ld, iSudj wjidkfha ,dNh fyda w,dNh yryd idOdrK jákdlñka uQ,sl ms<s.ekSu u; iuQyh lsisÿ uQ,H j;alula kï lr fkdue;'

### 3'5'3 uQ,H WmlrK kej; j¾.SlrKh

iuQyh úiska uQ,H j;alï l<ukdlrKh i|yd ish jHdmdr wdlD;sh fjkia lrk ÿ¾,N wjia:djkays§ yer" uq,H j;alï tajdfha uQ,sl y÷kd.ekSfuka miqj kej; j¾.SlrKh fkdflf¾' jHdmdr ud¾.hla w;am;a lr .ekSu" neyer lsÍu fyda wjika lsÍu fya;=fjka tjekakla isÿúh yelsh'

FVTPL **fj;ska(**

FVOCI **fj;(**

kej; j¾.SlrKh lsÍfï Èkfha idOdrK w.h" kj o< /f.k hk uqo, njg m;afõ' M,odhS fmd,S wkqmd; kej; .Kkh flf¾' miqld,Sk j isÿ jk idOdrK jákdlï fjkialï fjk;a úia;S¾K wdodhï ;=< igyka flf¾'

l%ulaIh l< msßjeh wkqj( kej; j¾.SlrKh lsÍfï Èkfha idOdrK w.h kj /f.k hk uqo, njg m;afõ' M,odhS fmd,S wkqmd; kej; .Kkh flf¾'

FVOCI **fj;ska(**

FVTPL fj;( iuqÉÑ; fjk;a úia;S¾K wdodhï fYaIh ,dNhg fyda w,dNh fj; udre flf¾'

kej; j¾.SlrKh lsÍfï Èkfha idOdrK

w.h kj o< /f.k hk uqo, njg m;afõ' M,odhS fmd,S wkqmd; kej; .Kkh flf¾' miqld,Sk idOdrK jákdlï fjkialï fjk;a úia;S¾K wdodhï fj; igyka flf¾'

l%ulaIh l< msßjeh fj;( kej; j¾.SlrKh lsÍfï Èkfha idOdrK w.h kj /f.k hk uqo, njg m;afõ' M,odhS fmd,S wkqmd; kej; .Kkh flf¾'

### l%ulaIh l< msßjefhka(

FVOCI fj;( j;alu idOdrK jákdlug kej; ukskq ,efí" fjk;a úia;S¾K wdodhïys fjkialï y÷kd .efka' M,odhS fmd,S wkqmd; fkdfjkiaj mj;S'

FVTPL **fj;(**

kej; j¾.SlrKh lrk Èkfha idOdrK

w.h kj /f.k hd yels uqo, njg m;afõ' l%ulaIh l< msßjeh iy idOdrK jákdlu w;r fjki ,dNhg fyda w,dNhg we;=<;a flf¾' uQ,H j¾Ih ;=< § iuQyh ;=< kej; j¾.SlrKhla isÿ fkdflf¾'

### 3'5'4 uQ,H j.lSï j¾.SlrKh iy miqj uekSu

uQ,H wemlr iy Kh ne£ï yer" iuQyh uQ,H j.lSï my; ldKavj,g j¾.SlrKh lrhs(

FVTPL **ys uQ,H j.lSï(**

0 fj<|du i|yd r|jd ;nd we;

0 FVTPL ys kï lr we;

### l%ulaIh l< msßjehg ukskq ,nk uQ,H j.lSï

FVTPL ys uQ,H j.lSï

jd¾;dlrK ld, iSudj wjika jk úg FVTPL ys j¾.SlrKh lrk ,o uQ,H j.lSï iuQyhg oekg fkdue;'

FVTPL ys ukskq fkd,nk uQ,H j.lSï l%ulaIh l< msßjeh hgf;a uQ,H j.lSï f,i j¾.SlrKh lr we;s w;r" tajdg we;=<;a jkafka(

nexl= Kh ( 362 msgqfõ 35 jk igyfka oelafõ'

mdßfNda.slhska fj; we;s Kh ( 364 msgqfõ 36 jk igyfka oelafõ'

ksl=;a lrk ,o Kh iq/l=ïm;a( 365 msgqfõ 37 jk igyfka oelafõ'

fjk;a uQ,H j.lSï( 367 msgqfõ 38 jk igyfka oelafõ '

uQ,sl y÷kd.ekSfuka miq" fuu uQ,H j.lSï M,odhS fmd,S wkqmd; l%uh Ndú;fhka l%ulaIh l< msßjefhka ukskq

,efí' M,odhS fmd,S wkqmd; l%ulaIh

,dNh fyda w,dNh ;=< ˜fmd<S úhou˜ f,iska we;=<;a fõ' j.lSï y÷kd fkd.;a miq ,dNh fyda w,dNh ;=< ,dNh iy w,dN y÷kd .efka'

### 3'5'5 uQ,H j;alï iy uQ,H j.lSï m%;slafIam lsÍu

**uQ,H j;alï**

uQ,H j;alula ^fyda" wod< jk úg uQ,H j;alul fldgila fyda iudk uQ,H j;alï iuQyhl fldgila& wj,x.= lrkq ,nkafka my; oelafjk ;;a;ajhkays § h¦

0 l,a bl=;a jQ j;alulska uqo,a m%jdy

,nd .ekSfï whs;sjdislï mj;sk úg¦

0 iuQyh iy iud.u j;alfuka uqo,a m%jdy ,nd .ekSfï whs;sjdislï udre lr we;s úg fyda ,enqKq uqo,a m%jdy iïmQ¾Kfhkau zmdia-;DDz úêúOdkhla hgf;a f;jk md¾Yjhlg ie,lsh hq;= m%udohlska f;drj f.ùug ne£ula Ndrf.k we;s úg¦ iy¦

0 iuQyh iy iud.u j;alfï ishr wjodkï iy m%;s,dN ie,lsh hq;= f,i udre lr we;s úg¦ fyda

0 iuQyh iy iud.u j;alfï ishr wjodkï iy m%;s,dN ie,lsh hq;= f,i udre lr fyda r|jd f.k fkdue;s kuq;a j;alfï md,kh udre lr we;s úg'

uQ,H j;alula y÷kd fkd.ekSfï§" j;alfï OdrK uqo, iy ,enqKq i,ld ne,Su iy úia;S¾K wdodhï m%ldYfha y÷kdf.k we;s

´kEu iuqÉÑ; ,dNhla fyda w,dNhla w;r fjki ,dN fyda w,dN m%ldYfha igyka flf¾'

iuQyh iy iud.u j;alulska uqo,a m%jdyhla ,nd .ekSfï whs;sh mjrd we;s úg fyda iïu; lr .ekSfï úêúOdkhlg we;=¿ ù we;s úg iy j;alfï wjodkï iy ;Hd. ie,lsh hq;= f,i mejÍu fyda r|jd ;nd .ekSu fyda j;alï md,kh mejÍu isÿ fkdl< úg" j;alï iuQyfha

wLKav ueÈy;aùfï m%udKhg j;alï y÷kd

.efka' tu wjia:dfõ §" iuQyh wdY%s; j.lSula o y÷kd .kS' mejrE j;alï iy ta wdY%s; j.lSï ukskq ,nkafka lKavdhu r|jdf.k we;s whs;sjdislï iy ne£ï ms<sìUq lrk mokula u; h'

udre lrk ,o j;alu ms<sn| wemlrhl iajrEmh .kakd wLKav ueÈy;aùu j;alïj, uq,a /f.k hk uqo,g jvd my<ska ukskq ,nk w;r iuQyhg wdmiq f.ùug wjYH úh yels Wmßu i,ld ne,Sfï m%udKh ukskq ,efí'

### uq,H j.lSï

j.lSï hgf;a we;s ne£u bj;a l< úg fyda wj,x.= l< úg fyda l,a bl=;a jQ úg uQ,H j.lSula y÷kd fkd.kshs'

mj;sk uQ,H j.lSula tu Kh ysñhdf.ka fjkia fldkafoais u;

m%;sia:dmkh lrk úg fyda mj;sk j.lSul kshuhka ie,lsh hq;= f,i fjkia lr we;s úg" tjeks yqjudrejla fyda fjkia lsÍula Tiafia uq,a j.lSu y÷kd fkd.ekSu isÿ

lr kj j.lSula hg;g m;a flf¾' uq,a uQ,H j.lSï ork w.h iy f.jk ,o m%;sIaGd uqo, w;r fjki ,dN fyda w,dN m%ldYfha y÷kdf.k we;'

### 3'5'6 uQ,H WmlrK lmd yeÍu

uQ,H j;alï iy uQ,H j.lSï lmd yßkq

,nk w;r uQ,H ;;aj m%ldYfha jd¾;d lr we;s Y=oaO uqo, lmd yßkq ,nkafka" uqo,a lmd yeÍug oekg n,d;aul l< yels ms<s.;a ffk;sl whs;shla ;sfí kï iy Y=oaO mokula u; mshùug fyda j;alu idlaId;a lr .ekSug iy j.lSu

tljr mshùug woyia lrkafka kï mu‚'

m%Odk Y=oaO .súiqï iïnkaOfhka fuh idudkHfhka isÿ fkdfõ' tneúka" wod< j;alï iy j.lSï uQ,H ;;aj m%ldYfha o< jYfhka bÈßm;a flf¾' LKAS / SLFRS hgf;a wjir § we;s úg fyda iuQyfha fj<| l%shdldrlï jeks iudk .kqfokq iuQyhlska mek k.sk ,dN iy w,dN i|yd muKla wdodhï iy úhoï Y=oaO mokula u; bÈßm;a lrkq ,efí'

### 3'5'7 idOdrK jákdlu ;SrKh lsÍu

jd¾;dlrK Èkfha§ l%shdldÍ fj<|fmd<j, fj<|dï lrk ,o uQ,H WmlrK i|yd idOdrK jákdlu mokï jkafka tajdfha Wmqgd olajk ,o fj<|m, ñ, fyda fjf<| ksfhdað; ñ, .Kka ^§¾> ;;a;ajhkays

§ ,xiq ñ, iy flá ;;a;ajhkays § b,arï ñ,& u; jk w;r" .kqfokq msßjeh i|yd lsisÿ wvq lsÍulska f;drjh' uQ,H WmlrKj, idOdrK jákdlï ms<sn|

úYaf,aIKhla iy tajd ukskq ,nk wdldrh ms<sn| jeäÿr úia;r 318 msgqfõ 21 jk igyfka olajd we;'

3'6 uq,Huh fkdjk j;alï ydkslrKh

l,a oeuQ nÿ j;alï yer iuQyfha uQ,H fkdjk j;alïj, OdrK m%udKh fuka u j;alula ydkslrKh úh yels njg weÕùula ;sfío hkak iEu jd¾;d lsÍfï

Èkhl§u iudf,dapkh lrkq ,efí' lsishï weÕùula ;sfí kï" fyda j;alul flfrys jd¾Isl OdrK mÍlaIKhla wjYH jQ úg" iuQyh j;alfï whlr .; yels uqo, weia;fïka;= lrhs' j;alul whlr.; yels uqo, j;alul fyda uqo,a W;amdok tallfha idOdrK jákdlug jvd jeä w.hla jk w;r th úlsŒug jeh jk wvq msßjeh iy tys Ndú;fha we;s jákdluhs' j;alul fyda uqo,a W;amdok tallhl OdrK uqo, tys whlr .; yels uqo, blaujd hk úg" j;alu ydkslrKhg ,lajQjla f,i i,lkq

,nk w;r tys whlr .; yels uqo,g igyka flf¾'

Ndú;fha mj;sk jákdlu ;lafiare lsÍfï§" weia;fïka;=.; wkd.; uqo,a m%jdyhka tajdfha j¾;udk jákdlug jÜgï lrkq ,nkafka" j;alug úfYaIs; jQ uqo,aj, ld, jákdlu iy wjodkï ms<sn| j;auka fj<|m, ;lafiare ms<sìUq lrk nÿ j,g fmr jÜgï wkqmd;hla Ndú;d lrñks' idOdrK jákdlu ;SrKh lsÍfï§" úlsŒu i|yd jk msßjeh wvq lsÍfuka" iqÿiq ;lafiare wdlD;shla Ndú;d lrkq ,efí' fuu .Kkh lsÍï we.hSfï

.=Kdldr" m%isoaêfha fj<|dï lrk ,o wkqnoaê; iud.ï i|yd WoaOD; fldgia ñ,

fyda fjk;a idOdrK jákdlï o¾Yl u.ska ikd: flf¾' lS¾;s kduh yer wfkl=;a j;alï i|yd" l,ska y÷kd.;a wmydhk w,dN wvq ù we;s njg lsishï weÕùula

;sfío hkak ms<sn|j iEu jd¾;dlrK Èkhl§u ;lafiarejla isÿ lrkq ,efí'tjeks weÕùula mj;S kï iuQyh úiska j;alfï fyda uqo,a W;amdok tallfha whlr .; yels uqo, weia;fïka;= lrhs' l,ska y÷kd.;a wmydhk w,dNhla wdmiq yerúh yelafla wjidk wmydhk w,dNh y÷kd.;a od isg j;alfï whlr .; yels uqo, ;SrKh lsÍug Ndú;d l< Wml,amkj, fjkila isÿù we;akï mu‚' tys § wdmiq yerùu iSud

lr we;s neúka j;alfï f.k hd yels uqo, tys whlr .; yels uqo, blaujd fkdhk w;r" fmr jirj, j;alu i|yd wmydhk w,dNhla y÷kdf.k fkd;snqfka kï" laIhùï$l%ulaIh lsÍfuka Y=oaOj ;SrKh l< yels /f.k hd yels uqo, blaujd fkdhhs' tjeks wdmiq yeÍula ,dN fyda w,dN m%ldYkfha y÷kdf.k we;'

3'7 foam<" msßh; iy WmlrK

iam¾YH j;alï y÷kd .ekSu" uekSu" laIh lsÍu iy ydks lsÍu ms<sn| m%;sm;a;s 354 msgqfõ 32 jk igyk we;=<;a fõ'

3'8 j;alï Ndú;d lsÍfï whs;sh

l,anÿ .súiqï j,ska mek k.sk Ndú;fha whs;sh" j;alï y÷kd .ekSu" uekSu iy laIh lsÍu i|yd jk m%;sm;a;s 359 msgqfõ igyk 33 we;=<;a fõ'

3'9 wiamDYH j;alï

uDÿldx. iy lS¾;s kduh jeks wiamDYH j;alï y÷kd .ekSu iy uekSu ms<sn| m%;sm;a;s" tajd l%ulaI lsÍu iy wmydhkh we;=¿ lreKq 360 msgqfõ igyk 34ys we;=<;a fõ'

3'10 nÿ j.lSu

l,anÿ .súiqï y÷kd .ekSu" uekSu iy bÈßm;a lsÍu i|yd jk m%;sm;a;s 370 msgqfõ igyk 40 ys we;=<;a fõ'

3'11 úY%du m%;s,dN ne£ï

mYapd;a /lshd m%;s,dN y÷kd .ekSu iy uekSu i|yd jk m%;sm;a;s 373 msgqfõ igyk 43 we;=<;a fõ'

3'12 m%;smdok

w;S; isÿùul m%;sM,hla f,i iuQyhg j¾;udk ne£ula ^kS;suh fyda M,odhS& we;s úg uQ,H ;;a;aj m%ldYkfha m%;smdok

y÷kd .kq ,nk w;r" tu ne£u mshùu i|yd wd¾Ól m%;s,dN we;=<;a iïm;a msg;g

.,d hdula wjYH jkq we;s w;r zm%;smdok" wúksYaÑ; j.lSï iy wúksYaÑ; j;alïz ms<sn| Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 37 g wkql+,j ne£fï m%udKh ms<sn|j úYajdiodhl weia;fïka;=jla l< yelsh' ms<s.;a uqo," tu Èkfha j.lSu jgd we;s wjodkï iy wúksYaÑ;;djhka ie,ls,a,g

.ksñka" jd¾;d lsÍfï Èkfha j;auka j.lSu mshùug wjYH i,ld ne,Su ioyd jk fyd|u weia;fïka;=j fõ' lsishï m%;smdokhlg wod< úhou m%;smQrKhla

f,i Y=oaO ,dN fyda w,dN m%ldYfha bÈßm;a flf¾'

3'13 Kh .ekSfï msßjeh

Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 23 zKh

.ekSfï msßjehZ wkqj" iuQyh úiska iqÿiqlï

,;a j;alula w;am;a lr .ekSu" bÈlsÍu fyda ksIamdokh lsÍu hk lreKqj, § iDcqju wdfrdamKh lrk Kh .ekSfï msßjeh" j;alfï msßjefha fldgila f,i m%d. aOkSlrKh lrhs' iqÿiqlï ,;a j;alula hkq tys wfmalaIs; Ndú;h fyda úlsŒu i|yd iQodkï ùug ie,lsh hq;= ld,hla .;jk j;aluls' wfkl=;a Kh .ekSfï msßjeh

tajd isÿjk ld, iSudj ;=< ,dN fyda w,dN m%ldYfha y÷kd .efka'

3'14 wdodhï noao

 *GRI 207-1,207-2*

### 3'14'1 m%j¾;k nÿ

zwdodhï nÿ úhouZ iïnkaO j;auka nÿ ms<sn| úia;r uQ,H m%ldYkj, 312 msgqfõ 17 jk igyfkys olajd we;' ta wkqj" 2022 wxl 45 ork foaYSh wdodhï ^ixfYdaOk& mk;g wkqj 30] l wdodhï nÿ wkqmd;hla fhdok

,§'

### 3'14'2 ú,ïì; noao

zú,ïì; noaoZ ms<sn| úia;r uQ,H m%ldYkj, 376 msgqfõ 44 jk igyfkys olajd we;' ú,ïì; nÿ j;alï iy j.lSï wdodhï nÿ wkqmd;h 30] u; mokïj weia;fïka;= lr we;'

### 3'15 fnda. rlaIK noao ^CIL&

2013 wxl 12 ork uqo,a mkf;a 14 jeks j.ka;sfha úêúOdk wkqj" 2013 wfma%,a 1 Èk isg n,meje;afjk mßÈ fnda. rlaIK noao y÷kajd fok ,o w;r th cd;sl rlaIK Ndr wruqo,g f.úh hq;=h' oekg" fnda. rlaIK noao f.úh hq;af;a nÿ f.ùfuka miq

,dNfhka 1]la f,isks'

3'16 uQ,H fiajd i|yd tl;= l< w.h u; noao

uQ,H m%ldYkj, 311 msgqfõ 16 jk igyfka uQ,H fiajd i|yd ztl;= l< w.h u; noaoZ ms<sn| úia;r olajd we;' iud.fï uQ,H fiajd i|yd wdfrdamKh l< yels w.h tl;= lsÍu u; mokïj uQ,H fiajd i|yd jeÜ nÿ 18] l wkqmd;hlska .Kkh flf¾'

3'17 iudc wdrlaIK odhl;aj noao

^SSCL&

—uQ,H fiajd i|yd SSCL˜ ms<sn| úia;r uQ,H m%ldYkj, 311 msgqfõ 16 jk igyfka olajd we;' uQ,H fiajd i|yd wdfrdamKh l< yels w.h tl;= lsÍu u; mokïj 2'5] l wkqmd;hlska FS i|yd SSCL f.ùug iud.u ne£ isà' ;jo" msßjegqu i|yd 2'5] wkqmd;hlska j.lsj hq;= iud.ï uQ,H fkdjk fiajdjka'

3'18 tl;= l< w.h u; nÿ ^VAT&

2024 wxl 16 ork tl;= l< w.h u; nÿ

^ixfYdaOk& mk;g wkqj 18] l jeÜ nÿ wkqmd;hla fhdok ,§'

4' ksl=;a lrk ,o kuq;a ;ju;a n,d;aul fkdjQ m%ñ;Ska

my; i|yka Y%S ,xld .sKqïlrK m%ñ;Ska iy w¾:l:k Y%S ,xld jr,;a .KldêldÍ wdh;kh úiska ksl=;a lrk ,o kuq;a 2025 ud¾;= 31 jk Èkg ;ju;a n,d;aul ù fkdue;' ta wkqj 2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd uQ,H m%ldYk ilia

lsÍfï§ fuu .sKqïlrK m%ñ;Ska fhdodf.k fkdue;' my; i|yka ixfYdaOkhka wkd.;fha§ iud.fï$iuQyfha uQ,H m%ldYk flfrys ie,lsh hq;= n,mEula we;s lrkq we;ehs wfmalaId fkdflf¾'

4'1 IFRS 17- rlaIK .súiqï

SLFRS 17 hkq y÷kd .ekSu iy uekSu" bÈßm;a lsÍu iy fy<sorõ lsÍu wdjrKh jk rlaIK .súiqï i|yd jQ mq¿,a kj

.sKqïlrK m%ñ;shls' n,d;aul jQ miq"

SLFRS 17 u.ska 2005 jif¾ § ksl=;a lrk ,o IFRS 4 rlaIK .súiqï ^SLFRS

4& m%;sia:dmkh jkq we;' SLFRS 17 hg;g

ishru j¾.fha rlaIK .súiqï ^tkï" Ôú;" Ôú; fkdjk" iDcq rlaIK iy kej; rlaIKh& we;=<;a jk w;r tajd ksl=;a lrk wdh;k j¾.h l=ula jqj;a th wod< jkq we;' tfia u wNsu; mokñka l%shd;aul jk úfYaIdx. iys; we;eï wemlr iy uQ,H WmlrK i|yd o wod< fõ' tfy;a" úIh

m: jH;sf¾l lsysmhla wod< fõ' SLFRS 17

ys iuia; wruqK jkafka rlaIKlrejkag jvd;a m%fhdackj;a iy ia:djr rlaIK

.súiqï i|yd .sKqïlrK wdlD;shla iemhSuhs' SLFRS 4 ys wjYH;djhkag idfmalaI j w;S;fha mej;s foaYSh

.sKqïlrK m%;sm;a;s u; mokïj" SLFRS 17 úiska wod< ishru .sKqïlrK wx. wdjrKh lrñka rlaIK .súiqï i|yd mq¿,a wdlD;shla

imhhs' SLFRS 17 ys yrh jkafka fmdÿ

wdlD;shla ks¾udKh lsÍu fõ' tys § u;= oelafjk lreKq ie,ls,a,g .efka (

0 iDcq iyNd.S;aj ,laIK iys; fldka;%d;a;= i|yd ksYaÑ; wkqj¾;khla ^úp,H .dia;= m%fõYh&'

0 m%Odk jYfhka flá ld,Sk fldka;%d;a;= i|yd ir, l< m%fõYhla

^jdßl fjka lsÍfï m%fõYh&'

2026 jir jk úg fuu m%ñ;sh id¾:l f,i ms<sme§u iy;sl lsÍu i|yd iuQyhg wLKavj l%shd;aul ùfï jevms<sfj<la we;'

iuQyfha wjika lrk ,o ;;a;aj m;%sldj,ska ie,lsh hq;= m%udKhlg wkqj fmkS hkafka bÈßm;a lrkq ,nk ksIamdokhka ir,

l< jdßl fjka lsÍfï m%fõYh hgf;a uekSu iqÿiq jk njhs' iud.u úiska oekg wod< jk .sKqïlrK m%;sm;a;s" ixikaokd;aul f;dr;=re u; we;s úh

yels n,mEï we;=¿j ixl%dka;s m%fõYh iy wdh;kfha j;auka mßphka flfrys we;s jk n,mEu iy l%shd;aul lsÍu i|yd iqÿiq l%ufõoh we.hSu fuka u wjika lsÍfï

jevms<sfj<l ksr; ù isà' ta wkqj" SLFRS

17 rlaIK fldka;%d;a;=jg wod< uQ,sl whÿï

lsÍfï uQ,H n,mEu ;ju;a idOdrK f,i weia;fïka;= lr fkdue;s neúka fuu uQ,H m%ldYkj, wkdjrKh lr fkdue;'

### yqjudre lsÍfï yelshdj wysñ ùu - LKAS

**21 ixfYdaOk**

jHjydr uqo,a yqjudre l< yelso hkak

;lafiare l< hq;= wdldrh iy yqjudre lsÍfï yelshdj fkdue;s úg th ia:dkSh úksuh wkqmd;hla ;SrKh l< hq;= wdldrh ixfYdaOk u.ska meyeÈ,s flf¾'

uQ,H m%ldYk mßYS,kh lrkakkag fjk;a uqo,a tallhg yqjudre l< fkdyels uqo,a tallfha uQ,H l%shdldß;ajh" uQ,H ;;a;ajh iy th uqo,a m%jdy flfrys n,mdkafka flfiao hkak f;areï .ekSug yels jk f;dr;=re fy<sorõ lsÍfï wjYH;dj ixfYdaOk wjOdrKh lr we;'

ixfYdaOk 2025 ckjdß 1 fyda Bg miqj wdrïN jk jd¾Isl jd¾;dlrK ld, iSudjka i|yd n,d;aul jkq we;' wjYH kï l,ska fhdod .ekSug wjir we;' kuq;a Bg wod< lreKq fy<sorõ lsÍug wjYH jkq we;' ixfYdaOk Ndú; lrk úg § lsishï wdh;khlg ixikaokd;aul f;dr;=re kej; m%ldY l< fkdyel'

fuu kj m%ñ;Ska iud.fuys $ iuQyfhys wkd.; uQ,H jd¾;dlrKh iy fy<sorõ lsÍï flfrys we;s l< yels n,mEu ms<sn| iud.u $ iuQyh ;lafiare lsÍfï l%shdj,shl fh§ isà' kj wjYH;d n,d;aul jQ miq tajdg wkql+, ùu iy;sl lsÍu i|yd wjYH moaO;s iy l%shdj,Ska l%shd;aul flfrkq we;'

wdodhu y÷kd.kq ,nkafka" wd¾Ól m%;s,dN iud.ug$iuQyhg .,d taug bv we;s m%udKhg jk w;r wdodhu úYajdiodhl f,i ueksh yelsh' tla tla wdodhï j¾.h i|yd ksYaÑ; y÷kd.ekSfï ks¾Kdhl" wod< wdodhï igyka hgf;a olajd we;'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wdodhu | 6.1 | 302 | 26,088,017 | 28,853,306 | 29,525,694 | 32,216,697 |
| Y=oaO bmehQ jdßlh | 7. | 303 | - | - | 4,574,399 | 3,735,325 |
| .dia;= iy fldñia wdodhu | 8. | 304 | 1,756,723 | 1,544,820 | 1,262,706 | 979,395 |
| uQ,H j;alïj, Y=oaO ,dN$^w,dN& - F¹TPL | 9 | 305 | 146,186 | 135,892 | 182,398 | 124,229 |
| fjk;a fufyhqï wdodhï | 10 | 305 | 436,658 | 502,606 | 371,105 | 497,212 |
| **tl;=j** | | | 28,427,584 | 31,036,624 | 35,916,302 | 37,552,858 |

6' Y=oaO fmd,S wdodhu

l%ulaIh l< msßjefhka ukskq ,nk ishru uQ,H WmlrK i|yd" fmd,S wdodhu fyda úhou M,odhS fmd,S wkqmd;h ^EIR& Ndú;fhka jd¾;d lrkq ,efí' M,odhS fmd,S wkqmd;h hkq uQ,H WmlrKfha wfmalaIs; wdhq ld,h mqrdjg fyda iqÿiq wjia:dj,§ flá ld,hla ;=< weia;fïka;=.; wkd.; uqo,a f.ùï fyda ,eîï" uQ,H j;alfï fyda uQ,H j.lSfï Y=oaO OdrK uqo,g ksjerÈ j jÜgï lrk wkqmd;hhs'

.Kkh lsÍu uQ,H WmlrKfha ishru .súiqï kshuhka ^WodyrKhla f,i" fmrf.jqï úl,am& ie,ls,a,g .kakd w;r WmlrKhg iDcqju wdfrdamKh l< yels iy M,odhS fmd,S wkqmd;fhys wksjd¾h wx.hla jk kuq;a wkd.; Kh mdvq fkdjk ´kEu .dia;= fyda j¾Ol msßjehla we;=<;a fõ'

uqo,a iy uqo,a iudklï" nexl= iy uQ,H wdh;k iuÕ we;s fYaI" Kh iy ,eìh hq;= oE iy Kh WmlrK we;=¿j l%ulaI msßjeh ^AC& hgf;a ukskq ,nk uQ,H j;alï u; fmd,S wdodhu M,odhS fmd,S wkqmd;h Ndú;fhka .Kkh flf¾'

iuQyh úiska f.ùï fyda ,eîï ms<sn| weia;fïka;= ixfYdaOkh lrkafka kï" uQ,H j;alïj, fyda uQ,H j.lSïj, OdrK uqo, ilia lrkq

,efí' .e,mqï l< OdrK uqo, uq,a M,odhS fmd,S wkqmd;h u; mokïj .Kkh lrkq ,nk w;r OdrK uqof,ys fjki uQ,H j;alï i|yd zfmd,S wdodhuZ iy uQ,H j.lSï i|yd zfmd,S úhouZ f,i igyka fõ' flfia fj;;a" kej; j¾.SlrKh lrk ,o uQ,H j;alula i|yd" tu uqo,a ,eîïj, whlr .ekSfï yelshdj jeä ùfï m%;sM,hla f,i iud.u úiska wkd.; uqo,a ,eîï i|yd jk weia;fïka;= miqj jeä lrkq

,efí" tu jeäùfï n,mEu weia;fïka;=j fjkia jQ Èk isg M,odhS fmd,S wkqmd;h fj; .e,mSula f,i y÷kd .efka'

.kqfokqj yd iïnkaO wd¾Ól m%;s,dN wdh;khg .,d taug bv we;s úg muKla wdodhu y÷kd.; yelsh' flfia fj;;a" whlr .ekSfï yelshdj ms<sn| wúksYaÑ;;djhla we;s jQ úg" wdodhï y÷kd .ekSu k;r l< hq;=h' SLFRS 9 - —uQ,H WmlrKh˜ iïu; lsÍu;a iuÕ" mdßfNda.sl fmrksñ ,laIHh ^whlr .ekSfï yelshdj ms<sn| wúksYaÑ;;djh& kshñ; Èk 90 blaujd f.dia we;' ta wkqj" SLFRS 9 g wkql+,j fmd,S wdodhu y÷kd.; yelafla kshñ; Èk 90 blaujd f.dia we;s f;la mu‚'

**l,a bl=;a jQ l=,S i|yd fmd,sh**

l,a bl=;a jQ l=,S f.ùï j,ska ,efnk fmd,S uqo,a moku u; .sKqï.; lr we;'

**.sKqïlrK m%;sm;a;sh**

6' Y=oaO fmd,S wdodhu ^bÈßhg'''&

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wdodhu | 6.1 | 302 | 26,088,017 | 28,853,306 | 29,525,694 | 32,216,697 |
| fmd,S úhoï | 6.2 | 302 | 12,016,685 | 17,200,885 | 13,065,611 | 18,266,659 |
| **Y=oaO fmd,S wdodhu** | | | 14,071,332 | 11,652,421 | 16,460,083 | 13,950,038 |

6'1 fmd,S wdodhu

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| uqo,a iy uqo,a iudk foa | | | 730,653 | 532,545 | 760,103 | 562,002 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | | | 881,661 | 3,087,990 | 1,483,384 | 3,699,208 |
| Kh iy ,eìh hq;= foa | 6.1.1 | 302 | 23,148,924 | 21,578,075 | 25,556,085 | 23,692,636 |
| Kh WmlrKh - l%ulaIh l< msßjeh | | | 1,326,779 | 3,654,696 | 1,726,122 | 4,262,851 |
| **uq¿ fmd,S wdodhu** | | | 26,088,017 | 28,853,306 | 29,525,694 | 32,216,697 |

### 6'1'1 fmd,S wdodhu - Kh iy ,eìh hq;= uqo,a

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd msgq**  **igyk wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| ,eìh hq;= nÿ$bcdrd | 14,945,220 | 11,605,428 | 14,945,993 | 11,606,944 |
| l=,S-ñ,§ .ekSu$ ,eìh hq;= uqrdnd | 846 | 1,643 | 1,015,332 | 853,194 |
| ld,Sk Kh$ uqIdrld$ ld¾h uKav, Kh$ wod< mlaI Kh | 8,202,858 | 9,971,004 | 9,594,760 | 11,232,498 |
| **uq¿ fmd,S Kh iy ,eìh hq;= foa** | 23,148,924 | 21,578,075 | 25,556,085 | 23,692,636 |

6'2 fmd,S úhoï

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| nexl= Kh | 6.2.1 | 303 | 338,312 | 682,321 | 622,134 | 1,190,871 |
| mdßfNda.slhka fj; we;s Kh | 6.2.1 | 303 | 10,811,512 | 15,352,185 | 11,649,576 | 15,938,105 |
| ksl=;a lr we; Kh iq/l=ïm;a | 6.2.1 | 303 | 595,538 | 920,896 | 595,538 | 917,774 |
| SLFRS 16-j¾OkSh Kh .ekSfï msßjeh | 40 | 370 | 271,323 | 245,483 | 198,363 | 219,909 |
| **uq¿ fmd,S úhoï** | | | 12,016,685 | 17,200,885 | 13,065,611 | 18,266,659 |

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| **nexl= Kh**  nexl= whsrdj u; fmd,sh | | | 198 | 1,272 | 86,912 | 129,425 |
| flá ld,Sk Kh i|yd fmd,sh | | | 137,777 | - | 137,777 | - |
| ld,Sk Kh i|yd fmd,sh | | | 76,259 | 436,604 | 397,445 | 817,001 |
| iq/l=ïlrKh ms<sn| fmd<sh | | | - | 244,445 | - | 244,445 |
| Wm tl;=j | | | 214,234 | 682,321 | 622,134 | 1,190,871 |
| **mdßfNda.slhka fj; we;s Kh**  ;ekam;= i|yd fmd,S msßjeh | | | 10,935,590 | 15,352,185 | 11,649,576 | 15,938,105 |
| Wm tl;=j | | | 10,935,590 | 15,352,185 | 11,649,576 | 15,938,105 |
| **ksl=;a lr we; Kh iq/l=ïm;a**  Khlr i|yd fmd,sh | 37.1 | 365 | 595,538 | 920,896 | 595,538 | 917,774 |
| **Wm tl;=j** | | | 595,538 | 920,896 | 595,538 | 917,774 |
| **nÿ j.lSï**  SLFRS 16-j¾Ol Kh .ekSfï msßjeh | | | 271,323 | 245,483 | 198,363 | 219,909 |
| Wm tl;=j | | | 271,323 | 245,483 | 198,363 | 219,909 |
| **uq¿ fmd,S úhoï** | | | 12,016,685 | 17,200,885 | 13,065,611 | 18,266,659 |

7' Y=oaO bmehSï jdßlh

**rlaIK iy wdfhdack .súiqï j, ksIamdok j¾.SlrKh**

SLFRS 4 - SLFRS 4 - zzrlaIK fldka;%d;a;=˜" rlaIKlre úiska ,shk ,o fldka;%d;a;=" udre lrk ,o rlaIK wjodkï uÜgu wkqj zrlaIK fldka;%d;a;=z fyda zwdfhdack fldka;%d;a;=z f,i j¾.SlrKh lsÍu wjYH lrhs'

rlaIK .súiqï hkq iud.u ^rlaIKlre& fjk;a md¾Yjhlska ^rlaIK Tmamq ysñhkaf.ka& ie,lsh hq;= rlaIK wjodkula ms<sf.k we;s úg" ksYaÑ; wúksYaÑ; wkd.; isÿùula ^rlaIs; isÿùu& rlaIK Tmamq ysñhkag wys;lr f,i n,mdkafka kï" rlaIK Tmamq ysñhkag jkaÈ f.ùug tlÕ jk úgh' idudkH ud¾f.damfoaYhla f,i" rlaIKh l< isÿùu isÿ fkdjQfha kï" f.jk ,o m%;s,dN f.úh hq;= m%;s,dN iuÕ ixikaokh lsÍfuka iud.ug ie,lsh hq;= rlaIK wjodkula ;sfío hkak ;SrKh lrhs' rlaIK .súiqïj,g uQ,H wjodku udre l< yelsh'

wdfhdack fldka;%d;a;= hkq ie,lsh hq;= uQ,H wjodkula udre lrk iy ie,lsh hq;= rlaIK wjodkula fkdue;s .súiqï fõ' uQ,H wjodku hkq ksYaÑ; fmd,S wkqmd;hla" uQ,H WmlrK ñ," NdKav ñ," úfoaY úksuh wkqmd;h" ñ, o¾Ylh fyda wkqmd;" Kh fY%a‚.; lsÍu fyda Kh o¾Ylh fyda fjk;a úp,Hhka tll fyda lsysmhl wkd.; fjkila isÿúh yels wjodkuls" uQ,H fkdjk úp,Hhla fldka;%d;a;=fõ md¾Yjhlg ksYaÑ; fkdjk wjia:djl § th imhkq ,efí'

fldka;%d;a;=jla rlaIK .súiqula f,i j¾.SlrKh l< miq" tu ld,h ;=< rlaIK wjodku ie,lsh hq;= f,i wvq jqjo" ishr whs;sjdislï iy ne£ï wjika jqjfyd;a fyda l,a bl=;a jqjfyd;a ñi" th Ôú; ld,h mqrdu rlaIK .súiqula f,i mj;S' flfia fj;;a" rlaIK wjodku ie,lsh hq;= jqjfyd;a wdfhdack .súiqï wdrïNfha isg rlaIK .súiqï f,i kej; j¾.SlrKh l< yelsh'

mSm,aia bkaIqjrkaia mSt,aiS ^mSt,aiS ys wkqnoaê; wdh;kh& úiska úl=Kk ishru ksIamdok rlaIK .súiqï jk w;r tneúka SLFRS 4 - rlaIK

.súiqï hgf;a rlaIK .súiqï f,i j¾.SlrKh lr we;' fï wkqj" jd¾;d lrk Èkg iud.ug tys ksIamdok l<U ;=< lsisÿ wdfhdack .súiqula fkdue;'

**.sKqïlrK m%;sm;a;sh**

7' Y=oaO bmehSï jdßlh ^bÈßhg'''&

**o< ,sÅ; jdßlfha wdodhï y÷kd .ekSu**

zzo< ,sÅ; jdßlh ^GWP& hkq iud.u úiska wjodkï wdjrKh lsÍu i|yd wh lrk jdßlhhs' o< ,sÅ; jdßlh .sKqï.; lrkq ,nkafka WmÑ; moku u; h'

o< ,sÅ; jdßlh hkq .sKqïlrK ld, iSudj ;=< we;=<;a lr .;a fldka;%d;a;= u.ska imhkq ,nk uq¿ wdjrK ld,h i|yd ,enqKq$,eìh hq;= uq¿ jdßl jk w;r m%;sm;a;sh wdrïN jk Èkfha§ ms<s.kq ,efí'

jdßl wkqmd;fha fldgila jk jÜgï" tkï ysñlï mEula fkdue;s jÜgï jeks" GWP j,ska wvq lrkq ,efí'

**rlaIKh - wdodhï y÷kd.ekSu o< ,sÅ; jdßlh**

Ôú; fkdjk rlaIK o< ,sÅ; jdßlh hkq .sKqïlrK ld, iSudj ;=< we;=<;a lr .;a fldka;%d;a;= u.ska imhkq ,nk uq¿ wdjrK ld,h i|yd ,eìh hq;= uq¿ jdßl jk w;r rlaIK Tmamqj wdrïN jk Èkfha§ ms<s.kq ,efí'

**m%;srlaIK jdßlh**

Ôú; fkdjk rlaIK o< ,sÅ; jdßlh hkq .sKqïlrK ld, iSudj ;=< we;=<;a lr .;a fldka;%d;a;= u.ska imhkq ,nk uq¿ wdjrK ld,h i|yd ,eìh hq;= uq¿ jdßl jk w;r rlaIK Tmamqj wdrïN jk Èkfha§ ms<s.kq ,efí'

**Wmhd fkd.;a jdßl ixÑ;h**

Wmhd fkd.;a jdßl ixÑ;h ksfhdackh lrkafka j¾Ih ;=< ,shd we;s kuq;a l,a bl=;a fkdjQ wdjrK ld,hg wod< jdßlfha fldgihs' Wmhd fkd.;a jdßl 365 moku u; .Kkh flf¾'

**Wmhd fkd.;a m%;srlaIK jdßl ixÑ;h**

Wmhd fkd.;a m%;srlaIK jdßlh hkq jd¾;dlrK Èkfhka miq wjodkï ld, mßÉfþoj,g wod<j jirla ;=< ,shd we;s jdßlfha wkqmd;hhs' Wmhd fkd.;a m%;srlaIK jdßl háka mj;sk iDcq rlaIK Tmamq j, ld,iSudj mqrdjg l,a oukq ,efí

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| o< ,sÅ; jdßlh | - | - | 6,384,198 | 5,482,095 |
| wvq lsÍu( mjrd we;s jdßl m%;srlaIKlrejkag | - | - | 1,426,241 | 2,236,515 |
| wvq lsÍu ( Wmhd fkd.;a ixÑ; jdßlfha fjki | - | - | 383,558 | (489,745) |
| **tl;=j** | - | - | 4,574,399 | 3,735,325 |

8' .dia;= iy fldñia wdodhu

uQ,H j;alul M,odhS fmd,S wkqmd;h fj; wkql,kh jk .dia;= iy fldñia wdodhu m%d.aOkSlrKh lr M,odhS fmd,S wkqmd;h uekSug we;=<;a lr WmlrKfha wfmalaIs; wdhq ld,h mqrd wdodhï m%ldYfha y÷kd .kq ,efí'

SLFRS 15 g wkqj" iuQyh wdodhï y÷kd.ekSu i|yd uQ,O¾u u; mokï jQ mshjr myl wdlD;shla wkq.ukh lrhs' ta wkqj" wdodhu y÷kd.kq ,nkafka my; i|yka ishr ks¾Kdhl imqrd we;s úg mu‚(

0 fldka;%d;a;=fõ md¾Yjhka fldka;%d;a;=$j wkqu; lr we;¦

0 udre l< hq;= NdKav fyda fiajd iïnkaOfhka tla tla md¾Yajfha whs;sjdislï lKavdhug y÷kd.; yelsh¦

0 udre lsÍug kshñ; NdKav fyda fiajd i|yd f.ùï kshuhka iuQyhg y÷kd.; yelsh¦

0 fldka;%d;a;=fõ jd‚cuh wka;¾.;hla we;¦

0 mdßfNda.slhd fj; udre lrkq ,nk NdKav fyda fiajd i|yd iuQyh úiska ;ukag ysñjk m%;smdokh whlr .ekSug bv ;sfí'

0 SLFRS 15 ys wod<;ajh iud.ug .dia;= iy fldñia wdodhu i|yd iSud fõ'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 8' .dia;= iy fldñia wdodhu | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fiajd .dia;= | 415,782 | 424,985 | 122,546 | 69,548 |
| fjk;a .dia;= iy fldñia | 1,340,941 | 1,119,835 | 1,140,160 | 909,847 |
| **tl;=j** | 1,756,723 | 1,544,820 | 1,262,706 | 979,395 |

9' uQ,H j;alïj, Y=oaO ,dN$^mdvq& **- FVTPL**

uQ,H j;alï u; Y=oaO ,dN$^w,dN& /FVTPL hkq fj<| j;alïj,g wod< ,dN wvq lrk w;r fj<| j;alïj,ska ,efnk ishru idlaId;a lr.;a iy idlaId;a fkdjQ idOdrK jákdlï fjkialï" wod< m%d.aOk ,dN iy mdvq we;=<;a fõ'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| Y=oaO fj<|fmd< ,dNh ^w,dN&$,dNh | 17,096 | 128,951 | 46,457 | 114,938 |
| Y=oaO m%d.aOk ,dN | 129,090 | 6,941 | 135,941 | 9,291 |
| **tl;=j** | 146,186 | 135,892 | 182,398 | 124,229 |

10' wfkl=;a fufyhqï wdodhu

wfkl=;a fufyhqï wdodhï w;rg iuQyfha idudkH fufyhqïj,g iDcqju iïnkaO fkdjk fjk;a m%Njhkaf.ka Wmhk ,o wdodhu we;=<;a jk w;r WmÑ; moku u; y÷kd .efka'

**,dNdxY wdodhu**

f.ùu ,eîfï whs;sh ia:dms; jQ úg ,dNdxY wdodhu y÷kd .efka'

**foam<" msßh; iy WmlrK neyer lsÍfï§ ,efnk ,dN fyda mdvq**

foam<" msßh; iy WmlrK neyer lsÍfuka we;sjk ,dN fyda w,dN" úlsŒu isÿjk ld, iSudj ;=< ,dN fyda w,dN m%ldYfha uqo,a moku u;

.sKqï.; flf¾'

**;lafiare wdodhu**

;lafiare wdodhu y÷kd.kq ,nkafka tajd idlaId;a lr.;a úg fyda idlaId;a lr.; yels jQ úgh'

**rlaIK .dia;= wdodhu**

rlaIK Tmamq ysñhkag m%;sm;a;s mßmd,k fiajd iy wfkl=;a fldka;%d;a .dia;= i|yd wh flf¾' fuu .dia;= ,eîfuka miq fyda kshñ; ld,hg meñ‚ miq wdodhula f,i ms<s.efka'

**fjk;a wdodhï**

wfkl=;a wdodhï WmÑ; mokula u; y÷kd .efka'

**.sKqïlrK m%;sm;a;sh**

10' wfkl=;a fufyhqï wdodhu ^bÈßhg'''&

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| foam<" msßh; iy WmlrK úlsŒfuka ,efnk ,dNh | 279 | 111,049 | 7,407 | 126,037 |
| wdfhdack foam<j,ska ,efnk wdodhu l=,shg §u | - | - | 83,077 | 81,846 |
| ,dNdxY wdodhu - FVOCI | 4,264 | 1,422 | 4,264 | 1,422 |
| - wkqnoaO wdh;k | 419,688 | 373,334 | - | - |
| - FVTPL | 2,846 | 2,516 | 2,846 | 8,350 |
| wdfhdack foam<j, ,dNh$^w,dNh& | 6,535 | 10,504 | 63,128 | 105,195 |
| ;lafiare wdodhu | - | - | 91,575 | 76,682 |
| rlaIK .dia;= wdodhu | - | - | 108,638 | 87,335 |
| fjk;a wdodhï | 3,046 | 3,781 | 10,170 | 10,345 |
| **tl;=j** | 436,658 | 502,606 | 371,105 | 497,212 |

**11.** Kh iy ,eìh hq;= foa iy wfkl=;a mdvq i|yd jk wl%ñl;d .dia;=

SLFRS 9 - uQ,H WmlrK wkqj ;lafiare lrkq ,nk Kh iy ,eìh hq;= foa i|yd jk wmydhk m%;smdokj, fjkialï iud.u iy iuQyh y÷kd .kS' iud.u iy iuQyh úiska wkq.ukh lrk ,o l%ufõoh fuu uQ,H m%ldYkj, 329 msgqfõ igyk 25 ys meyeÈ,s lr we;'

**lmd yeÍï we;=¿j wemlr neyer lsÍfï§ isÿjk mdvqj**

h:d¾:jd§j whlr .ekSfï wfmalaIdjla fkdue;s úg Kh iy ,eìh hq;= foa ^iy wod< ydksmQ¾K §ukd .sKqï& idudkHfhka w¾O jYfhka fyda iïmQ¾Kfhka lmd yßkq ,efí' Kh iy ,eìh hq;= foa iqrlaIs; lr we;s úg" fuh idudkHfhka isÿjkafka iq/l=ïm;a idlaId;a lr .ekSfuka

,efnk ´kEu uqo,la ,eîfuka miqjh'

**lmd yßk ,o Kh iy neyer lsÍfï mdvq whlr .ekSu**

fnd,a iy iel iys; Kh f,i lmd yßk ,o uqo,a wdmiq whlr .ekSu uqo,a mokula u; ms<s.kq ,efí'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd msgq**  **igyk wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| mqoa., wmydhk 11.3/11.4 308 | (212,126) | 114,912 | (167,977) | 41,704 |
| iduQysl wmydhk 11.3/11.4 308 | (2,611,490) | (1,669,381) | (2,616,348) | (1,784,977) |
| fjk;a ,eìh hq;= foa | 12,501 | (121) | (11,475) | (8,234) |
| lmd yeÍï we;=¿j wemlr neyer lsÍfï§ isÿjk mdvqj | 2,528,671 | 463,002 | 2,533,648 | 463,002 |
| lmd yßk ,o Kh$ksIal%Sh lsÍfï mdvq whlr .ekSu | (120,857) | (64,188) | (121,345) | (65,699) |
| **tl;=j** 11.1/11.2 307 | (403,301) | (1,155,776) | (383,497) | (1,354,204) |

**11.** Kh iy ,eìh hq;= foa iy wfkl=;a mdvq i|yd jk wl%ñl;d .dia;= ^bÈßhg'''&

11'1 Kh iy wfkl=;a mdvq i|yd ydksmQrK .dia;=j$^wdmiq f.ùu& ^iúia;rd;aul ì|jeàu& - iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **neyer lsÍfï whlsÍu ^wdmiq yerùu& Y=oaO uqo, mdvqj$lmd yeÍï**  **^m%;sidOkfha Y=oaO m%udKh&**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| ,eìh hq;= nÿ$bcdrd | 788,642 | 724,064 | (1,568,844) | (56,138) |
| l=,S-ñ,§ .ekSu$ ,eìh hq;= uqrdnd | 118,576 | 27 | (144,023) | (25,420) |
| ld,Sk Kh iy ,eìh hq;= foa | 1,500,596 | 968,878 | (2,803,718) | (334,244) |
| wfkl=;a ,eìh hq;= foa | - | 12,501 | - | 12,501 |
| **tl;=j** | 2,407,814 | 1,705,470 | (4,516,585) | (403,301) |

### ud¾;= 31 jk Èfkka wjika jQ jir i|yd 2024

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **neyer lsÍfï** | **whlsÍu** | **^wdmiq yerùu&** | **Y=oaO uqo,** |
| **mdvqj$lmd yeÍï** |  |  |  |
| **^m%;sidOkfha** |  |  |  |
| **Y=oaO m%udKh&**  **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| ,eìh hq;= nÿ$bcdrd | 364,140 | 561,926 | (1,616,235) | (690,169) |
| l=,S-ñ,§ .ekSu$ ,eìh hq;= uqrdnd | (5,135) | 4,582 | (11,149) | (11,702) |
| ld,Sk Kh iy ,eìh hq;= foa | 39,809 | 870,241 | (1,363,834) | (453,784) |
| wfkl=;a ,eìh hq;= foa | (121) |  |  | (121) |
| **tl;=j** | 398,814 | 1,436,749 | (2,991,339) | (1,155,776) |

11'2 Kh iy wfkl=;a mdvq i|yd ydksmQrK .dia;=j$^wdmiq f.ùu& - iuQyh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **neyer lsÍfï whlsÍu ^wdmiq yerùu& Y=oaO uqo, mdvqj$lmd yeÍï**  **^m%;sidOkfha Y=oaO m%udKh&**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| ,eìh hq;= nÿ$bcdrd | 809,031 | 725,345 | (1,570,125) | (35,749) |
| l=,S-ñ,§ .ekSu$ ,eìh hq;= uqrdnd | 115,734 | 109,011 | (243,777) | (19,032) |
| ld,Sk Kh iy ,eìh hq;= foa | 1,487,539 | 1,271,467 | (3,076,247) | (317,241) |
| wfkl=;a ,eìh hq;= foa |  |  | (11,475) | (11,475) |
| **tl;=j** | 2,412,304 | 2,105,823 | (4,901,624) | (383,497) |

### ud¾;= 31 jk Èfkka wjika jQ jir i|yd 2024

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **neyer lsÍfï** | **whlsÍu** | **^wdmiq yerùu&** | **Y=oaO uqo,** |
| **mdvqj$lmd yeÍï** |  |  |  |
| **^m%;sidOkfha** |  |  |  |
| **Y=oaO m%udKh&**  **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| ,eìh hq;= nÿ$bcdrd | 362,629 | 561,926 | (1,616,235) | (691,680) |
| l=,S-ñ,§ .ekSu$ ,eìh hq;= uqrdnd | (5,135) | 4,582 | (59,080) | (59,633) |
| ld,Sk Kh iy ,eìh hq;= foa | 39,809 | 615,455 | (1,249,921) | (594,657) |
| wfkl=;a ,eìh hq;= foa | (8,234) | - | - | (8,234) |
| **tl;=j** | 389,069 | 1,181,963 | (2,925,236) | (1,354,204) |

11'3 wdodhï m%ldYhg ydks lsÍfï .dia;=j - iud.u

|  |  |  |  |  |
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| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **wÈhr 1 wÈhr 2 wÈhr 3 tl;=j**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| **l%ulaIh l< msßjeh hgf;a uQ,H j;alï - Kh iy w;a;sldrï**  - mqoa., wmydhk | - | 39,060 | (251,186) | (212,126) |
| - iduQysl wmydhk | 371,380 | (45,968) | (2,936,902) | (2,611,490) |
| **tl;=j** | 371,380 | (6,908) | (3,188,088) | (2,823,616) |

### ud¾;= 31 jk Èfkka wjika jQ jir i|yd 2024

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 1**  **re**. '000 | **wÈhr 1**  **re**. '000 | **tl;=j**  **re**. '000 |
| **l%ulaIh l< msßjeh hgf;a uQ,H j;alï - Kh iy w;a;sldrï**  - mqoa., wmydhk | - | 27,335 | 87,577 | 114,912 |
| - iduQysl wmydhk | (593,483) | (609,876) | (466,022) | (1,669,381) |
| **tl;=j** | (593,483) | (582,541) | (378,445) | (1,554,469) |
| 11'4 wdodhï m%ldYhg ydks lsÍfï .dia;=j - iuQyh |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **wÈhr 1 wÈhr 2 wÈhr 3 tl;=j**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| **l%ulaIh l< msßjeh hgf;a uQ,H j;alï - Kh iy w;a;sldrï**  - mqoa., wmydhk | - | 66,395 | (234,372) | (167,977) |
| - iduQysl wmydhk | 314,777 | 15,365 | (2,946,490) | (2,616,348) |
| **tl;=j** | 314,777 | 81,760 | (3,180,862) | (2,784,325) |

**ud¾;= 31 jk Èfkka wjika jQ jir i|yd**  2024

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 1**  **re**. '000 | **wÈhr 1**  **re**. '000 | **tl;=j**  **re**. '000 |
| **l%ulaIh l< msßjeh hgf;a uQ,H j;alï - Kh iy w;a;sldrï**  - mqoa., wmydhk | - | - | 41,704 | 41,704 |
| - iduQysl wmydhk | (591,263) | (719,810) | (473,904) | (1,784,977) |
| **tl;=j** | (591,263) | (719,810) | (432,200) | (1,743,273) |

mqoa., úhoïj,g jegqma" m%ido §ukd" m¾hka; m%;s,dN .dia;= iy wfkl=;a wod< úhoï we;=<;a fõ' j.lSu mshùu i|yd wd¾Ól m%;s,dN we;=<;a iïm;a msg;g .,d hdula wjYH jk úg iy j.lSfï m%udKh ms<sn|j úYajdiodhl weia;fïka;=jla l< yels úg m%ido §ukdj i|yd m%;smdok y÷kd .efka'

fiajlhska wod< m%{ma;s iy fr.=,dis j,g wkql+,j fiajl w¾:idOl wruqo,a ^EPF& iy fiajl Ndr wruqo,a ^ETF& odhl;ajhka i|yd iqÿiqlï

,nhs'

Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 19 - fiajl m%;s,dNj,g wkql+,j mdßf;daIsl j.lSu i|yd isÿ lrk ,o wdhq.Kl ;lafiarejla u; mokïj ,dN fyda w,dN m%ldYkfha úY%du m%;s,dN j.lSu y÷kdf.k we;

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

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| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fõ;k | | | 4,420,233 | 3,816,895 | 5,860,086 | 4,985,581 |
| fiajl m%;s,dN - w¾: olajd we;s odhl;aj ie,iqï - EPF | | | 228,889 | 204,678 | 306,882 | 269,510 |
| fiajl m%;s,dN - w¾: olajd we;s odhl;aj ie,iqï - ETF | | | 57,222 | 51,169 | 74,709 | 65,208 |
| fiajl m%;s,dN - úY%du m%;s,dN ne£u - mdßf;daIslh | 43 | 373 | 158,224 | 175,370 | 206,602 | 221,361 |
| **tl;=j** | | | 4,864,568 | 4,248,112 | 6,448,279 | 5,541,660 |

13' laIh ùï iy l%ulaIh ùï

### laIh ùu

laIhùu .Kkh lrkq ,nkafka foam," lïy,a iy WmlrKj, whs;uj, weia;fïka;=.; m%fhdackj;a wdhq ld,h mqrdjg ir, f¾Çh l%uh Ndú;d lrñka tajdfha weia;fïka;=.; wjfYaI w.hka wvq lsÍu i|yd jk w;r th wdodhï m%ldYkfha y÷kd .efka' iskaklalr bvï

iïnkaOfhka laIh Ndú; fkdflf¾' j;alïj, m%fhdackj;a wdhq ld,h mqrdjg Ndú;d lsÍfï whs;sh laIh lrkq ,efí' flfia fj;;a" l,anÿ ld,h wjika jk úg iuQyhg ysñldß;ajh ,efnk njg idOdrK ksYaÑ;Ndjhla fkdue;s kï" weia;fïka;=.; m%fhdackj;a wdhq ld,h iy l,anÿ kshuhka flá jk úg j;alï laIh lrkq ,efí'

|  |  |  |
| --- | --- | --- |
| **weia;fïka;=.; m%fhdackj;a wdhq ld,hka my; mßÈ fõ¦**  **j;alï mka;sh** | **jirlg** % | **ld,iSudj** |
| iskaklalr f.dvke.s,s | 2 | wjqreÿ 50 |
| l,anÿ foam< jeäÈhqKq lsÍu | 25 | wjqreÿ 4 |
| fudag¾ jdyk | 12.5 - 20 | wjqreÿ 5 - 8 |
| mß.Kl oDvdx. | 20 | wjqreÿ 5 |
| ld¾hd, WmlrK | 10 - 20 | wjqreÿ 5 -10 |
| .Dy NdKav iy Wmdx. | 20 | wjqreÿ 5 |

by; wkqmd; ishru iuQy wdh;k úiska wLKavj Ndú;d lrkq ,efí' laIhùï wkqmd; foam," lïy, iy WmlrK whs;uhl tla tla ie,lsh hq;= fldgi i|yd fjk fjku ;SrKh lrkq ,nk w;r th Ndú;hg .; yels jQ úg" tkï l<ukdlrejka úiska woyia lrk wdldrhg l%shd;aul ùug yels jk mßÈ ia:dkfha iy ;;a;ajfha mj;sk úg laIh ùug mgka .kS' j;alu úlsŒu i|yd ;nd we;s njg j¾.SlrKh lrk

,o Èkg fmr fyda j;alu y÷kd fkd.;a Èkfha§ j;alul laIh ùu k;r fõ' iEu jd¾;dlrK Èklu laIhùï l%u" m%fhdackj;a wdhq ld,h iy wjfYaI w.hka kej; ;lafiare lr iqÿiq kï ilia lrkq ,efí'

j¾Ifha wdrïNfha iy wjidkfha OdrK w.hka iy iuqÉÑ; laIhùï iei£u iuÕ ishru j¾.j, foam," lïy,a iy WmlrK 354 msgqfõ 32 igyfkys olajd we;'

### j;alï Ndú;fha whs;sh l%ulaIh ùu

j;alu Ndú;d lsÍfï whs;sh miqj laIh fõ' j;alfï m%fhdackj;a wdhq ld,h iy l,anÿ ld,h flá jk úg laIh ùu isÿfõ'

### wiamDYH j;alï l%ulaIh lsÍu

wiamDYH j;alï ir, f¾Çh l%uh Ndú;fhka l%ulaIh lrkq ,nkafka" th Ndú;hg .; yels Èk isg tys weia;fïka;=.; m%fhdackj;a wd¾Ól wdhq ld,h u; msßjeh my; olajd we;s wkqmd;j,g wkqj ,shd ;eîu i|yd h

|  |  |  |
| --- | --- | --- |
| **j;alï mka;sh** | **jirlg** % | **ld,iSudj** |
| mß.Kl uDÿldx. | 20 | wjqreÿ 5 |

iSñ; wdhq ld,hla iys; wiamDYH j;alïj, l%ulafIa;% fkdl< fYaIhka jd¾Islj ydks i|yd iudf,dapkh lrkq ,nk w;r ydks i|yd weÕùula we;s úg iy ,dN fyda w,dN m%ldYkfha y÷kd.kq ,nk úg tajd wfmalaIs; wkd.; m%;s,dNj,ska ;jÿrg;a whlr .ekSug yelshdjla fkdue;'

wiamDYH j;alïj, ishru mka;s" j¾Ifha wdrïNfha iy wjidkfha OdrK uqo,aj, iei£u iy iuqÉÑ; l%ulaIh iuÕ" 360 msgqfõ 34 jk igyfkys olajd we;'

**iud.u**

**iuQyh**

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| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| foam<" msßh; iy WmlrK laIh lsÍu | 32 | 354 | 159,123 | 159,024 | 271,430 | 262,934 |
| j;alï Ndú;fha whs;sh l%ulaIh lsÍu | 33 | 359 | 513,191 | 502,481 | 343,657 | 332,642 |
| wiamDYH j;alï l%ulaIh lsÍu | 34 | 360 | 10,675 | 8,431 | 23,167 | 18,292 |
| **tl;=j** | | | 682,989 | 669,936 | 638,254 | 613,868 |

14' m%;s,dN ysñlï mEï iy hgm;a lsÍfï úhoï

**o< ysñlï ms<s.ekSu**

Ôú; fkdjk rlaIK i|yd jk o< ysñlï w;rg" jd¾;d l<;a ke;;a" jir ;=< isÿjk ishru ysñlï" ysñlï ieliSug iy mshùug iDcqju iïnkaO ndysr ysñlï yeisrùfï msßjeh" .,jd .ekSfï iy wfkl=;a whlr .ekSïj, jákdlu wvq lsÍu iy fmr jirj, ysÕ ysñlï i|yd jk ´kEu .e,mSula we;=<;a fõ' ;ks ysñlï f.dkq iudf,dapkh lsÍfuka iy ysñlï mshùfï wjidk msßjefha fjkialï weia;fïka;= lsÍfuka ysÕ ysñlï ;lafiare flf¾'

iDcq rlaIK jHdmdrh iïnkaOfhka" ysÕ ysñlï i|yd ysñlï úhoï iy j.lSï y÷kd .efka' j.lSu u.ska jd¾;d lrk ,o kuq;a ;ju;a f.jd fkdue;s ysñlï" isÿ jQ kuq;a jd¾;d fkdl< ysñlï ^IBNR& iy tu ysñlï mshùu i|yd wfmalaIs; iDcq iy jl% úhoï wdjrKh flf¾' w;S; w;aoelSï iy m%jK;d u; mokïj wkd.; j.lSï ms<sn| jvd;a h:d¾:jd§ weia;fïka;=jla iy;sl lsÍu i|yd IBNR iïnkaOfhka m%;smdokh ld¾;=uh jYfhka ;lafiare lrkq ,nkafka ld¾;=uh mokula u; h'

oekg mj;sk f;dr;=re u; mokïj ysñlï i|yd jk m%;smdok idOdrK f,i m%ldY lr we;s nj wOHlaIjreka i,lk w;r" miqld,Sk f;dr;=re iy isÿùïj, m%;sM,hla f,i wjidk j.lSu fjkia fõ' fuh imhk ,o uqo,a m%udKhkag .e,mSula we;s l< yelsh' tjeks uqo,a tu ld, iSudj i|yd uQ,H m%ldYkj, ms<sìUq fõ' Ndú;d lrk l%u iy weia;fïka;= ks;sm;d iudf,dapkh lrkq ,efí'

**m%;srlaIK ysñlï ms<s.ekSu**

wod< fldka;%d;a;=fõ kshuhkag wkqj wod< o< rlaIK ysñlï mEu ms<s.;a úg m%;srlaIK ysñlï mEï y÷kd .efka'

m%;srlaIKh iDcq jHdmdrhla f,i i,lkq ,enQ úg" m%;srlaIKh lrk ,o jHdmdrfha ksIamdok j¾.SlrKh ie,ls,a,g .ksñka" Wml,amkh lrk ,o m%;srlaIKh i|yd jk ysñlï wdodhu fyda úhoï f,i y÷kd .kq ,efí'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| Y=oaO m%;s,dN iy ysñlï | - | - | 2,424,673 | 2,501,723 |
| wemlr iy Y=oaO w;am;a lr .ekSfï msßjeh | - | - | 513,125 | 166,475 |
| **tl;=j** | - | - | 2,937,798 | 2,668,198 |

,dN w,dN m%ldYkfha wfkl=;a fufyhqï úhoï y÷kdf.k we;af;a ork ,o msßjeh iy ksYaÑ; wdodhï whs;uj, bmehSï w;r iDcq iïnkaO;djhl moku u; h' jHdmdrh mj;ajdf.k hdfï§ iy foam<" lïy, iy WmlrK ld¾hlaIuj kv;a;= lsÍfï§ ork ,o ishru úhoï j¾Ih i|yd ,dNh ,nd .ekSfï§ ,dN w,dN m%ldYhg wdfrdamKh lr we;'

**wOHlaIjrekaf.a jegqma**

wOHlaIjrekaf.a jegqmaj,g úOdhl fkdjk wOHlaIjrekag f.jkq ,nk .dia;= we;=<;a fõ'

**fnda. rlaIK noao** (CIL)

2013 wxl 12 ork uqo,a mkf;a 14 jk j.ka;sfha úêúOdkj,g wkqj" CIL 2013 wfma%,a 1 jk Èk isg n,meje;afjk mßÈ y÷kajd fok ,o w;r th cd;sl rlaIK Ndr wruqo,g f.úh hq;=h' j¾;udkfha" CIL nÿ f.ùfuka miq ,dNfhka 1] l wkqmd;hlska f.úh hq;=h'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wOHlaIjrekaf.a jegqma | 27,668 | 18,727 | 50,818 | 37,865 |
| ú.Kljrekaf.a fõ;k | 7,580 | 7,032 | 15,655 | 14,959 |
| ú.Kljrekag ú.Kk fkdjk .dia;= | 3,755 | 1,351 | 3,755 | 1,466 |
| jD;a;Sh .dia;= | 70,986 | 108,084 | 103,655 | 123,231 |
| m%pdrK úhoï | 42,585 | 56,582 | 83,927 | 107,460 |
| kS;s .dia;= | 13,169 | 9,594 | 24,624 | 17,587 |
| ;ekam;= rlaIK jdßlh | 134,749 | 134,224 | 134,749 | 134,224 |
| fnda. rlaIK noao | 30,371 | 35,911 | 30,371 | 35,911 |
| wdfhdack foam<j,ska mek k.sk fufyhqï úhoï | - | - | 15,467 | 18,186 |
| ld¾hd, mßmd,k yd wdh;ksl úhoï | 3,140,520 | 2,405,106 | 3,759,276 | 2,900,139 |
| **tl;=j** | 3,471,383 | 2,776,611 | 4,222,297 | 3,391,028 |

16' uQ,H fiajd i|yd noao

**uq,H fiajd u; jeÜ noao**

uQ,H fiajd i|yd jk jeÜ noao 2002 wxl 14 ork w.h tl;= l< nÿ ^VAT& mk; iy tys miqld,Sk ixfYdaOk wkqj .Kkh flf¾' uQ,H fiajd i|yd jk w.h tl;= l< noao .Kkh lsÍu i|yd jk jákdlï moku .Kkh lrkq ,nkafka foaYSh wdodhï fomd¾;fïka;=j úiska kshu lrk ,o wkqmd; u; .Kkh lrk ,o wd¾Ól laIhùï wdodhï noaog fmr .sKqïlrK ,dNhg iy f.úh hq;= fõ;kj,g .e,mSfuks' f.úh hq;= fõ;kj,g uqo,a m%;s,dN" m¾hka; m%;s,dN we;=¿j uqo,a fkdjk m%;s,dN we;=<;a fõ' j;auka uQ,H j¾Ih i|yd wod< jk uQ,H fiajd wkqmd;h i|yd jk jeÜ noao 18] ^2023$2024-18]& fõ'

**uQ,H fiajd ms<sn|** SSCL

2022 wxl 25 ork iudc wdrlaIK odhl;aj nÿ mkf;a ^SSCL mk;& fojk Wmf,aLkfha olajd we;s j.lSï iys; msßjegqu u;" uQ,H fiajd iemhSfï jHdmdrh lrf.k hk ´kEu mqoa.,fhl= úiska iudc wdrlaIK odhl;aj noao ^SSCL& 2'5] l wkqmd;hlska f.úh hq;=h' uQ,H fiajd i|yd wdfrdamKh l< yels w.h tl;= lsÍfï uqo,ska 100] la SSCL f.úh hq;=h' 2002 wxl 14 ork w.h tl;= l< nÿ mkf;a IIIA mßÉfþofha i|yka wdfrdamKh l< yels l%uh fh§fuka uQ,H fiajd iemhSfï jHdmdrh i|yd SSCL f.ùu i|yd uQ,H fiajd i|yd wdfrdamKh l< yels

w.h tl;= lsÍu .Kkh lrkq ,efí'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| uq,H fiajd u; jeÜ noao | 1,762,177 | 1,691,301 | 1,847,219 | 1,758,576 |
| uQ,H fiajd ms<sn| SSCL noao | 244,747 | 229,623 | 260,963 | 237,849 |
| **tl;=j** | 2,006,924 | 1,920,924 | 2,108,182 | 1,996,425 |

17' wdodhï nÿ úhou

zzwdodhï nÿ˜ ms<sn| Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 12 u.ska wjYH jk mßÈ" nÿ úhofï m%Odk ixrpl" M,odhS nÿ wkqmd; iy nÿ f.ùug fmr ,dNh iy nÿ úhou w;r iei£ula o fuu igyfka we;=<;a fõ' Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 12 zzwdodhï nÿ˜ wkqj" nÿ úhou hkq j;auka iy ú,ïì; nÿlrKh iïnkaOfhka ld, iSudj i|yd ,dNh fyda w,dNh ;SrKh lsÍfï§ we;=<;a lr we;s uq¿ uqo,hs'

**j;auka nÿ**

j;auka iy fmr j¾I i|yd j;auka nÿ j;alï iy j.lSï ukskq ,nkafka nÿ n,OdÍkaf.ka whlr .ekSug fyda f.ùug wfmalaIs; uqof,ks' uqo, .Kkh lsÍu i|yd Ndú;d lrk nÿ wkqmd; iy nÿ kS;s jd¾;d lrk Èkfha§ mkjk ,o fyda ie,lsh hq;= f,i mkjk ,o tajd fõ'

2024$25 ;lafiare j¾Ih ;=< wdodhï nÿ .Kkh lsÍfï§ 30] l wdodhï nÿ wkqmd;hla fhdok ,§'

**.sKqïlrK m%;sm;a;sh**

**iud.u msgq j; auk a nÿ wkqmd;h**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **igyk** | **wxlh** | 2025 | 2024 |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS | | | 30% | 30% |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | | | 30% | 30% |
| mSm,aia uhsfl%da-fldu¾ia iud.u | | | 30% | 30% |
| mSm,aia bkaIqjrkaia mSt,aiS | 17.1 | 312 | 30% | 30% |
| mSm,aia ,Sisx foam, ixj¾Ok iud.u | 17.2 | 312 | 20%-30% | 20%-30% |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 17.3 | 312 | 20% | 10% |
| t,dhkaia \*skEkaia mSt,aiS | 17.4 | 312 | 40% | 40% |

17'1 mSm,aia bkaIqjrkaia mSt,aiS

j;auka noao hkq jd¾;dlrK Èkfha mkjk ,o fyda ie,lsh hq;= f,i mkjk ,o nÿ wkqmd;h iy fmr j¾Ihg wod<j f.úh hq;= nÿ i|yd jk

´kEu .e,mSula Ndú;d lrñka j¾Ih i|yd nÿ wh l< yels wdodhu u; f.úh hq;= wfmalaIs; noaohs' nÿlrKh i|yd m%;smdok 2017 wxl 24 ork foaYSh wdodhï mkf;a úêúOdkj,g wkql+,j nÿ wruqKq i|yd ilia lrk ,o j¾Ih i|yd ,dNh u; mokï fõ'

17'2 mSm,aia ,Sisx foam, ixj¾Ok iud.u

2008 foieïn¾ 03 Èke;s mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ úiska wdfhdack uKav,h iuÕ we;s lr.;a .súiqug wkqj" ñY% ixj¾Ok jHdmD;shla msysgqùu iy l%shd;aul lsÍfï jHdmdr i|yd" wdodhï nÿ mekùu" f.ùu iy whlr .ekSu iïnkaO foaYSh wdodhï mk;" iud.u ,dN

,nk j¾Ifha isg .Kkh lrk ,o jir myl ld,hla fyda tys jd‚c fufyhqï wdrïN l< Èk isg .Kkh lrk ,o jir follg fkdwvq

;lafiare j¾Ihla i|yd wod< fkdfõ' nÿ ksoyia lsÍfï wjidk Èkfhka miq jydu jir 2 l ld,hla i|yd 10] iykodhS nÿ wkqmd;hla iy 10] iykodhS nÿ ld,h bl=;a jQ miq 20] iykodhS nÿ wkqmd;hla i|yd iud.u iqÿiqlï ,nhs' wdfhdack uKav,h fkdjk wdodhu 30] l idudkH wkqmd;hlg hg;a fõ'

17'3 mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ

ñY% ixj¾Ok jHdmD;shla msysgqùu iy l%shd;aul lsÍu i|yd wdfhdack uKav, kS;sfha 17 jk j.ka;sh hgf;a wdfhdack uKav,h iuÕ mSm,aia

,Sisx yeõf,dla fm%dm¾àia ,sñgâ úiska 2010 foieïn¾ 16 Èke;s .súiqug wkqj" wdodhï nÿ mekùu" f.ùu iy whlr .ekSu iïnkaO foaYSh wdodhï mk;" iud.u ,dN ,nk j¾Ifha isg .Kkh lrk ,o jir myl ld, iSudjla fyda tys jd‚c fufyhqï wdrïN l< Èk isg .Kkh lrk ,o jir follg fkdwvq ;lafiare j¾Ihla i|yd wod< fkdfõ' nÿ ksoyia lsÍfï wjidk Èkfhka miq jir 2 l ld,hla i|yd 10] l iykodhS nÿ wkqmd;hla iy 10] l iykodhS nÿ ld,h bl=;a jQ miq 20] l iykodhS nÿ wkqmd;hla i|yd iud.u iqÿiqlï ,nhs'

17'4 t,dhkaia \*skEkaia mSt,aiS

1984 nx.a,dfoaY wdodhï nÿ wd{d mk; iy thg lrk ,o ixfYdaOk wkqj" t,dhkaia \*skEkaia mSt,aiS i|yd wod< jk nÿ wkqmd;h 40] ls'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| **,dN fyda w,dN m%ldYh**  j;auka wdodhï nÿ wh lsÍu | 17.6 | 314 | 1,426,032 | 1,377,756 | 2,004,290 | 1,731,114 |
| j¾Ih i|yd ú,ïî; noao ^wdmiq yerùu&$.dia;=j | 44 | 376 | 758,927 | 457,679 | 784,843 | 500,679 |
| **,dN fyda w,dN m%ldYkfha y÷kdf.k we;s wdodhï nÿ úhou** | | | 2,184,959 | 1,835,435 | 2,789,133 | 2,231,793 |
| **úia;SrK wdodhï m%ldYh**  j¾Ih i|yd ú,ïî; nÿ .dia;=j$^wdmiq yerùu& | 44 | 376 | 701 | 58,832 | 17,941 | 89,805 |
| **úia;S¾K wdodhï m%ldYkfha y÷kdf.k we;s wdodhï nÿ**  **.dia;=j$^wdmiq yerùu&** | | | 701 | 58,832 | 17,941 | 89,805 |
| M,odhS nÿ wkqmd;h ^ú,ïî; noao yer& | | | 24.64% | 25.63% | 29.13% | 26.93% |
| M,odhS nÿ wkqmd;h | | | 37.75% | 34.14% | 40.54% | 34.71% |

17' wdodhï nÿ úhou ^bÈßhg'''&

17'6 .sKqïlrK ,dNh iy nÿ wh l< yels wdodhu iei£u

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| **wdodhï nÿ úhoug fmr ,dNh** | | | 5,788,336 | 5,375,932 | 6,879,378 | 6,429,224 |
| tl;= lsÍu( wjir Èh fkdyels úhoï | | | 461,050 | 1,302,721 | 957,707 | 1,478,041 |
| tl;= lsÍu( wdmiq whlr .; yels l,anÿ m%d.aOkh | | | 477,026 | 165,688 | 514,617 | 165,688 |
| wvq lsÍu( wjir ,;a úhoï | | | 1,538,907 | 1,380,520 | 1,895,007 | 2,013,309 |
| wvq lsÍu( ksoyia $ wjir ,;a wdÞhï | | | 280,768 | 377,272 | 747,557 | 839,391 |
| õhjia:dms; wdodhu | | | 4,906,737 | 5,086,549 | 5,709,138 | 5,220,253 |
| ;lafiare l< yels wdodhu | | | 4,906,737 | 5,086,549 | 5,709,138 | 5,220,253 |
| nÿ wh l< yels wdodhu | | | 4,906,737 | 5,086,549 | 5,709,138 | 5,220,253 |
| jHjia:dms; wdodhu wkqj wdodhï nÿ úhou | 17.8 | 314 | 1,428,189 | 1,525,924 | 2,008,214 | 1,876,053 |
| ^wêl&$m%;smdok hgf;a - fmr jirj, | | | (2,157) | (148,168) | (3,924) | (144,939) |
| j¾Ih i|yd ,dN u; j;auka noao | | | 1,426,032 | 1,377,756 | 2,004,290 | 1,731,114 |
| j¾Ih i|yd wh lrk ,o ú,ïî; nÿ$^wdmiq yerùu& | 44 | 376 | 758,927 | 457,679 | 784,843 | 500,679 |
| **j¾Ih i|yd nÿ úhou** | | | 2,184,959 | 1,835,435 | 2,789,133 | 2,231,793 |

17'7 j¾Ih ;=< bÈßhg f.k tk ,o iy m%fhdackhg .;a nÿ mdvq

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |

|  |  |  |
| --- | --- | --- |
| bÈßhg f.kd nÿ w,dN | - - 67,971 | 67,971 |
| j¾Ih ;=< Ndú;d l< nÿ w,dN | - - - | - |
| nÿ w,dN m%fhdackhg fkdf.k bÈßhg f.k hdu | - - 67,971 | 67,971 |
| 17'8 jHjia:dms; wdodhu wkqj wdodhï nÿ úhou | **iud.u iuQyh** |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS | 1,428,189 | 1,525,924 | 1,428,189 | 1,525,924 |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | - | - | 11,299 | 14,548 |
| mSm,aia uhsfl%da-fldu¾ia ,sñgâ | - | - | 105,619 | 34,868 |
| mSm,aia bkaIqjrkaia mSt,aiS | - | - | 271,938 | 227,776 |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ | - | - | 77,547 | 32,716 |
| t,dhkaia \*skEkaia mSt,aiS | - | - | 113,622 | 40,221 |
| **M,odhS wkqmd;hg wkqj uq¿ wdodhï noao** | 1,428,189 | 1,525,924 | 2,008,214 | 1,876,053 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| **iDcq nÿ**  wdodhï nÿ | 1,685,532 | 1,836,478 | 1,969,527 | 2,142,485 |
| uQ,H fiajd i|yd w.h tl;= l< noao | 1,769,703 | 1,750,444 | 1,860,309 | 1,805,240 |
| uQ,H fiajd u; SSCL | 245,792 | 228,534 | 256,615 | 236,760 |
| fnda. rlaIK noao | 39,326 | 29,752 | 42,361 | 33,791 |
| uq¿ iDcq nÿ | 3,740,353 | 3,845,208 | 4,128,812 | 4,218,276 |
| **jl% nÿ ^tl;= lr f.jk ,o&**  tl;= l< w.h u; noao | 375,886 | 290,857 | 1,295,634 | 1,074,467 |
| fjk;a wdodhï moku u; SSCL nÿ | 40,026 | 33,416 | 238,826 | 202,158 |
| uqoaor .dia;= | 538,141 | 296,808 | 547,743 | 305,308 |
| ,dNdxY iy fmd,sh u; r|jd .ekSfï noao | 938,353 | 920,867 | 1,005,948 | 971,089 |
| jegqfmka wdodhï nÿ lemSï$mQ¾j mqoa., wdodhï nÿ ^PAYE/APIT& | 417,048 | 311,661 | 500,018 | 341,058 |
| uq¿ jl% nÿ | 2,309,454 | 1,853,609 | 3,588,169 | 2,894,080 |
| **uQ,H j¾Ih ;=< f.jk ,o uq¿ nÿ** | 6,049,807 | 5,698,817 | 7,716,981 | 7,108,317 |

18' idudkH fldgilg uQ,sl $ ;kql l< bmehSï **(EPS)**

fldgilg uQ,sl bmehSu .Kkh lrkq ,nkafka iud.fï idudkH fldgia ysñhkag wdfrdamKh l< yels ,dNh fyda w,dNh" tu ld, iSudj

;=< b;sßj we;s idudkH fldgiaj, nß; idudkH ixLHdfjka fn§fuks' ;kql l< fldgila i|yd bmehSu ;SrKh lrkq ,nkafka idudkH fldgia ysñhkag wdfrdamKh l< yels ,dNh fyda w,dNh iy ishru ;kql l< yels idudkH fldgiaj, n,mEï i|yd b;sßj we;s idudkH fldgiaj, nß; idudkH ixLHdj .e,mSfuks'

Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 33 - fldgilg bmehSï wkqj" uõ iud.fï fldgia ysñhkag wdfrdamKh l< j¾Ih i|yd Y=oaO ,dNh" j¾Ih ;=< b;sßj we;s idudkH fldgia .Kkska nß; idudkHfhka fn§fuka fldgilg uQ,sl bmehSï .Kkh flf¾'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025 | 2024 | 2025 | 2024 |
| fldgia ysñhkag wdfrdamKh l< hq;= ,dNh ^re'& | 3,603,380,844 | 3,540,498,468 | 3,998,786,847 | 3,994,914,903 |
| 2025 ud¾;= 31 jk Èkg idudkH fldgia .Kk | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 |
| idudkH fldgilg uQ,sl$ ;kql l< bmehSï ^re'& | 1.67 | 1.64 | 1.86 | 1.85 |

19' idudkH fldgil ,dNdxYh

**iud.u**

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025 | 2024 |
| uqo,a ,dNdxY f.ùï ^re'z000& | 3,016,126 | 1,429,319 |
| fldgialr ,dNdxY f.ùï ^re'z000& | - | 1,429,319 |
| f.jQ uq¿ ,dNdxY ^re'z000& | 3,016,126 | 2,858,638 |
| **idudkH fldgilg ,dNdxYh ^re'&** | 1.40 | 1.40 |

20' ñkqï moku u; uQ,H WmlrK úYaf,aIKh

uQ,H WmlrK idOdrK jákdlñka fyda l%ulaIh l< msßjefhka wLKav mokula u; ukskq ,efí' øjHuh .sKqïlrK m%;sm;a;sj, idrdxYh uÕska tla tla uQ,H WmlrK ldKavh ukskq ,nk wdldrh iy idOdrK jákdlï ,dN iy w,dN we;=¿j wdodhu iy úhoï y÷kd .kakd wdldrh úia;r flf¾'uQ,H ;;a;aj m%ldYkfha ud;Dld hgf;a Y%S ,xld .sKqïlrK m%ñ;sh SLFRS 9 uQ,H WmlrK( ms<s.ekSu iy ñkqï’ ys w¾: olajd we;s mßÈ" uQ,H WmlrKj, uqo,a ldKav wkqj úYaf,aIKh lsÍug my; j.=j bv i,ihs'

20'1 iud.u

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2025 ud¾;= 31 jk Èkg** | **igyk** | **msgq wxlh** | **,dNh fyda w,dNh yryd**  **idOdrK jákdlug ms<s.;a uQ,H WmlrK**  (FVTPL)  **re**. '000 | **l%ulaIh l< msßjeh hgf;a uQ,H WmlrK**  (AC)  **re**. '000 | **wfkl=;a úia;S¾K wdodhï yryd**  **idOdrK jákdlula we;s uQ,H WmlrK**  (FVOCI)  **re**. '000 | **tl;=j**  **re**. '000 |
| **j;alï**  uqo,a iy uqo,a iudk foa | 22 | 325 | - | 18,696,732 | - | 18,696,732 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 23 | 327 | - | 3,031,551 | - | 3,031,551 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 24 | 327 | 275,550 | - | - | 275,550 |
| Kh iy ,eìh hq;= foa | 25 | 329 | - | 157,092,387 | - | 157,092,387 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 27 | 346 | - | - | 1,292,140 | 1,292,140 |
| l%ulaIh l< msßjehg Kh WmlrKh | 28 | 347 | - | 5,161,177 | - | 5,161,177 |
| fjk;a uQ,H j;alï | 31 | 353 | - | 76,511 | - | 76,511 |
| **uq¿ uQ,H j;alï** |  |  | 275,550 | 184,058,358 | 1,292,140 | 185,626,048 |
| **j.lSï**  nexl= Kh | 35 | 362 | - | 11,436,573 | - | 11,436,573 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 364 | - | 124,529,684 | - | 124,529,684 |
| ksl=;a lr we; Kh iq/l=ïm;a | 37 | 365 | - | 5,014,652 | - | 5,014,652 |
| fjk;a uQ,H j.lSï | 38 | 367 | - | 6,415,071 | - | 6,415,071 |
| nÿ j.lSu | 40 | 370 |  | 2,236,091 |  | 2,236,091 |
| **uq¿ uQ,H j.lSï** |  |  | - | 149,632,071 | - | 149,632,071 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2024 ud¾;= 31 jk Èkg** |  |  | **,dNh fyda w,dNh yryd**  **idOdrK jákdlug**  **ms<s.;a uQ,H** | **l%ulaIh l< msßjeh hgf;a uQ,H WmlrK**  (AC) | **wfkl=;a úia;S¾K wdodhï yryd**  **idOdrK**  **jákdlula we;s** | **tl;=j** |
|  |  | **msgq** | **WmlrK**  (FVTPL) |  | **uQ,H WmlrK**  (FVOCI) |  |
|  | **igyk** | **wxlh** | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **j;alï** |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 22 | 325 | - | 9,728,132 | - | 9,728,132 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 23 | 327 | - | 14,288,282 | - | 14,288,282 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 24 | 327 | 1,339,867 | - | - | 1,339,867 |
| Kh iy ,eìh hq;= foa - l%ulaIh msßjeh | 25 | 329 | - | 103,650,453 | - | 103,650,453 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 27 | 346 | - | - | 1,158,669 | 1,158,669 |
| l%ulaIh l< msßjehg Kh WmlrK | 28 | 347 | - | 18,372,055 | - | 18,372,055 |
| fjk;a uQ,H j;alï | 31 | 353 | - | 69,989 | - | 69,989 |
| **uq¿ uQ,H j;alï** |  |  | 1,339,867 | 146,108,911 | 1,158,669 | 148,607,447 |
| **j.lSï** |  |  |  |  |  |  |
| nexl= Kh | 35 | 362 | - | 2,263,494 | - | 2,263,494 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 364 | - | 97,437,726 | - | 97,437,726 |
| ksl=;a lr we;s Kh iq/l=ïm;a | 37 | 365 | - | 11,032,248 | - | 11,032,248 |
| fjk;a uQ,H j.lSï | 38 | 367 | - | 3,188,693 | - | 3,188,693 |
| nÿ j.lSu | 40 | 370 |  | 1,636,537 | - | 1,636,537 |
| **uq¿ uQ,H j.lSï** |  |  | - | 115,558,698 | - | 115,558,698 |
| 20'3 iuQyh |  |  |  |  |  |  |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **2025 ud¾;= 31 jk Èkg** | **igyk** | **msgq wxlh** | **,dNh fyda l%ulaIh l< wfkl=;a w,dNh yryd msßjeh hgf;a úia;S¾K idOdrK uQ,H WmlrK wdodhï yryd jákdlug** (AC) **idOdrK**  **ms<s.;a uQ,H jákdlula we;s**  **WmlrK uQ,H WmlrK**  (FVTPL) (FVOCI)  **re**. '000 **re**. '000 **re**. '000 | | | **tl;=j**  **re**. '000 |
| **j;alï**  uqo,a iy uqo,a iudk foa | 22 | 325 | - | 19,583,402 | - | 19,583,402 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 23 | 327 | - | 5,694,373 | - | 5,694,373 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 24 | 327 | 1,290,581 | - | - | 1,290,581 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 25 | 329 |  | 170,451,841 | - | 170,451,841 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 26 | 346 | - | 1,698,354 | - | 1,698,354 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 27 | 346 | - | - | 1,827,482 | 1,827,482 |
| l%ulaIh l< msßjehg Kh WmlrKh | 28 | 347 | - | 11,561,272 | - | 11,561,272 |
| **uq¿ uQ,H j;alï** |  |  | 1,290,581 | 208,989,242 | 1,827,482 | 212,107,305 |
| **j.lSï**  nexl= Kh | 35 | 362 | - | 16,828,985 | - | 16,828,985 |
| .kqfokqlrejka fj; f.úh hq;= | 36 | 364 | - | 130,068,713 | - | 130,068,713 |
| ksl=;a lr we; Kh iq/l=ïm;a | 37 | 365 | - | 5,014,652 | - | 5,014,652 |
| fjk;a uQ,H j.lSï | 38 | 367 | - | 8,187,438 | - | 8,187,438 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 39 | 368 | - | 5,458,788 | - | 5,458,788 |
| nÿ j.lSu | 40 | 370 | 1,778,792 | | | 1,778,792 |
| **uq¿ uQ,H j.lSï** |  |  | - | 167,337,368 | - | 167,337,368 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 20' ñkqï moku u; uQ,H WmlrK úYaf,aIKh ^bÈßhg'''&  20'4 iuQyh |  | | | | |
| **2024 ud¾;= 31 jk Èkg** |  | **,dNh fyda w,dNh yryd**  **idOdrK jákdlug**  **ms<s.;a uQ,H** | **l%ulaIh l< msßjeh hgf;a uQ,H WmlrK**  (AC) | **wfkl=;a úia;S¾K wdodhï yryd**  **idOdrK**  **jákdlula** | **tl;=j** |
|  | **msgq** | **WmlrK**  (FVTPL) |  | **we;s uQ,H WmlrK**  (FVOCI) |  |
| **igyk** | **wxlh** | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **j;alï** |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa 22 | 325 | - | 10,636,505 | - | 10,636,505 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka 23 | 327 | - | 17,562,955 | - | 17,562,955 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu 24 | 327 | 1,451,613 | - | - | 1,451,613 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh 25 | 329 | - | 116,919,950 | - | 116,919,950 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa 26 | 346 | - | 1,586,697 | - | 1,586,697 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK |  |  |  |  |  |
| jákdlu 27 | 346 | - | - | 1,720,475 | 1,720,475 |
| l%ulaIh l< msßjehg Kh WmlrKh 28 | 347 | - | 23,826,514 | - | 23,826,514 |
| **uq¿ uQ,H j;alï** |  | 1,451,613 | 170,532,621 | 1,720,475 | 173,704,709 |
| **j.lSï** |  |  |  |  |  |
| nexl= Kh 35 | 362 | - | 7,181,365 | - | 7,181,365 |
| .kqfokqlrejka fj; f.úh hq;= 36 | 364 | - | 103,843,054 | - | 103,843,054 |
| ksl=;a lr we; Kh iq/l=ïm;a 37 | 365 | - | 11,032,248 | - | 11,032,248 |
| fjk;a uQ,H j.lSï 38 | 367 | - | 3,926,092 | - | 3,926,092 |
| nÿ j.lSu 40 | 370 | - | 1,554,027 | - | 1,554,027 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK 39 | 368 | - | 5,508,693 | - | 5,508,693 |
| **uq¿ uQ,H j.lSï** |  | - | 133,045,479 | - | 133,045,479 |
| 21' j;alï iy j.lSïj, idOdrK jákdlu |  |  |  |  |  |

;lafiarelrK Ys,amSh l%u Ndú;fhka idOdrK jákdlug jd¾;d lrk ,o uQ,H fkdjk j;alï iy j.lSï i|yd idOdrK w.hka ;SrKh lrk wdldrh ms<sn| úia;rhla my; ±lafõ' fïjdg WmlrK ;lafiare lsÍfï§ fj<|fmd< iyNd.sjkafkl= úiska lrkq ,nk Wml,amk ms<sn| iuQyfha$iud.fï weia;fïka;= we;=<;a fõ'

**.sKqïlrK m%;sm;a;sh**

21'1 idOdrK jákdlu iy idOdrK jákdlï OQrdj,sh ;SrKh lsÍu

;lafiarelrK ;dlaIKh u.ska uQ,H WmlrKj, idOdrK jákdlu ;SrKh lsÍu iy fy<sorõ lsÍu i|yd iuQyh my; OQrdj,sh Ndú;d lrhs(

1. uÜgu ( iudk j;alï fyda j.lSï i|yd l%shdldÍ fj<|fmd<j, Wmqgd olajk ,o ^.e,mqï fkdl<& ñ, .Kka
2. uÜgu ( jd¾;d.; idOdrK jákdlug ie,lsh hq;= n,mEula we;s lrk ishru fhojqï iDcqj fyda jl%j ksÍlaIKh l< yels fjk;a Ys,amSh l%u
3. uÜgu ( ksÍlaIKh l< yels fj<|m, o;a; u; mokï fkdjk" jd¾;d.; idOdrK jákdlug ie,lsh hq;= n,mEula we;s lrk fhojqï Ndú;d lrk Ys,amSh l%u

21'2 uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu

uQ,H j;alï - ;lafiarelrK Ys,amSh l%u fyda ñ,lrK wdlD;s Ndú;fhka ;lafiare lrk ,o wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu m%Odk jYfhka Wmqgd olajk ,o wdfhdack iq/l=ïm;a j,ska iukaú; fõ'fuu Wmqgd olajk ,o wdfhdack iq/l=ïm;a" tla tla iq/l=ïm;aj, l%shdldÍ fj<|fmd<l Wmqgd olajk ,o fj<|m, ñ, Ndú;d lrñka w.h lrkq ,efí'

21'3 uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu

uQ,H j;alï - ;lafiarelrK Ys,amSh l%u Ndú;fhka ;lafiare lrk ,o ,dNh fyda w,dNh yryd idOdrK jákdlu m%Odk jYfhka Wmqgd olajk

,o wdfhdack j,ska iukaú; fõ' fuu Wmqgd olajk ,o j;alï tla tla iq/l=ïm;aj, l%shdldÍ fj<|fmd<l Wmqgd olajk ,o fj<|m, ñ, Ndú;d lr w.h lrkq ,efí'

l%ulaIh l< msßjeh hgf;a f.k hk ia:djr wkqmd; uQ,H j;alï iy j.lSïj, idOdrK jákdlu weia;fïka;= lrkq ,nkafka jÜgï l< uqo,a m%jdy m%fõYh u; h' fuu m%fõYh idOdrK jákdlu uekSfï§ ie,lsh hq;= ksÍlaIKh l< fkdyels wdodkhla f,i iudk uQ,H WmlrKj, j;auka fj<|m, fmd,S wkqmd; Ndú;d lrk w;r tneúka th idOdrK jákdlï OQrdj,sfha 2 uÜgu hgf;a j¾.SlrKh lr we;''

21'5 idOdrK jákdlug fy<sorõ lrk ,o foam<" msßh; iy WmlrK

iskaklalr bvï iy f.dvke.s,s kej; ;lafiare lrk ,o uqo,g fy<sorõ lrkq ,nk w;r" th kej; ;lafiare lrk Èkfha§ tajdfha idOdrK jákdlu jk w;r" miqj iuqÉÑ; laIhùï iy miqj iuqÉÑ; ydks w,dN wvq lrkq ,efí'

21'6 ;lafiare wdlD;sh

ndysrj Wmqgd olajk ,o ñ, .Kka fyda wdlD;sj,g ksÍlaIKh l< yels ñ,lrK fhojqï fhduq lsÍfuka idOdrK w.hka ;SrKh lrkq ,nk ishru uQ,H WmlrK i|yd" iajdëk ñ, ;SrKh lsÍu fyda j,x.=lrKh ,nd .kS' wl%sh fj<|fmd<l" fj<|dï lrk ,o ñ,la iDcqju ksÍlaIKh lsÍu l< fkdyels úh yelsh' fuu ;;ajhka hgf;a" iud.u uQ,H WmlrKfha idOdrK jákdlu j,x.= lsÍu i|yd úl,am fj<|m, f;dr;=re Ndú;d lrk w;r" jvd;a wod< iy úYajdiodhl hehs ie,flk f;dr;=re i|yd jeä nrla ,nd foa'

### ;lafiare rduqj

fj<| iy wdfhdack fufyhqïj, idOdrK jákdlï iy wfkl=;a ishru ie,lsh hq;= j;alï iy j.lSï uekSu iïnkaOfhka iud.ug ksYaÑ; md,khka w;r ia:dms; md,k rduqjla we;'

ksÍlaIKh l< yels fj<|fmd< o;a;j,g idfmalaIj idOdrK jákdlï ñkqï jßka jr ^Èkm;d" udislj fyda ld¾;=uh jYfhka& iudf,dapkh lsÍu'

fj<|m, ;;a;ajhkays fjkialï" ie,lsh hq;= úksYaphka iy Wml,amkj,g tfrysj idOdrK jákdlï ñkqï wdlD;s jßka jr ^wju jYfhka jd¾Islj& iudf,dapkh lsÍu'

idOdrK jákdlï OQrdj,sfha uÜgu wkqj idOdrK jákdlñka jd¾;d lrk ,o$fy<sorõ lrk ,o j;alï iy j.lSï úYaf,aIKhla my; j.=fõ oelafõ(

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2025 ud¾;= 31**  **iud.u** | **igyk** | **msgq**  **wxlh** | **;lafiare**  **Èkh** | **1 uÜgu**  **re**. '000 | **2 uÜgu**  **re**. '000 | **3 uÜgu**  **re**. '000 | **tl;=j**  **re**. '000 |
| **uQ,H j;alï**  **uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu**  ,ehsia;=.; wdfhdack | 27 | 346 | 31.03.2025 | 315,005 | - | - | 315,005 |
| Khlr |  |  | 31.03.2025 | - | 977,135 | - | 977,135 |
| wkq tl;=j |  |  |  | 315,005 | 977,135 | - | 1,292,140 |
| **uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu**  ,ehsia;=.; wdfhdack | 24 | 327 | 31.03.2025 | 275,550 | - | - | 275,550 |
| tall Ndrfha wdfhdackh | 24 | 327 | 31.03.2025 | - | - | - | - |
| wkq tl;=j |  |  |  | 275,550 | - | - | 275,550 |
| **uQ,H fkdjk j;alï - wdfhdack foam<** |  | | | | | | |
| bvu iy f.dvke.s,a, | 30 | 351 | 31.03.2025 | - | - | 302,000 | 302,000 |
| wkq tl;=j |  |  |  | - | - | 302,000 | 302,000 |
| tl;=j |  |  |  | 590,555 | 977,135 | 302,000 | 1,869,690 |
| **idOdrK jákdlug fy<sorõ lrk ,o uQ,H fkdjk j;alï**  iskaklalr bvï iy f.dvke.s,s ^foam," msßh; iy WmlrK hgf;a we;=<;a fõ&' | 32.4 | 354 |  | - | - | 1,565,514 | 1,565,514 |
| tl;=j |  |  |  | - | - | 1,565,514 | 1,565,514 |

21' j;alï iy j.lSïj, idOdrK jákdlu ^bÈßhg'''&

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2024 ud¾;= 31** |  | **msgq** | **;lafiare** | **1 uÜgu** | **2 uÜgu** | **3 uÜgu** | **tl;=j** |
| **iud.u** | **igyk** | **wxlh** | **Èkh** | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| **uQ,H j;alï - wfkl=;a úia;S¾K wdodhï** |  |  |  |  |  |  |  |
| **yryd idOdrK jákdlu** |  |  |  |  |  |  |  |
| ,ehsia;=.; wdfhdack | 27 | 346 | 31.03.2024 | 234,492 | - | - | 234,492 |
| Khlr |  |  | 31.03.2024 | - | 924,177 | - | 924,177 |
| wkq tl;=j |  |  |  | 234,492 | 924,177 | - | 1,158,669 |
| **uQ,H j;alï - ,dNh fyda w,dNh yryd** |  |  |  |  |  |  |  |
| **idOdrK jákdlu** |  |  |  |  |  |  |  |
| ,ehsia;=.; wdfhdack | 24 | 327 | 31.03.2024 | 280,717 | - | - | 280,717 |
| tall Ndrfha wdfhdackh | 24 | 327 | 31.03.2024 | - | 1,059,150 | - | 1,059,150 |
| wkq tl;=j |  |  |  | 280,717 | 1,059,150 | - | 1,339,867 |
| **uQ,H fkdjk j;alï - wdfhdack foam<** |  |  |  |  |  |  |  |
| bvï iy f.dvke.s,s | 30 | 351 | 31.03.2024 | - | - | 295,465 | 295,465 |
| wkq tl;=j |  |  |  | - | - | 295,465 | 295,465 |
| tl;= |  |  |  | 515,209 | 1,983,327 | 295,465 | 2,794,001 |
| **idOdrK jákdlug fy<sorõ lrk ,o uQ,H** |  |  |  |  |  |  |  |
| **fkdjk j;alï** |  |  |  |  |  |  |  |
| iskaklalr bvï iy f.dvke.s,s ^foam," msßh; iy WmlrK hgf;a we;=<;a fõ&' | 32.4 | 358 |  | - | - | 1,243,058 | 1,243,058 |
| tl;=j |  |  |  | - | - | 1,243,058 | 1,243,058 |

idOdrK jákdlï OQrdj,sfha uÜgu wkqj idOdrK jákdlñka jd¾;d lrk ,o$fy<sorõ lrk ,o j;alï iy j.lSï úYaf,aIKhla my; j.=fõ oelafõ(

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2025 ud¾;= 31**  **iuQyh** | **igyk** | **msgq**  **wxlh** | **;lafiare**  **Èkh** | **1 uÜgu**  **re**. '000 | **2 uÜgu**  **re**. '000 | **3 uÜgu**  **re**. '000 | **tl;=j**  **re**. '000 |
| **uQ,H j;alï**  **uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu**  ,ehsia;=.; wdfhdack | 27 | 346 | 31.03.2025 | 315,005 | - | - | 315,005 |
| NdKavd.dr ì,am;a | 27 | 346 | 31.03.2025 | - | 535,342 | - | 535,342 |
| Khlr | 27 | 346 | 31.03.2025 | - | 977,135 | - | 977,135 |
| wkq tl;=j |  |  |  | 315,005 | 1,512,477 | - | 1,827,482 |
| **uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu**  ,ehsia;=.; wdfhdack | 24 | 327 | 31.03.2025 | 334,188 | - | - | 334,188 |
| tall Ndrfha wdfhdackh | 24 | 327 | 31.03.2025 | - | 956,393 | - | 956,393 |
| wkq tl;=j |  |  |  | 334,188 | 956,393 | - | 1,290,581 |
| **uQ,H fkdjk j;alï - wdfhdack foam<**  bvu iy f.dvke.s,a, | 30 | 351 | 31.03.2025 | - | - | 1,375,175 | 1,375,175 |
| wkq tl;=j |  |  |  | - | - | 1,375,175 | 1,375,175 |
| **tl;=j** |  |  |  | 649,193 | 2,468,870 | 1,375,175 | 4,493,238 |
| **idOdrK jákdlug fy<sorõ lrk ,o uQ,H fkdjk j;alï**  iskaklalr bvï iy f.dvke.s,s ^foam," msßh; iy WmlrK hgf;a we;=<;a fõ&' | 32.4 | 358 |  | - | - | 8,665,514 | 8,665,514 |
| **tl;=j** |  |  |  | - | - | 8,665,514 | 8,665,514 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2024 ud¾;= 31** |  | **msgq** | **;lafiare** | **1 uÜgu** | **2 uÜgu** | **3 uÜgu** | **tl;=j** |
| **iuQyh** | **igyk** | **wxlh** | **Èkh** | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| **uQ,H j;alï** |  |  |  |  |  |  |  |
| **uQ,H j;alï - wfkl=;a úia;S¾K wdodhï** |  |  |  |  |  |  |  |
| **yryd idOdrK jákdlu** |  |  |  |  |  |  |  |
| ,ehsia;=.; wdfhdack | 27 | 346 | 31.03.2024 | 234,492 | - | - | 234,492 |
| NdKavd.dr ì,am;a | 27 | 346 | 31.03.2024 | - | 561,806 | - | 561,806 |
| Khlr | 27 | 346 | 31.03.2024 | - | 924,177 | - | 924,177 |
| wkq tl;=j |  |  |  | 234,492 | 1,485,983 | - | 1,720,475 |
| **uQ,H j;alï - ,dNh fyda w,dNh yryd** |  |  |  |  |  |  |  |
| **idOdrK jákdlu** |  |  |  |  |  |  |  |
| ,ehsia;=.; wdfhdack | 24 | 327 | 31.03.2024 | 392,463 | - | - | 392,463 |
| tall Ndrfha wdfhdackh | 24 | 327 | 31.03.2024 |  | 1,059,150 |  | 1,059,150 |
| wkq tl;=j |  |  |  | 392,463 | 1,059,150 | - | 1,451,613 |
| **uQ,H fkdjk j;alï - wdfhdack foam<** |  |  |  |  |  |  |  |
| bvu iy f.dvke.s,a, | 30 | 351 | 31.03.2024 | - | - | 1,305,512 | 1,305,512 |
| wkq tl;=j |  |  |  | - | - | 1,305,512 | 1,305,512 |
| **tl;=j** |  |  |  | 626,955 | 2,545,133 | 1,305,512 | 4,477,600 |
| **idOdrK jákdlug fy<sorõ lrk ,o uQ,H** |  |  |  |  |  |  |  |
| **fkdjk j;alï** |  |  |  |  |  |  |  |
| iskaklalr bvï iy f.dvke.s,s ^foam," msßh; iy WmlrK hgf;a we;=<;a fõ&' | 32.4 | 358 |  | - | - | 7,893,058 | 7,893,058 |
| **tl;=j** |  |  |  | - | - | 7,893,058 | 7,893,058 |

2024$2025 iy 2023$2024 ld,h ;=< 1 jk uÜgu iy 2 jk uÜgu w;r øjH udre lsÍï isÿ fkdùh' Y%S ,xld .sKqïlrK m%ñ;sh - SLFRS 13 - idOdrK jákdlï uekSug wkql+,j jD;a;Shuh jYfhka iqÿiqlï ,;a iajdëk ;lafiarelrefjl= úiska bvï iy f.dvke.s,s i|yd ;lafiare lsÍu isÿ lrk ,§' iqÿiqlï ,;a iajdëk ;lafiarelrejkaf.a úia;r igyk 32'4 msgqj 358 olajd we;'

my; j.=fõ oelafjkafka wod< j¾Ih wjika jk úg mej;s j;alï iy j.lSïj,g wod<j" j¾Ih ;=< ,dN fyda w,dN m%ldYkfha y÷kdf.k we;s uq¿ idOdrK jákdlï ,dN$w,dNhs'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| **uQ,H j;alï**  **uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu**  ,ehsia;=.; wdfhdack | 146,186 | 135,892 | 182,398 | 124,229 |
| **tl;=j** | 146,186 | 135,892 | 182,398 | 124,229 |

21' j;alï iy j.lSïj, idOdrK jákdlu ^bÈßhg'''&

### 3 jk uÜgfï idOdrK w.h uekSu ixys¢hdj

idOdrK jákdlï OQrdj,sfha 3 jk uÜgfï idOdrK jákdlï ñkqïj, wdrïNl fYaIhkays isg wjidk fYaIhka olajd jQ m%;sikaOdkhla my; igyfkys oelafõ' uQ,H m%ldYkj, idOdrK jákdlu i|yd .sKqï.; lr we;s wdfhdack foam< yer my; i|yka uQ,H fkdjk j;alïj, idOdrK jákdlu iud.u úiska fy<sorõ lr we;'

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **igyk** | **msgq wxlh** | **wdfhdack**  **foam<** | **iskaklalr**  **bvu** | **tl;=j** | **wdfhdack**  **foam<** | **iskaklalr**  **bvu** | **tl;=j** |
|  |  |  | **f.dvke.s,s** |  |  | **f.dvke.s,s** |  |
|  |  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| 2023 wfma%,a 1 jk Èkg fYaIh |  |  | 284,961 | 1,243,058 | 1,528,019 | 1,200,317 | 6,227,702 | 7,428,019 |
| tl;= lsÍï |  |  | - | - | - | - | - | - |
| neyer lsÍï $ udre lsÍï |  |  | - | - | - | - | - | - |
| ,dNfhka fyda w,dNfhka |  |  |  |  |  |  |  |  |
| y÷kd.;a uq¿ ,dN $ ^w,dN&¦ |  |  |  |  |  |  |  |  |
| jir ;=< ms<s.;a idOdrK jákdlu |  |  | 10,504 | - | 10,504 | 105,195 | - | 105,195 |
| f.dvke.s,s laIh ùu |  |  | - | - | - | - | (63,805) | (63,805) |
| j¾Ih ;=< fy<sorõ lrk ,o idOdrK jákdlu |  |  | - | - | - | - | 708,610 | 708,610 |
| 2024 ud¾;= 31 Èkg fYaIh | 32.4 | 358 | 295,465 | 1,243,058 | 1,538,523 | 1,305,512 | 6,872,507 | 8,178,019 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 2024 wfma%,a 1 jk Èkg fYaIh | 295,465 | 1,243,058 | 1,538,523 | 1,305,512 | 6,872,507 | 8,178,019 |
| tl;= lsÍï | - | 322,456 | 322,456 | - | 322,456 | 322,456 |
| neyer lsÍï $ udre lsÍï | - | - | - | - | - | - |
| ,dNfhka fyda w,dNfhka y÷kd.;a uq¿ ,dN $ ^w,dN&¦ |  | | | | | |
| jir ;=< ms<s.;a idOdrK jákdlu | 6,535 | - | 6,535 | 69,663 | - | 69,663 |
| f.dvke.s,s laIh ùu | - | - | - | - | (63,674) | (63,674) |
| j¾Ih ;=< fy<sorõ lrk ,o idOdrK jákdlu | - | - | - | - | 444,011 | 444,011 |
| 2025 ud¾;= 31 Èkg fYaIh 32.4 358 | 302,000 | 1,565,514 | 1,867,514 | 1,375,175 | 7,575,300 | 8,950,475 |

### idOdrK jákdlu uekSfï§ Ndú;d lrk ksÍlaIKh l< fkdyels fhojqï

idOdrK jákdlï OQrdj,sfha 3 jk uÜgu f,i j¾.SlrKh lrk ,o uQ,H fkdjk WmlrK uekSfï§ 2025 ud¾;= 31 iy 2024 ud¾;= 31 Èk Ndú;d lrk ,o ie,lsh hq;= ksÍlaIKh l< fkdyels fhojqï ms<sn| f;dr;=re my; j.=fõ olajd we;' uQ,H m%ldYkj, idOdrK jákdlu i|yd

.sKqï.; lr we;s wdfhdack foam< yer my; i|yka uQ,H fkdjk j;alïj, idOdrK jákdlu iud.u úiska fy<sorõ lr we;'

### WmlrK j¾.h ;lafiare lsÍfï Èkh

iud.u

2025 ud¾;= 31 jk Èkg wdfhdack foam,

**idOdrK jákdlu re**. '000

**;lafiare lsÍfï l%uh**

**ie,lsh hq;= ksÍlaIKh l< fkdyels fhojqï**

**ksÍlaIKh l< fkdyels fhojqï i|yd weia;fïka;= j, nr**

**;enQ idudkH mrdih**

**ksÍlaIKh l< fkdyels fhojqï i|yd idOdrK jákdlï ñkqï ixfõ§;dj**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| iskaklalr bvï | 31.03.2025 | 239,017 | MCM | m¾pihla i|yd weia;fïka;=.; ñ, | re.400,000-8,200,000 | \* |
| iskaklalr f.dvke.s,s | 31.03.2025 | 62,983 | MCM | j¾. wählg weia;fïka;=.; ñ, | re.3,500-5,000 | \* |

foam<" msßh; iy WmlrK

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| iskaklalr bvï | 31.12.2022 | 1,489,514 | MCM | m¾pihla i|yd weia;fïka;=.; ñ, | re. 60,000 - 6,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2022 | 76,000 | MCM | j¾. wählg weia;fïka;=.; ñ, | re. 1,000 - 4,000 | \* |
|  |  |  | wdodhï  moku | j¾. wählg weia;fïka;=.; l=,S jákdlu' | re. 20 - 60 | \* |

2024 ud¾;= 31 jk Èkg

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| foam<" msßh; iy WmlrK |  | | | | | |
| iskaklalr bvï | 31.12.2022 | 1,167,058 | MCM | m¾pihla i|yd weia;fïka;=.; ñ, | re. 60,000 - 6,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2022 | 76,000 | MCM | j¾. wählg weia;fïka;=.; ñ, | re. 1,000 - 4,000 | \* |
|  |  |  | wdodhï moku | j¾. wählg weia;fïka;=.; l=,S jákdlu' | re. 20 - 60 | \* |

iuQyh

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| 2025 ud¾;= 31 jk Èkg wdfhdack foam,  iskaklalr bvï | 31.12.2024 | 370,975 | MCM | m¾pihla i|yd weia;fïka;=.; ñ, | | | | re. 6,000,000 -  17,500,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2024 | 702,200 | MCM | j¾. | wählg | weia;fïka;=.; | ñ, | re. 17500 | \* |
|  |  | | wdodhï  moku | j¾. wählg weia;fïka;=.; l=,S jákdlu' | | | | re. 295 - 357 | \* |
| foam<" msßh; iy WmlrK iskaklalr bvï | 31.12.2024 | 3,958,539 | MCM | m¾pihla i|yd weia;fïka;=.; ñ, | | | | re. 50,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2024 | 3,633,800 | MCM | j¾. wählg weia;fïka;=.; ñ, | | | | re. 500 - 11,000 | \* |
|  |  |  | wdodhï  moku | j¾. wählg weia;fïka;=.; l=,S jákdlu' | | | | re. 15 - 250 | \* |

2024 ud¾;= 31 jk Èkg wdfhdack foam,

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| iskaklalr bvï | 31.12.2023 | 343,500 | MCM | m¾pihla i|yd weia;fïka;=.; ñ, | re. 600,000 - 17,500,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2023 | 666,547 | MCM | j¾. wählg weia;fïka;=.; ñ, | re. 17,500 | \* |
|  |  |  | wdodhï moku | j¾. wählg weia;fïka;=.; l=,S jákdlu' | re. 175 - 310 | \* |
| foam<" msßh; iy WmlrK |  |  |  |  |  |  |
| iskaklalr bvï | 31.12.2023 | 3,663,558 | MCM | m¾pihla i|yd weia;fïka;=.; ñ, | re. 50,000 - 13,000,000 | \* |
| iskaklalr f.dvke.s,s | 31.12.2023 | 3,219,453 | MCM | j¾. wählg weia;fïka;=.; ñ, | re. 500 - 11,000 | \* |
|  |  |  | wdodhï moku | j¾. wählg weia;fïka;=.; l=,S jákdlu' | re. 15 - 250 | \* |

MCM - fj<|fmd< iudk bvu we.hSï l%uh

\* fuu fhojqï j,ska ´kEu tll ie,lsh hq;= jeäùï $ ^wvqùï& yqol,dj ie,lsh hq;= f,i by< $ ^wvq& idOdrK w.hlg fya;= fõ'

21' j;alï iy j.lSïj, idOdrK jákdlu ^bÈßhg'''&

21'7 idOdrK jákdlug fkd.e,fmk j;alï iy j.lSïj, idOdrK jákdlu

uQ,H m%ldYkj, idOdrK jákdlulska f.k fkdhk iuQyfha$iud.fï uQ,H WmlrKj, OdrK uqo, iy idOdrK w.hka mka;sh wkqj ixikaokh lsÍu my; olajd we;' fuu j.=fõ uQ,H fkdjk j;alï iy uQ,H fkdjk j.lSïj, idOdrK jákdlu we;=<;a fkdfõ'

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg iud.u** | 2025 | | | | | 2024 | | | | |
| **1 uÜgu**  **re**. '000 | **2 uÜgu**  **re**. '000 | **3 uÜgu**  **re**. '000 | **uq¿ idOdrK jákdlu**  **re**. '000 | **/f.k hk uqo,**  **re**. '000 | **1 uÜgu**  **re**. '000 | **2 uÜgu**  **re**. '000 | **3 uÜgu**  **re**. '000 | **uq¿ idOdrK jákdlu**  **re**. '000 | **/f.k hk uqo,**  **re**. '000 |
| uQ,H j;alï  uqo,a iy uqo,a iudk foa | - | 18,696,732 | - | 18,696,732 | 18,696,732 | - | 9,728,132 | - | 9,728,132 | 9,728,132 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | - | 3,646,180 | - | 3,646,180 | 3,031,551 | - | 15,136,114 | - | 15,136,114 | 14,288,282 |
| Kh iy ,eìh hq;= foa ^o<& | - | 166,252,107 | - | 166,252,107 | 163,123,558 | - | 130,253,601 |  | 130,253,601 | 112,505,204 |
| Kh WmlrKh - l%ulaIh l< msßjeh | - | 4,866,785 | - | 4,866,785 | 5,161,177 | - | 18,463,247 | - | 18,463,247 | 18,372,055 |
| fjk;a uQ,H j;alï | - | 76,511 | - | 76,511 | 76,511 | - | 69,989 | - | 69,989 | 69,989 |
| tl;=j | - | 193,358,315 | - | 193,358,315 | 190,089,529 | - | 173,651,083 | - | 173,651,083 | 154,963,698 |
| uQ,H j.lSï nexl= Kh | - | 11,436,573 | - | 11,436,573 | 11,436,573 | - | 2,261,237 | - | 2,261,237 | 2,263,494 |
| .kqfokqlrejka fj; f.úh hq;= | - | 124,806,329 | - | 124,806,329 | 124,529,684 | - | 99,373,010 | - | 99,373,010 | 97,437,726 |
| ksl=;a lr we; Kh iq/l=ïm;a | - | 4,866,785 | - | 4,866,785 | 5,014,652 | - | 9,178,853 | - | 9,178,853 | 11,032,248 |
| fjk;a uQ,H j.lSï | - | 6,415,071 | - | 6,415,071 | 6,415,071 | - | 3,188,693 | - | 3,188,693 | 3,188,693 |
| nÿ j.lSï | - | 2,273,973 | - | 2,273,973 | 2,236,091 |  | 1,534,352 |  | 1,534,352 | 1,636,537 |
| tl;=j | - | 149,798,731 | - | 149,798,731 | 149,632,071 | - | 115,536,145 | - | 115,536,145 | 115,558,698 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| ud¾;= 31 jk úg iuQyh | 2025 | | | | | 2024 | | | | |
| **1 uÜgu**  **re**. '000 | **2 uÜgu**  **re**. '000 | **3 uÜgu**  **re**. '000 | **uq¿ idOdrK jákdlu**  **re**. '000 | **/f.k hk uqo,**  **re**. '000 | **1 uÜgu**  **re**. '000 | **2 uÜgu**  **re**. '000 | **3 uÜgu**  **re**. '000 | **uq¿ idOdrK jákdlu**  **re**. '000 | **/f.k hk uqo,**  **re**. '000 |
| uQ,H j;alï  uqo,a iy uqo,a iudk foa | - | 19,583,402 | - | 19,583,402 | 19,583,402 | - | 10,636,505 | - | 10,636,505 | 10,636,505 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | - | 6,410,128 | - | 6,410,128 | 5,694,373 | - | 18,528,137 | - | 18,528,137 | 17,562,955 |
| Kh iy ,eìh hq;= foa ^o<& | - | 178,629,217 | - | 178,629,217 | 177,417,915 | - | 144,313,634 | - | 144,313,634 | 126,632,467 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | - | 1,698,354 | - | 1,698,354 | 1,698,354 | - | 1,586,697 | - | 1,586,697 | 1,586,697 |
| Kh WmlrKh - l%ulaIh l< msßjeh | - | 11,839,300 | - | 11,839,300 | 11,561,272 | - | 24,739,582 | - | 24,739,582 | 23,826,514 |
| tl;=j | - | 218,788,476 | - | 218,788,476 | 215,955,316 | - | 199,804,555 | - | 199,804,555 | 180,245,138 |
| uQ,H j.lSï nexl= Kh | - | 16,825,813 | - | 16,825,813 | 16,828,985 | - | 7,317,086 | - | 7,317,086 | 7,181,365 |
| .kqfokqlrejka fj; f.úh hq;= | - | 130,118,804 | - | 130,118,804 | 130,068,713 | - | 105,426,170 | - | 105,426,170 | 103,843,054 |
| ksl=;a lr we; Kh iq/l=ïm;a | - | 4,866,785 | - | 4,866,785 | 5,014,652 | - | 9,178,853 | - | 9,178,853 | 11,032,248 |
| fjk;a uQ,H j.lSï | - | 8,187,438 | - | 8,187,438 | 8,187,438 | - | 3,926,092 | - | 3,926,092 | 3,926,092 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | - | 5,458,788 | - | 5,458,788 | 5,458,788 | - | 5,508,693 | - | 5,508,693 | 5,508,693 |
| nÿ j.lSï |  | 1,816,674 |  | 1,816,674 | 1,778,792 | - | 1,496,451 | - | 1,496,451 | 1,554,027 |
| tl;=j | - | 167,274,302 | - | 167,274,302 | 167,337,368 | - | 132,853,345 | - | 132,853,345 | 133,045,479 |

### idOdrK jákdlulska isÿ fkdlrk ,o uQ,H j;alï iy j.lSïj, idOdrK jákdlu

iuQyfha idOdrK w.hka ia:dms; lsÍu i|yd Ndú;d lrk ;lafiarelrK Ys,amSh l%u" idOdrK jákdlula we;s uQ,H WmlrKj, idOdrK w.hka .Kkh lsÍug Ndú;d lrk tajdg wkql+, fõ' .Kkh lrk ,o idOdrK w.hka fy<sorõ lsÍfï wruqKq i|yd muKla jk w;r iuQyfha jd¾;d lrk ,o uQ,H ld¾h idOkh fyda ;;a;ajh flfrys lsisÿ n,mEula we;s fkdlrhs' iuQyh úiska .Kkh lrk ,o idOdrK w.hka" uQ,H WmlrKfha mshùu fyda mßK;Ndjh u; ,efnk $ f.jkq ,nk i;H uqo,g jvd fjkia úh yelsh' we;eï uQ,H WmlrK ldKav fj<|dï fkdlrk neúka" idOdrK jákdlï .Kkh lsÍfï§ ie,lsh hq;= uÜgfï l<ukdlrK úksYaphla iïnkaO fõ'

uQ,H m%ldYkj, idOdrK jákdlug oekgu;a igyka lr fkdue;s uQ,H WmlrK i|yd idOdrK jákdlï ;SrKh lsÍu i|yd Ndú;d lrk l%ufõo iy Wml,amk my; oelafõ'

### nexl= iy uQ,H wdh;k iuÕ fYaIhka

flá ld,Sk mßK; ld,hla ^udi ;=klg wvq& we;s uQ,H j;alï iy uQ,H j.lSï i|yd" OdrK uqo,a tajdfha idOdrK jákdlug wdikak nj Wml,amkh flf¾' fuu Wml,amkh b,arï ;ekam;= iy ksYaÑ; mßK;Ndjhla fkdue;s b;=reï .sKqï i|yd o wod< fõ'

### Kh iy ,eìh hq;= foa

jirlg wvq l,amsÍula iys; .kqfokqlrejkag ,nd fok Kh iy w;a;sldrï j, idOdrK jákdlu idudkHfhka Kh jHdma;sfha ie,lsh hq;= p,khlg hg;aj" OdrK jákdlug wdikak fõ' jirlg jeä l,amsÍula iys; Kh iy w;a;sldrï j, weia;fïka;=.; idOdrK jákdlu"

,eîug wfmalaIs; wkd.; uqo,a m%jdyj, jÜgï m%udKh ksfhdackh lrhs' idOdrK jákdlu ;SrKh lsÍu i|yd wfmalaIs; uqo,a m%jdy j;auka fj<|m, wkqmd; hgf;a jÜgï lrkq ,efí'

### .kqfokqlrejka fj; f.úh hq;=

l,amsÍfï ld,hla fkdue;s ;ekam;= j, weia;fïka;=.; idOdrK jákdlu ^b;=reï ;ekam;=& hkq b,aru u; wdmiq f.úh hq;= uqo,hs' ñ, .Kka hgf;a fj<|m, ñ, .Kka fkdue;sj ia:djr fmd,S iys; ;ekam;= j, weia;fïka;=.; idOdrK jákdlu ^ia:djr ;ekam;=& iudk wjodkula iy b;sß mßK;Ndjhla iys; Kh i|yd mj;sk fj<|m, wkqmd; Ndú;d lrñka uqo,a m%jdy jÜgï lsÍu u; mokï fõ'

### ksl=;a lrk ,o nexl= iy Kh iq/l=ïm;a Kh

úp,H wkqmd;slh hkq fj<|m, p,khka ms<sìUq lrk idOdrK ñkqula jk w;r tu ksid" OdrK w.h úp,H wkqmd; WmlrKj, idOdrK jákdlu ksfhdackh lrhs'

jirlg wvq l,amsÍula iys; ia:djr wkqmd; Kh .ekSïj, idOdrK jákdlu idudkHfhka Kh jHdma;sfha ie,lsh hq;= p,khlg hg;aj" OdrK jákdlu wdikak lrhs' jirlg jeä l,amsÍula iys; ia:djr wkqmd; Kh .ekSïj, weia;fïka;=.; idOdrK jákdlu" f.ùug wfmalaIs; wkd.; uqo,a m%jdyj, jÜgï l< m%udKh ksfhdackh lrhs' idOdrK jákdlu ;SrKh lsÍu i|yd wfmalaIs; uqo,a m%jdy j;auka fj<|fmd< wkqmd;j,g wkqj jÜgï lrkq ,efí'

### nÿ j.lSï

l,anÿ j.lSfï weia;fïka;=.; idOdrK jákdlu wkd.;fha§ f.ùug wfmalaIs; jÜgï l< l,anÿ f.ùfï m%udKh ksfhdackh lrhs' jd¾;d lrk Èkfha§ j¾Ol Kh .ekSfï wkqmd;h Ndú;d lrñka wfmalaIs; uqo,a m%jdy jÜgï lrkq ,efí'

22' uqo,a iy uqo,a iudk foa

**.sKqïlrK m%;sm;a;sh**

uqo,a iy uqo,a iudk foa w;rg w;e;s uqo,a" nexl= iuÕ ia:dk.; lsÍï iy idOdrK jákdlfuys fjkialï i|yd iq¿ wjodkulg hg;a jk iy flá oekqï§ulska ,nd fok Kh we;=<;a jk w;r" tajd iuQyh úiska tys flá ld,Sk ne£ï l<ukdlrKh lsÍfï§ Ndú;d lrkq ,efí' iqÿiq wjia:dj,§" tajdfha uqyqK; jákdlï fyda o< jákdlï wkqj uQ,H m%ldYkj,g f.k tkq ,efí' iuQyh úiska Ndú;d lsÍug ,nd .; fkdyels jQ iuQy iud.ï úiska ;nd .kakd ,o uqo,a iy uqo,a iudk foa fkd;snq‚'

uQ,H ;;a;aj m%ldYkfha uqo,a iy uqo,a iudk oE l%ulaI msßjehg bÈßm;a flf¾'

**m%;sf,dau m%;sñ,§ .ekSï .súiqï hgf;a ñ,§ .;a iq/l=ïm;a**

ksYaÑ; wkd.; Èkhl kej; úlsŒu i|yd .súiqï hgf;a ñ,§ .;a iq/l=ïm;a uQ,H ;;a;aj m%ldYkfha ms<s.kq ,efí' WmÑ; fmd,sh we;=¿j f.jk ,o i,ld ne,Su" uQ,H ;;a;aj m%ldYfha" zuqo,a iy uqo,a iudk foaZ ;=< igyka lr we;s w;r" th iuQyh úiska muKla .kqfokqfõ wd¾Ól idrh ms<sìUq lrhs' ñ,§ .ekSu iy kej; úlsŒfï ñ, w;r fjki zfmd<S wdodhuz ;=< igyka lr we;s w;r M,odhS fmd,S wkqmd; Ndú;fhka .súiqfï wdhq ld,h mqrd WmÑ; flf¾'

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| w;e;s uqo,a | | | 1,526,684 | 1,174,532 | 1,575,773 | 1,211,180 |
| nexl= iuÕ fYaIh | 22.1 | 326 | 2,101,182 | 1,368,045 | 2,639,809 | 1,795,308 |
| nexl= iuÕ b;=reï .sKqu | | | 4,946,197 | 976,423 | 5,064,779 | 1,420,885 |
| úfoaY uqo,a j,ska ;ekam;= b;sß lsÍu | | | 33 | 33 | 33 | 33 |
| wdmiq ñ,§ .ekSfï .súiqu hgf;a iq/l=ïm;a | | | 10,122,636 | 6,209,099 | 10,303,008 | 6,209,099 |
| tl;=j | | | 18,696,732 | 9,728,132 | 19,583,402 | 10,636,505 |
| idOdrK jákdlu | | | 18,696,732 | 9,728,132 | 19,583,402 | 10,636,505 |

22'1 nexl= ;=< fYaIh

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| foaYSh nexl= | 2,101,182 | 1,368,045 | 2,639,809 | 1,795,308 |
| tl;=j | 2,101,182 | 1,368,045 | 2,639,809 | 1,795,308 |

23' nexl= iy uQ,H wdh;k iuÕ fYaIhka

nexl= iy uQ,H wdh;k iuÕ we;s fYaIhkag ia:djr ;ekam;= iy úfoaY uqo,a ;ekam;= we;=<;a fõ' nexl= iy uQ,H wdh;k iuÕ we;s fYaIhka uQ,H ;;a;aj m%ldYkfha l%ulaIh l< msßjehla hgf;a f.k hkq ,efí'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| ia:djr ;ekam;= foaYSh uqo,a | 3,031,551 | 14,288,282 | 5,661,414 | 17,551,790 |
| úfoaY uqo,a | - | - | 32,959 | 11,165 |
| tl;=j | 3,031,551 | 14,288,282 | 5,694,373 | 17,562,955 |
| idOdrK jákdlu | 3,646,180 | 15,136,114 | 6,410,128 | 18,528,137 |

24' uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu

iuQyh uQ,H j;alï j¾.SlrKh lrkafka" tajd m%Odk jYfhka fj<| lghq;= yryd flá ld,Sk ,dN bmehSu i|yd ñ,§ f.k we;s úg"

,dN fyda w,dN ^FATPL& yryd y÷kd.;a uQ,H j;alï f,i h' FATPL idOdrK jákdlñka jd¾;d lr ukskq ,nk w;r idOdrK jákdlfï fjkialï uQ,H j;alïj, Y=oaO ,dN$^w,dN& - ,dN fyda w,dN m%ldYfha FITPL ys y÷kd .efka'

SLFRS 9 ys uQ,H WmlrK j¾.SlrKh lsÍu i|yd wdh;kfha j;alï l<ukdlrKh lsÍfï jHdmdr wdlD;sh iy WmlrKj, .súiqï.; uqo,a m%jdy ,laIKj, tl;=jla u; mokï úh hq;=h' FATPL ys flá ld,Sk ,dN bmehSu i|yd m%Odk jYfhka w;am;a lr.;a iy fld<U fldgia

yqjudrej úiska m%ldYhg m;a lrk ,o fj<|m, ñ, .Kka Ndú;d lr idOdrK jákdlulska jd¾;d lrk ,o Wmqgd olajk ,o fldgia iq/l=ïm;a we;=<;a fõ'

;jo SLFRS 9 g wkqj" ,dNh fyda w,dNh yryd y÷kd .kakd ,o uQ,H j;alïj,g FVOCI iy l%ulaI msßjeh hgf;a j¾.SlrKh lrk ,o tajd yer wfkl=;a ishru uQ,H j;alï we;=<;a fõ'

fldka;%d;a;=fõ kshuhkag wkqj fyda f.ùu ,eîfï whs;sh ia:dms; lr we;s úg ,dNdxY wdodhu fyda úhou ‘Y=oaO fj<| wdodhu’ ;=< igyka fõ'

kqÿre wkd.;fha § tajd úlsŒfï wNsm%dh ;ju;a iqÿiq oehs ;SrKh lsÍu i|yd iuQyh ;u j;alï l<U FVOCI we.hSug ,la lrhs' wl%sh fj<|fmd<j,a iy l<ukdlrKfha wfmalaId l< yels wkd.;fha § tajd úlsŒfï wNsm%dh ie,lsh hq;= fjkialï fya;=fjka iuQyhg fuu uQ,H j;alï úlsŒug fkdyels jQ úg" iuQyhg fuu uQ,H j;alï kej; j¾.SlrKh lsÍug f;dard .; yelsh' uQ,H j;alï FVOCI fld<U fldgia yqjudrefjka ,nd.;a ñ, .Kka Ndú;d lrñka idOdrK jákdlu ukskq ,efí'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg msgq**  **igyk wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| ñ, .Kka bÈßm;a lrk ,o fldgia iq/l=ïm;a 24.1 328 | 275,550 | 280,717 | 334,188 | 392,463 |
| tall Ndrfha wdfhdackh 24.3 329 | - | 1,059,150 | 956,393 | 1,059,150 |
| tl;=j | 275,550 | 1,339,867 | 1,290,581 | 1,451,613 |
| idOdrK jákdlu | 275,550 | 1,339,867 | 1,290,581 | 1,451,613 |

24' uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu ^bÈßhg'''&

24'1 Wmqgd olajk ,o fldgia iq/l=ïm;a

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èkg**  **iud.u** | 2025 | | | 2024 | |
| **fldgia**  **.Kk** | **uq¿ msßjeh**  **re**. '000 | **fj<|m, jákdlu**  **re**. '000 | **fldgia uq¿ msßjeh**  **.Kk**  **re**. '000 | **fj<|m, jákdlu**  **re**. '000 |
| m%d.aOk NdKav  fcdaka lS,aia fyda,aäka.aia mSt,aiS | 13,641,080 | 188,294 | 275,550 | 1,364,108 188,294 | 264,637 |
| fyaudia fyda,aäka.aia mSt,aiS | - | - | - | 200,000 14,157 | 16,080 |
| Wm tl;=j | 188,294 | | 275,550 | 202,451 | 280,717 |
|  |  | | |  | |
| uq¿ w.h | 188,294 | | 275,550 | 202,451 | 280,717 |
| fj<|fmd< ,dN$^w,dN& | 87,256 | | | 78,266 | |
| fldgia iq/l=ïm;aj, fj<|m, jákdlu | 275,550 | | | 280,717 | |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èkg iuQy**  **Y%S ,xldfõ ,ehsia;=.; lr we;s fldgia** | 2025 | | | 2024 | | |
| **fldgia**  **.Kk** | **uq¿ msßjeh**  **re**. '000 | **fj<|m, jákdlu**  **re**. '000 | **fldgia**  **.Kk** | **uq¿ msßjeh**  **re**. '000 | **fj<|m, jákdlu**  **re**. '000 |
| m%d.aOk NdKav  fcdaka lS,aia fyda,aäka.aia mSt,aiS | 1,364,108 | 188,294 | 275,550 | 1,364,108 | 188,294 | 264,637 |
| fyaudia fyda,aäka.aia mSt,aiS |  | - | - | 200,000 | 14,157 | 16,080 |
| Wm tl;=j |  | 188,294 | 275,550 |  | 202,451 | 280,717 |
| nx.a,dfoaYfha ,ehsia;=.; lr we;s fldgia ì%áia weußlka fgdneflda nx.a,dfoaYh | 10,000 | 15,978 | 7,889 | 10,000 | 17,977 | 11,081 |
| n¾.¾ fmakaÜia nx.a,dfoaY iud.u | - | - | - | 999 | 4,919 | 4,901 |
| fnlaisïflda \*dud | 12,000 | 5,742 | 2,900 | 12,000 | 6,459 | 3,833 |
| n%ela nEkala ,sñgâ | - | - | - | 32,250 | 4,094 | 3,558 |
| isá nEkala ,sñgâ | - | - | - | 114,750 | 8,005 | 7,274 |
| vÉ nx.a,d nEkala ,sñgâ | 69,471 | 10,025 | 8,488 | 59,125 | 11,280 | 9,054 |
| Biag¾ka nexl=j iud.u | - | - | - | 30,000 | 2,483 | 2,635 |
| .%eñkaf\*daka iud.u | - | - | - | 28,000 | 26,427 | 18,273 |
| ueßflda nx.a,dfoaY iud.u | 1,452 | 8,605 | 8,627 | 1,000 | 6,805 | 6,710 |
| frlsÜ fnkalsi¾ | 310 | 3,919 | 2,920 | 310 | 4,411 | 3,988 |
| .af,dan,a bia,dñ nexl=j iud.u | 455,652 | 10,081 | 4,112 | 433,955 | 11,342 | 9,289 |
| ialafjhd¾ \*duishqál,aia iud.u | 30,000 | 17,298 | 16,105 | 30,000 | 19,464 | 17,923 |
| iñÜ mj¾ | 150,000 | 17,542 | 5,451 | 150,000 | 19,738 | 9,838 |
| fjda,agka yhs-fgla bkaviag%Sia | 1,900 | 5,120 | 2,146 | 1,900 | 5,754 | 3,389 |
| Wm tl;=j |  | 94,310 | 58,637 |  | 149,158 | 111,746 |
| tl;=j |  | 282,604 | 334,188 |  | 351,609 | 392,463 |
| fj<|fmd< ,dN$^w,dN& | 51,584 | | | 40,854 | | |
| fldgia iq/l=ïm;aj, fj<|m, jákdlu | 334,188 | | | 392,463 | | |

24'2 fldgia iq/l=ïm;aj, l¾udka;$wxY ixhq;sh - iud.u iy iuQyh

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èkg iud.u**  **l¾udka;h$wxYh** | 2025 | | | 2024 | | |
| **uq¿ msßjeh**  **re**. '000 | **fj<|m, jákdlu**  **re**. '000 | **fj<|m, jákdlu**  % | **fldgia**  **.Kk**  **re**. '000 | **uq¿ msßjeh**  **re**. '000 | **fj<|m, jákdlu**  % |
| m%d.aOk NdKav | 188,294 | 275,550 | 100.00% | 202,451 | 280,717 | 100.00% |
| Wm tl;=j | 188,294 | 275,550 | 100.00% | 202,451 | 280,717 | 100.00% |
| fj<|fmd< ,dN$^w,dN& | 87,256 | | | 78,266 | | |
| fldgia iq/l=ïm;aj, fj<|m, jákdlu | 275,550 | | | 280,717 | | |
| iuQyh |  | | |  | | |
| m%d.aOk NdKav | 188,294 | 275,550 | 82.45% | 202,451 | 280,717 | 71.53% |
| nx.a,dfoaYfha ,ehsia;=.; lr we;s fldgia | 94,310 | 58,638 | 17.55% | 149,158 | 111,746 | 28.47% |
| Wm tl;=j | 282,604 | 334,188 | 100.00% | 351,609 | 392,463 | 100.00% |
| fj<|fmd<g ,l=Kq ,dN$^w,dN& | 51,584 | | | 40,854 | | |
| fldgia iq/l=ïm;aj, fj<|m, jákdlu | 334,188 | | | 392,463 | | |

uQ,H j;alïj, ixfõ§;d úYaf,aIKh - FVTPL - fldgia ysñlu msgqj 415 ys 56'4'3' igyfka olajd we;'

24'3 tall Ndrfha wdfhdackh

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èkg** | **fldgia .Kk** | 2025  **re**. '000 | 2024  **re**. '000 **fldgia .Kk** | | 2025  **re**. '000 | 2024  **re**. '000 |
| CAL bkafjiaÜukaÜ | - | - | 1,059,150 | 22,655 | 824,256 | 1,059,150 |
| NDB fj,;a uefkaÊukaÜ | - | - | - | 3,687 | 132,137 | - |
| - | | - | 1,059,150 | | 956,393 | 1,059,150 |

25' Kh iy ,eìh hq;= foa - l%ulaIh lrk ,o msßjeh

Kh iy ,eìh hq;= foa f,i j¾.SlrKh lrk ,o uQ,H j;alï w;rg l%shdldÍ fj<|fmd<l ñ, .Kka bÈßm;a fkdlrk ,o ia:djr fyda

;SrKh l< yels f.ùï iys; jHq;amkak fkdjk uQ,H j;alï we;=<;a fõ" tajd yer my; oelafjk wxY o we;=<;a fõ(

0 iuQyh iy iud.u jydu fyda flá ld,Skj úlsŒug woyia lrk tajd iy uQ,sl ms<s.ekSu u; ,dNh fyda w,dNh yryd idOdrK jákdlula we;s nj kï lrk oE

0 iuQyh iy iud.u" uQ,sl ms<s.ekSu u;" FVOCI f,i kï lrk oE

0 Kh msßySu fya;=fjka yer" iuQyhg iy iud.ug tys uQ,sl wdfhdack ish,a,u ie,lsh hq;= f,i wh lr .; fkdyels úh yels oE

zKh iy ,eìh hq;= foaZ ukskq ,nkafka M,odhS fmd,S wkqmd; Ndú;fhka l%ulaIh l< msßjefhka jk w;r ydks i|yd §ukd wvq lrhs' l%ulaIh l< msßjeh .Kkh lrkq ,nkafka w;am;a lr .ekSï i|yd jk ´kEu jÜgula fyda jdßlhla iy M,odhS fmd,S wkqmd;hkays wksjd¾h wx.hla jk .dia;= iy msßjeh ie,ls,a,g .ksñks' l%ulaIh lsÍu ,dN fyda w,dN m%ldYfha zfmd<S wdodhuZ ;=< we;=<;a lr we;' ydksfhka we;sjk mdvq ‘Kh iy ,eìh hq;= foa iy wfkl=;a mdvq i|yd ydks .dia;=’ ;=< ,dN fyda w,dN m%ldYfha y÷kd .efka'

**,Sisx**

.súiqula l,anÿjlao ke;fyd;a tys l,anÿjla ;sfío hkak ;SrKh lsÍu" .súiqfï idrh u; mokï jk w;r .súiqfï bgqùu ksYaÑ; j;alula fyda j;alï Ndú;h u; r|d mj;So hkak ;lafiare lsÍu wjYH fõ' tu .súiqu uÕska j;alu Ndú;d lsÍug whs;shla ,nd fohs'

**.sKqïlrK m%;sm;a;sh**

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

### l,anÿlre f,i iuQyh $iud.u

l,anÿ lrk ,o whs;uj, ysñldß;ajhg wod< ishr wvqodkï iy m%;s,dN ie,lsh hq;= f,i iuQyhg$iud.ug udre fkdlrk l,anÿ fufyhqï l,anÿ fõ' fufyhqï l,anÿ f.ùï l,anÿ ld,h mqrd ir, f¾Çh mokula u; ,dN fyda w,dN m%ldYfha úhoula f,i y÷kdf.k we;' f.úh hq;= ksYaÑ; l=,s u tajd orkq ,nk ld, iSudj ;=< úhoula f,i y÷kd .efka'

### l,anÿ fokafkl= f,i lKavdhu$iud.u

iuQyh$iud.u úiska j;alfï ysñldß;ajfha ishr wvqodkï iy m%;s,dN ie,lsh hq;= f,i udre fkdlrk l,anÿ fufyhqï l,anÿ f,i j¾.SlrKh lr we;' fufyhqï l,anÿ idlÉPd lsÍfï§ ork ,o uQ,sl iDcq msßjeh l,anÿ j;alfï OdrK uqo,g tl;= lrkq ,nk w;r l=,S wdodhug iudk mokula u; l,anÿ ld,h ;=< y÷kd .kq ,efí' ksYaÑ; l=,S tajd Wmhk ld, iSudj ;=< wdodhu f,i ms<s.kq ,efí'

### l,anÿ" l=,S ñ,§ .ekSï iy bia,dóh uQ,H i|yd ,eìh hq;= uqo,a

SLFRS 16 g wkqj" mdol j;alul ysñldß;ajhg wod< ishr wvqodkï iy m%;s,dN ie,lsh hq;= f,i udre lrk l,anÿjla uQ,H l,anoaola f,i j¾.SlrKh lr we;' wdrïNl Èkfha§" iuQyh uQ,H ;;aj m%ldYkfha uQ,H l,anÿ hgf;a ;nd we;s j;alï y÷kdf.k tajd l,anÿfõ Y=oaO wdfhdackhg iudk uqo,lg ,eìh hq;= l,anÿjla f,i bÈßm;a lrhs' l,anÿfõ Y=oaO wdfhdackh ,efnkafka l,anÿfõ .uH fmd,S wkqmd;hg

,eìh hq;= l,anÿ f.ùï jÜgï lsÍfuks' tkï l,anÿ f.ùïj, j¾;udk jákdlu mdol j;alfï idOdrK jákdlug iy wdrïNl iDcq msßjehg iudk lrk wkqmd;fhks' l,anÿj, Y=oaO wdfhdackh u; ia:djr m%;s,dN wkqmd;hla ,nd .ekSu i|yd l,anÿ ld, mßÉfþo ;=< ,eìh hq;= uQ,H wdodhu —fmd<S wdodhu˜ ;=< y÷kd .efka'

### ld¾h uKav, Kh i|yd zm<uq ÈkhZ fjki

fj<|fmd< fmd,S wkqmd;j,g jvd wvqfjka ,nd ÿka ishru ld¾h uKav, Kh idOdrK jákdlulska y÷kd .kakd ,§' idOdrK jákdlu iy fnod yßk ,o uqo, w;r fjki zÈk 1z fjki f,i i,lkq ,enQ w;r M,odhS fmd,S wkqmd;h ^EIR& Ndú;d lrñka Kh ld,h ;=< ld¾h uKav, msßjeh f,i l%ulaIh lrk ,§' miqj ld¾h uKav, Kh l%ulaIh lrk ,o msßjeh wkqj ukskq ,eîh' 353 msgqfõ igyk 31'2 n,kak'

### kej; idlÉPd l< Kh iy ,eìh hq;= foa

yels iEu wvqia:djl§u" iuQyh$iud.u wemlrhla w;am;a lr .ekSug jvd Kh iy ,eìh hq;= foa m%;sjHqy.; lsÍug W;aidy lrhs' fuhg f.ùï úêúOdk §¾> lsÍu iy kj ,eìh hq;= fldkafoais ms<sn| tlÕ;dj we;=<;a úh yelsh' kshuhka kej; idlÉPd l< miq" kshuhka fjkia lsÍug fmr .Kkh lrk ,o mßÈ uq,a E¸R Ndú;fhka ´kEu ydkshla ukskq ,nk w;r ,eìh hq;= foa ;jÿrg;a l,a bl=;a jQjla f,i fkdie,fla' ishr ks¾Kdhl imqrd we;s nj;a wkd.; f.ùï isÿùug bv we;s nj;a iy;sl lsÍu i|yd l<ukdlrKh kej; idlÉPd lrk ,o Kh iy ,eìh hq;= foa wLKavj iudf,dapkh lrhs' ,eìh hq;= foa ´kEu ks¾Kdhlhlg hg;a jk w;r wkd.; f.ùï isÿùug bv we;' Kh iy ,eìh hq;= foa M,odhS fmd,S wkqmd; Ndú;fhka l%ulaI msßjehlska ukskq ,nk w;r ;ks mqoa., fyda iduQysl ydks ;lafiarejlg hg;a fõ'

### .kqfokqlrejkag Kh iy ,eìh hq;= foa i|yd wmydhk §ukdj

25'7 msgqj 342 igyfka fy<sorõ lr we;s Kh iy .kqfokqlrejkag ,eìh hq;= Kh i|yd jk wmydhk §ukdj ms<sn| úia;r'

### wmydhk wdmiq yerùï

miqld,Sk ld, mßÉfþohl§ ydks lsÍfï w,dNfha m%udKh wvq jqjfyd;a iy tu wvqùu ydks y÷kd .ekSfuka miq isÿjk isÿùulg ffjIhslj iïnkaO l< yels kï ta wkqj ydks lsÍfï §ukd .sKqu wvq lsÍfuka w;sßla;h wdmiq ,shd yßkq ,efí' wdmiq yeÍu ,dN fyda w,dN m%ldYkfha y÷kd .efka'

### Kh iy ,eìh hq;= foa lmd yeÍu

h:d¾:jd§j whlr .ekSfï wfmalaIdjla fkdue;s úg Kh iy ,eìh hq;= foa ^w¾O jYfhka fyda iïmQ¾Kfhka& lmd yßkq ,efí' lmd yeÍug hg;aj uqo,a wdmiq f.ùug m%udKj;a uqo,a m%jdyhla ckkh l< yels j;alï fyda wdodhï ud¾. Kh .eKqïlreg fkdue;s nj iuQyh

;SrKh lrk úg fuh idudkHfhka isÿ fõ' flfia fj;;a" lmd yßk ,o uQ,H j;alï ;ju;a iud.fï f.úh hq;= uqo,a whlr .ekSfï l%shd mámdáj,g wkql+, ùu i|yd n,d;aul lsÍfï l%shdldrlïj,g hg;a úh yelsh'

### wemlr ;lafiarej

,nd § we;s ´kEu kjd;eka myiqlï i|yd wemlr f,i ,nd.;a ksYap, foam< kej; ;lafiare lsÍu" 2018 wxl 04 ork zzksYap, foam<

;lafiare lsÍu˜ ms<sn| úOdkfha wvqYH;d iy Y%S ,xld uy nexl=j ^CBSL& úiska ksl=;a lrk ,o tu úOdkhg wkqj wvqYH mßÈ iajdëk jD;a;Sh

;lafiarelrejka úiska ksYap, foam< ;lafiare lsÍu isÿ lrkq ,efí'

2020 wxl 01 ork ksfhda.h iy miqj Y%S ,xld uy nexl=j úiska ksl=;a lrk ,o ixfYdaOkj,g wkqj" fnd,a iy iel iys; Kh i|yd jk kshduk úêúOdk uekSu i|yd ksYap, foam,j, ;lafiare lrk ,o idOdrK jákdlu ie,ls,a,g fkd.kS'

### wemlrh kej; ysñlr .;a úg

kej; w;am;a lr.;a wemlrh iuQyh ;u jHdmdr fufyhqï i|yd f.k fkdue;s kï .sKqï fmd;aj,g we;=<;a fkdflf¾' flfia fj;;a" kej; w;am;a lr.;a wemlr j,ska jHdmdr fufyhqï i|yd tjeks tl;= lsÍï ie,lsh hq;= fkdfõ'

### WmÑ; fkdjk ,eìh hq;= foa

,eìh hq;= foa kshñ; Èk 90 blaujd we;s úg" kS;suh l%shdud¾.j,g iïnkaO jQ úg" fidhd .; fkdyels fyda ,nd .; fkdyels wemlrj, iydh we;sj" fyda whlr .; fkdyels hehs ie,flk úg fmd,S wdodhï y÷kd .ekSu k;r fõ' WmÑ; fkdjk ,eìh hq;= foa i|yd" uQ,H wdodhu y÷kd.kq ,nkafka f.ùï ,enqKq úg muKla jk w;r" f.ùï m<uqj ysÕ fmd,shg iy miqj m%Odk fYaIhg fhdokq ,efí'

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| Kh iy ,eìh hq;= oE | 25.1.2 | 332 | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |
| ^wvq&( |  |  |  |  |  |  |
| ;ks mqoa., wmydhk §ukdj | 25.7 | 342 | 2,048,292 | 2,260,418 | 2,019,233 | 2,187,210 |
| iduQysl wmydhk §ukdj | 25.7 | 342 | 3,982,879 | 6,594,369 | 4,946,841 | 7,525,307 |
| Y=oaO Kh iy ,eìh hq;= oE | | | 157,092,387 | 103,650,453 | 170,451,841 | 116,919,950 |
| idOdrK jákdlu | | | 166,252,107 | 130,253,601 | 178,629,217 | 144,313,634 |

25'1 úYaf,aIKh

### 25'1'2 wÈhr wkqj úYaf,aIKh iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2025 ud¾;= 31 jk úg** | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| Kh iy ,eìh hq;= oE | 143,413,112 | 10,151,081 | 9,559,365 | 163,123,558 |
| ^wvq&( |  |  |  |  |
| ;ks mqoa., wmydhk §ukdj | - | 66,395 | 1,981,897 | 2,048,292 |
| iduQysl wmydhk §ukdj | 686,434 | 167,389 | 3,129,056 | 3,982,879 |
| Y=oaO Kh iy ,eìh hq;= oE | 142,726,678 | 9,917,297 | 4,448,412 | 157,092,387 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2024 ud¾;= 31 jk úg** | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| Kh iy ,eìh hq;= oE  ^wvq&( | 84,239,819 | 10,439,263 | 17,826,158 | 112,505,240 |
| ;ks mqoa., wmydhk §ukdj | - | 27,335 | 2,233,083 | 2,260,418 |
| iduQysl wmydhk §ukdj | 315,054 | 213,357 | 6,065,958 | 6,594,369 |
| Y=oaO Kh iy ,eìh hq;= oE | 83,924,765 | 10,198,571 | 9,527,117 | 103,650,453 |
| **iuQyh** |  |  |  |  |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2025 ud¾;= 31 jk úg** | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| Kh iy ,eìh hq;= oE | 155,321,360 | 12,208,166 | 9,888,389 | 177,417,915 |
| ^wvq&( |  |  |  |  |
| ;ks mqoa., wmydhk §ukdj | - | 66,395 | 1,952,838 | 2,019,233 |
| iduQysl wmydhk §ukdj | 962,384 | 449,472 | 3,534,985 | 4,946,841 |
| Y=oaO Kh iy ,eìh hq;= oE | 154,358,975 | 11,692,299 | 4,400,566 | 170,451,841 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2024 ud¾;= 31 jk úg** | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| Kh iy ,eìh hq;= oE  ^wvq&( | 95,124,774 | 12,411,576 | 19,096,116 | 126,632,467 |
| ;ks mqoa., wmydhk §ukdj | - | - | 2,187,210 | 2,187,210 |
| iduQysl wmydhk §ukdj | 609,726 | 434,107 | 6,481,475 | 7,525,308 |
| Y=oaO Kh iy ,eìh hq;= oE | 94,515,048 | 11,977,469 | 10,427,431 | 116,919,949 |

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

**25'1'2 ksIamdokh wkqj úYaf,aIKh**

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| ksIamdokh wkqj l,anÿ$bcdrd ,eìh hq;= | 25.4.1/25.5.1 | 335/337 | 90,229,304 | 61,953,264 | 90,229,496 | 61,950,810 |
| l=,shg .ekSu$uqrdnd ,eìh hq;= | 25.4.2/25.5.2 | 335/337 | 41,305 | 184,992 | 4,416,698 | 3,020,693 |
| ld,Sk Kh iy ,eìh hq;= | 25.4.3/25.5.3 | 336/338 | 71,215,899 | 48,977,273 | 82,771,721 | 61,660,964 |
| wod< md¾Yjhkag ,eìh hq;= | 25.2 | 333 | 1,637,050 | 1,389,711 | - | - |
| o< tl;=j | | | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |

**25'1'3 uqo,a tallh wkqj úYaf,aIKh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| Y%S ,xld remsh,a | 163,123,558 | 112,505,240 | 166,268,536 | 114,047,504 |
| nx.a,dfoaY gld | - | - | 11,149,379 | 12,584,963 |
| o< tl;=j | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |

**25'1'4 l¾udka;h wkqj úYaf,aIKh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| lDIsl¾uh" jk j.d iy ëjr lghq;= | 20,271,319 | 24,068,961 | 21,214,126 | 24,631,279 |
| l,d" úfkdaodiajdo iy úkaok lghq;= | 825,904 | 847,930 | 878,592 | 851,205 |
| bÈlsÍï iy há;, myiqlï ixj¾Okh | 10,601,352 | 7,357,034 | 11,054,435 | 7,308,784 |
| mßfNdack | 48,109,047 | 7,297,156 | 48,553,463 | 8,443,036 |
| wOHdmk | 2,515,533 | 2,060,396 | 2,579,138 | 2,060,832 |
| uQ,H fiajd | 12,117,847 | 7,482,293 | 14,614,966 | 10,357,850 |
| fi!LH fiajd" iudc fiajd iy iydh fiajd | 6,333,545 | 7,001,076 | 8,898,764 | 7,501,618 |
| f;dr;=re ;dlaIKh iy ikaksfõokh | 1,060,960 | 1,413,598 | 1,096,380 | 2,556,816 |
| ksIamdokh | 7,119,867 | 7,097,228 | 11,143,734 | 12,396,221 |
| jD;a;Sh" úoHd;aul iy ;dlaI‚l l%shdldrlï | 5,775,752 | 8,989,175 | 6,872,145 | 10,384,508 |
| ixpdrl lghq;= | 3,185,110 | 2,478,577 | 3,587,488 | 2,491,645 |
| m%jdykh iy .nvd lsÍu | 24,747,085 | 20,245,475 | 24,921,854 | 20,346,201 |
| f;d. iy is,a,r fj<|du | 20,126,980 | 15,198,784 | 21,550,252 | 15,618,303 |
| fjk;a | 333,257 | 967,557 | 452,578 | 1,684,169 |
| o< tl;=j | 163,123,558 | 112,505,240 | 177,417,915 | 126,632,467 |

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ ,sñgâ | 433,894 | 462,396 | - | - |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 827,798 | 843,719 | - | - |
| mSm,aia uhsfl%da-fldu¾ia ,sñgâ | 259,264 | 9,554 | - | - |
| mSm,aia bkaIqjrkaia mSt,aiS | 89,833 | 47,532 | - | - |
| t,hkaia \*skEkaia mSt,aiS | 26,261 | 26,510 | - | - |
| tl;=j | 1,637,050 | 1,389,711 | - | - |

25'3 j¾Ih ;=< o< Kh iy ,eìh hq;= foaj, fjkiaùu

### 2024$25 Kh iy ,eìh hq;= foaj, o< fjkiaùu - iud.u

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2024 wfma%,a 1 | jk Èkg o< OdrK uqo, | 84,239,819 | 10,439,263 | 17,826,158 | 112,505,240 |
| kj j;alï wdrïN lrk ,o fyda ñ,§ .kakd ,o | | 104,114,534 | 4,253,549 | 1,088,485 | 109,456,568 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | | (42,087,373) | (7,030,204) | (7,326,059) | (56,443,636) |
| wÈhr 2 iy 3 | fj; udre lsÍï | (4,344,530) | 3,812,145 | 532,385 | - |
| wÈhr 1 iy 3 | fj; udre lsÍï | 1,159,417 | (1,875,937) | 716,520 | - |
| wÈhr 1 iy 2 | fj; udre lsÍï | 331,245 | 552,265 | (883,510) | - |
| lmd yßk ,o uqo,a m%udKhka | | - | - | (2,394,614) | (2,394,614) |
| 2025 ud¾;= 31 | jk Èkg o< OdrK uqo, | 143,413,112 | 10,151,081 | 9,559,365 | 163,123,558 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2023$24 Kh iy ,eìh hq;= foaj, o< p,kh - iud.u** |  | | | |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2023 wfma%,a 1 jk Èkg o< OdrK uqo, | 92,643,506 | 14,701,075 | 17,342,620 | 124,687,201 |
| kj j;alï wdrïN lrk ,o fyda ñ,§ .kakd ,o | 37,489,556 | 975,258 | 108,152 | 38,572,966 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | (42,133,378) | (7,305,534) | (1,316,015) | (50,754,927) |
| wÈhr 2 iy 3 fj; udre lsÍï | (7,175,071) | 5,589,122 | 1,585,949 | - |
| wÈhr 1 iy 3 fj; udre lsÍï | 2,484,625 | (4,379,148) | 1,894,523 | - |
| wÈhr 1 iy 2 fj; udre lsÍï | 930,581 | 858,490 | (1,789,071) | - |
| 2024 ud¾;= 31 jk Èkg o< OdrK uqo, | 84,239,819 | 10,439,263 | 17,826,158 | 112,505,240 |

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

### 2024$25 Kh iy ,eìh hq;= foaj, o< fjkiaùu - iuQyh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2024 wfma%,a 1 jk Èkg o< OdrK uqo, | 95,124,775 | 12,411,576 | 19,096,116 | 126,632,467 |
| kj j;alï wdrïN lrk ,o fyda ñ,§ .kakd ,o | 111,992,418 | 4,857,910 | 1,118,941 | 117,969,269 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | (47,215,194) | (7,140,859) | (8,091,007) | (62,447,060) |
| wÈhr 2 iy 3 fj; udre lsÍï | (4,431,421) | 3,888,388 | 543,033 | - |
| wÈhr 1 iy 3 fj; udre lsÍï | 1,275,359 | (2,063,531) | 788,172 | - |
| wÈhr 1 iy 2 fj; udre lsÍï | 364,370 | 607,492 | (971,862) | - |
| wäh ,shd we;s uqo,a | - | - | (2,394,614) | (2,394,614) |
| úfoaY úksuh .e,mSï | (1,788,947) | (352,810) | (200,390) | (2,342,147) |
| 2025 ud¾;= 31 jk Èkg o< OdrK uqo, | 155,321,360 | 12,208,166 | 9,888,389 | 177,417,915 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **2023$24 Kh iy ,eìh hq;= foaj, o< fjkiaùu - iuQyh** |  | | | |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2023 wfma%,a 1 jk Èkg o< OdrK uqo, | 100,865,905 | 17,257,359 | 18,762,110 | 136,885,374 |
| kj j;alï wdrïN lrk ,o fyda ñ,§ .kakd ,o | 42,673,551 | 1,462,666 | 129,929 | 44,266,146 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | (43,713,985) | (7,981,447) | (1,414,388) | (53,109,820) |
| wÈhr 2 iy 3 fj; udre lsÍï | (7,318,572) | 5,700,904 | 1,617,668 | - |
| wÈhr 1 iy 3 fj; udre lsÍï | 2,733,088 | (4,817,063) | 2,083,975 | - |
| wÈhr 1 iy 2 fj; udre lsÍï | 1,023,639 | 944,339 | (1,967,978) | - |
| úfoaY úksuh .e,mSï | (1,138,851) | (155,182) | (115,200) | (1,409,233) |
| 2024 ud¾;= 31 jk Èkg o< OdrK uqo, | 95,124,774 | 12,411,576 | 19,096,116 | 126,632,467 |

**25'4'1 l,anÿ$bcdrd u.ska ,eìh hq;= oE**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2025 ud¾;= 31 jk úg** | **jirla we;=<;**  **re**. '000 | 2025  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 | **jirla we;=<;**  **re**. '000 | 2024  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 |
| ,eìh hq;= o< l=,S | 47,021,516 | 69,842,544 | 94,314 | 116,958,374 | 37,665,486 | 41,791,184 | 14,207 | 79,470,877 |
| wvq( Wmhd fkd.;a wdodhu | 13,207,498 | 13,512,601 | 7,143 | 26,727,242 | 9,353,538 | 8,163,090 | 296 | 17,516,924 |
| ,eìh hq;= Y=oaO l=,S | 33,814,018 | 56,329,943 | 87,171 | 90,231,132 | 28,311,948 | 33,628,094 | 13,911 | 61,953,953 |
| wvq( l,ska ,enqKq l=,S | 425 | | | | 688 | | | |
| wmydhk m%;smdokhg fmr ,eìh hq;= l,anÿ$bcdrd | 90,230,707 | | | | 61,953,265 | | | |
| wvq( wmydhk ydks mdvq i|yd §ukdj mqoa., wmydhk |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | 1,403 | | | | - | | | |
| wÈhr 3 | 25,999 | | | | - | | | |
| fjk;a ;ks wmydhk | 27,402 | | | | - | | | |
| iuQy wmydhk wÈhr 1 | 333,663 | | | | 231,521 | | | |
| wÈhr 2 | 122,845 | | | | 159,977 | | | |
| wÈhr 3 | 1,239,526 | | | | 2,175,315 | | | |
| fjk;a iuQy wmydhk | 1,696,034 | | | | 2,566,813 | | | |
| ,eìh hq;= uq¿ Y=oaO l=,S | 33,814,018 | 56,329,943 | 87,171 | 88,507,271 | 28,311,948 | 33,628,094 | 13,911 | 59,386,452 |

**25'4'2 l=,S-ñ,§ .ekSu$ ,eìh hq;= uqrdnd**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **jirla we;=<;**  **re**. '000 | 2025  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 | **jirla we;=<;**  **re**. '000 | 2024  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 |
| ,eìh hq;= o< l=,S | 43,857 | 2,036 | - | 45,893 | 196,280 | 2,516 | - | 198,796 |
| wvq( Wmhd fkd.;a wdodhu | 4,573 | 16 | - | 4,589 | 13,591 | 38 | - | 13,629 |
| ,eìh hq;= Y=oaO l=,S | 39,284 | 2,020 | - | 41,304 | 182,689 | 2,478 | - | 185,167 |
| wvq( l,ska ,enqKq l=,S | - | | | | 174 | | | |
| ydks m%;smdok j,g fmr ,eìh hq;= j ;snQ l=,S$uqrdnd | 41,304 | | | | 184,993 | | | |
| wvq( wmydhk ydks mdvq i|yd §ukdj mqoa., wmydhk | - | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | - | | | | - | | | |
| fjk;a ;ks wmydhk | - | | | | - | | | |
| iuQy wmydhk wÈhr 1 | 1,171 | | | | 1,145 | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | 36,787 | | | | 180,808 | | | |
| fjk;a iuQy wmydhk | 37,958 | | | | 181,953 | | | |
| ,eìh hq;= uq¿ Y=oaO l=,S | 39,284 | 2,020 | - | 3,346 | 182,689 | 2,478 | - | 3,040 |

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

**25'4'3 ld,Sk Kh iy ,eìh hq;= oE**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wvqika jQ j¾Ih i|yd** | **jirla we;=<;**  **re**. '000 | 2025  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 | **jirla we;=<;**  **re**. '000 | 2024  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 |
| fudag¾ r: Kh | 6,701,740 | 10,401,573 | 18,797 | 17,122,110 | 7,501,218 | 7,746,909 | 1,784 | 15,249,911 |
| flá yd uOH mßudK Kh | 3,185,929 | 3,538,391 | 37,078 | 6,761,398 | 4,502,741 | 1,929,926 | 7,196 | 6,439,863 |
| msßisÿ uQ,sl Kh | 236,012 | 6,686 | - | 242,698 | 821,567 | 15,511 | - | 837,078 |
| fi,a\*a B lEIa Kh | 2,584,609 | 1,167,139 | - | 3,751,748 | 3,564,760 | 1,161,484 | - | 4,726,244 |
| \*diaÜ g%ela Kh | 5,544,909 | 3,027,066 | | 8,571,975 | 1,033,287 | 245,514 | - | 1,278,801 |
| fj<|du uqrdnd | 85,412 | 15,616 | - | 101,028 | 209,839 | 23,017 | - | 232,856 |
| uqIdrld | 1,020,471 | 1,513,267 | 55,118 | 2,588,856 | 742,240 | 712,869 | - | 1,455,109 |
| rka Kh | 20,286,342 | - | - | 20,286,342 | 10,957,789 | - | - | 10,957,789 |
| ,eìh hq;= idOllrKh | 1,120,919 | - | - | 1,120,919 | 1,122,792 | - | - | 1,122,792 |
| wdka;sl fj<|du | 9,650,568 | - | - | 9,650,568 | 5,714,267 | - | - | 5,714,267 |
| ld¾h uKav, Kh | 321,842 | 448,355 | 165,581 | 935,778 | 200,464 | 577,107 | 54,890 | 832,461 |
| úúO Kh | 82,001 | 506 | - | 82,507 | 126,141 | 4,143 | - | 130,284 |
| wvq¦ fmrf.jqï l=,S | (28) | - | - | (28) | (181) | - | - | (181) |
| ydksmQrK m%;smdokhg fmr ,eìh hq;= j  ;snQ Kh | 50,820,725 | 20,118,599 | 276,574 | 71,215,899 | 36,496,924 | 12,416,480 | 63,870 | 48,977,274 |
| wvq( wmydhk ydks mdvq i|yd §ukdj mqoa., wmydhk |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | 64,992 | | | | - | | | |
| wÈhr 3 | 1,926,839 | | | | 2,187,210 | | | |
| fjk;a ;ks wmydhk | 1,991,831 | | | | 2,187,210 | | | |
| iuQy wmydhk |  | | | |  | | | |
| wÈhr 1 | 317,512 | | | | 82,388 | | | |
| wÈhr 2 | 45,947 | | | | 53,380 | | | |
| wÈhr 3 | 1,852,743 | | | | 3,709,835 | | | |
| fjk;a iuQy wmydhk | 2,216,202 | | | | 3,845,603 | | | |
| ,eìh hq;= uq¿ Y=oaO l=,S | 50,820,725 | 20,118,599 | 276,574 | 67,007,866 | 36,496,924 | 12,416,480 | 63,870 | 42,944,461 |

**25'5'1 ,eìh hq;= l,anÿ$bcdrd**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **jirla we;=<;**  **re**. '000 | 2025  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 | **jirla we;=<;**  **re**. '000 | 2024  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 |
| ,eìh hq;= o< l=,S | 47,021,708 | 69,842,544 | 94,314 | 116,958,566 | 37,662,701 | 41,791,183 | 14,208 | 79,468,092 |
| wvq( Wmhd fkd.;a wdodhu | 13,207,498 | 13,512,601 | 7,143 | 26,727,242 | 9,353,207 | 8,163,090 | 296 | 17,516,593 |
| ,eìh hq;= Y=oaO l=,S | 33,814,210 | 56,329,943 | 87,171 | 90,231,324 | 28,309,494 | 33,628,093 | 13,912 | 61,951,499 |
| wvq( l,ska ,enqKq l=,S | 425 | | | | 688 | | | |
| wvqmdvq m%;smdokhg fmr ,eìh hq;= l,anÿ$bcdrd | 90,230,899 | | | | 61,950,811 | | | |
| wvq( wmydhk ydks mdvq i|yd §ukdj mqoa., wmydhk |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | 1,403 | | | | - | | | |
| wÈhr 3 | 25,999 | | | | - | | | |
| fjk;a ;ks wmydhk | 27,402 | | | | - | | | |
| iuQy wmydhk wÈhr 1 | 333,663 | | | | 231,521 | | | |
| wÈhr 2 | 122,845 | | | | 159,977 | | | |
| wÈhr 3 | 1,239,526 | | | | 2,175,316 | | | |
| fjk;a iuQy wmydhk | 1,696,034 | | | | 2,566,814 | | | |
| ,eìh hq;= uq¿ Y=oaO l=,S | 33,814,210 | 56,329,943 | 87,171 | 88,507,463 | 28,309,494 | 33,628,093 | 13,912 | 59,383,997 |

25'5'2 l=,S-ñ,§ .ekSï$ ,eìh hq;= uqrdnd

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **jirla we;=<;**  **re**. '000 | 2025  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 | **jirla we;=<;**  **re**. '000 | 2024  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | | **tl;=j re**. '000 |
| ,eìh hq;= o< l=,S | 2,791,261 | 3,384,850 | - | 6,176,111 | 2,159,024 | 1,982,320 | - | 4,141,344 |
| wvq( Wmhd fkd.;a wdodhu | 985,400 | 774,013 | - | 1,759,413 | 614,308 | 506,168 | - | 1,120,476 |
| ,eìh hq;= Y=oaO l=,S | 1,805,861 | 2,610,837 | - | 4,416,698 | 1,544,716 | 1,476,152 | - | 3,020,868 |
| wvq( l,ska ,enqKq l=,S | - | | | | 174 | | | |
| ydks m%;smdok j,g fmr ,eìh hq;= l=,S$uqrdnd | 4,416,698 | | | | 3,020,694 | | | |
| wvq( wmydhk ydks mdvq i|yd §ukdj mqoa., wmydhk |  | | | |  | | | |
| wÈhr 1 | - | | | | - | | | |
| wÈhr 2 | - | | | | - | | | |
| wÈhr 3 | - | | | | - | | | |
| fjk;a ;ks wmydhk | - | | | | - | | | |
| iuQy wmydhk wÈhr 1 | 54,409 | | | | 28,015 | | | |
| wÈhr 2 | 19,784 | | | | 40,286 | | | |
| wÈhr 3 | 168,104 | | | | 308,762 | | | |
| fjk;a iuQy wmydhk | 242,297 | | | | 377,063 | | | |
| ,eìh hq;= uq¿ Y=oaO l=,S | 1,805,861 | 2,610,837 | - | 4,174,401 | 1,544,716 | 1,476,152 | - | 2,643,631 |

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

**25'5'3 ld,Sk Kh iy ,eìh hq;= foa**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **jirla we;=<;**  **re**. '000 | 2025  **jir 1-5 jir 5 g**  **jeä**  **re**. '000 **re**. '000 | **tl;=j re**. '000 | **jirla we;=<;**  **re**. '000 | 2024  **jir 1-5**  **re**. '000 | **jir 5 g**  **jeä**  **re**. '000 | **tl;=j re**. '000 |
| fudag¾ r: Kh | 6,701,740 | 10,401,573 18,797 | 17,122,110 | 7,501,218 | 7,746,909 | 1,784 | 15,249,911 |
| flá yd uOH mßudK Kh | 8,520,317 | 7,865,134 1,749,202 | 18,134,653 | 10,809,630 | 6,227,625 | 1,983,669 | 19,020,924 |
| msßisÿ uQ,sl Kh | 236,012 | 6,686 - | 242,698 | 821,567 | 15,511 | - | 837,078 |
| fi,a\*a B lEIa Kh | 2,584,609 | 1,167,139 - | 3,751,748 | 3,564,760 | 1,161,484 | - | 4,726,244 |
| \*diaÜ g%ela Kh | 5,544,909 | 3,027,066 - | 8,571,975 | 1,033,287 | 245,514 | - | 1,278,801 |
| fj<|du uqrdnd | 85,412 | 15,616 - | 101,028 | 209,839 | 23,017 | - | 232,856 |
| uqIdrld | 1,020,471 | 1,513,267 55,118 | 2,588,856 | 742,240 | 712,869 | - | 1,455,109 |
| rka Kh | 20,286,342 | - - | 20,286,342 | 10,957,789 | - | - | 10,957,789 |
| ,eìh hq;= idOllrKh | 1,120,919 | - - | 1,120,919 | 1,122,792 | - | - | 1,122,792 |
| wdka;sl fj<|du | 9,650,568 | - - | 9,650,568 | 5,714,267 | - | - | 5,714,267 |
| ld¾h uKav, Kh | 382,258 | 537,368 198,718 | 1,118,345 | 224,357 | 637,140 | 73,593 | 935,090 |
| úúO Kh | 82,001 | 506 - | 82,507 | 126,141 | 4,143 | - | 130,284 |
| wvq( fmrf.jqï l=,S | (28) | - - | (28) | (181) | - | - | (181) |
| ydks m%;smdok j,g fmr ,eìh hq;= j  ;snQ Kh | 56,215,530 | 24,534,355 2,021,835 | 82,771,721 | 42,827,706 | 16,774,212 | 2,059,046 | 61,660,964 |
| wvq( wmydhk ydks mdvq i|yd §ukdj |  | | |  | | | |
| mqoa., wmydhk |  | | |  | | | |
| wÈhr 1 | - | | | - | | | |
| wÈhr 2 | 64,992 | | | - | | | |
| wÈhr 3 | 1,926,839 | | | 2,187,210 | | | |
| fjk;a ;ks wmydhk | 1,991,831 | | | 2,187,210 | | | |
| iuQy wmydhk |  | | |  | | | |
| wÈhr 1 | 574,312 | | | 350,190 | | | |
| wÈhr 2 | 308,246 | | | 233,844 | | | |
| wÈhr 3 | 2,127,355 | | | 3,997,397 | | | |
| fjk;a iuQy wmydhk | 3,009,913 | | | 4,581,431 | | | |
| ,eìh hq;= uq¿ Y=oaO l=,S | 56,215,529 | 24,534,355 2,021,835 | 77,769,977 | 42,827,706 | 16,774,212 | 2,059,046 | 54,892,323 |

**.sKqïlrK m%;sm;a;sh**

SLFRS 9 - uQ,H WmlrKj,g wkql+,j Kh iy ,eìh hq;= foa u; wmfhdackh ^wfmalaIs; Kh w,dNh& iuQyh y÷kd .kS'

### wfmalaIs; Kh w,dNh i|yd §ukdj

iuQyh" Kh ne£ï" uQ,H wemlr fldka;%d;a;= iy Khjr ,sms we;=¿j" iduQyslj —uQ,H WmlrK˜ f,i y÷kajkq ,nk" ,dNh fyda w,dNh

^FVPL& yryd idOdrK jákdlulska f;drj ishru Kh iy ,eìh hq;= foa iy wfkl=;a uQ,H j;alï i|yd wfmalaIs; Kh w,dN ^ECL& i|yd

§ukdjla jd¾;d lrhs' fldgia WmlrK SLFRS 9 hgf;a ydksj,g hg;a fkdfõ'

wfmalaIs; Kh w,dN ^ECL& §ukdj mokï jkafka j;alfï wdhq ld,h mqrdjg we;s úh yels hehs wfmalaId lrk Kh w,dN [Ôú; ld,h wfmalaIs; Kh w,dNh ^LTECL)] u; h' wfkla ishru wjia:djkays§" ECL udi 12 l ECL ^12mECL& u; mokï fõ' Kh wjodkfï ie,lsh hq;= jeäùula isÿù we;aoehs ;SrKh lsÍu i|yd iuQyfha m%;sm;a;s wod< iud.ï m%;sm;a;s f,aLkj, úia;r lr we;'

udi 12l wfmalaIs; Kh w,dN hkq jd¾;dlrK Èkfhka miq udi 12la we;=<; uQ,H WmlrKj, meyer yeÍï fya;=fjka we;s úh yels Ôú; ld,h mqrdu we;s wfmalaIs; Kh w,dNj, fldgihs'

Ôú; ld,h mqrdu mj;sk wfmalaIs; Kh w,dN iy udi 12l wfmalaIs; Kh w,dN hk folu .Kkh lrkq ,nkafka ;ks mokula u; fyda iduQysl mokula u; jk w;r th mdßfNda.sl ksrdjrKhkays l,ska ;SrKh l< iSudjla u; mokï fõ' hï Khla ;ks wmydhk hgf;a Kh ÿ¾j, ù we;akï ^igyk 56'2'2 ys meyeÈ,s lr we;&" w,dNfha m%udKh ukskq ,nkafka j;alfï OdrK m%udKh iy weia;fïka;=.; wkd.; uqo,a m%jdyj, j¾;udk jákdlu w;r fjki f,i h' ;ks ;ksj ;lafiare lrk ,o j;alula ;ks wmydhk hgf;a Kh ÿ¾j, fkdjk nj

;SrKh lrkafka kï" tjeks uQ,H j;alï iduQysl ÿ¾j,;d hgf;a iudk wjodkï ,laIK we;s wfkl=;a l<U iuÕ ydksh i|yd iduQyslj

;lafiare lrkq ,efí' iduQysl mokula u; uksk ,o uQ,H j;alï ldKav.; lsÍu i|yd iuQyfha m%;sm;a;sh wod< iud.ï m%;sm;a;s f,aLkj, meyeÈ,s lr we;'

SLFRS 9 g wkql+,j" iuQyh uQ,sl y÷kd.ekSfï isg Kh .=Kd;aul Ndjfha fjkialï u; mokïj ÿ¾j,;d i|yd wÈhr ;=kl wdlD;shla wkq.ukh lrhs'

### wÈhr 1( uQ,sl y÷kd.ekSu iy l%shdldÍ j;alï

uQ,sl ms<s.ekSfï§ uq,ska Kh-wvqmdvq fkdjQ uQ,H j;alula wÈhr 1 ys j¾.SlrKh lr we;' wÈhr 1 ys uQ,H WmlrKj, wfmalaIs; Kh w,dNh

^ECL& bÈß udi 12 ;=< ^12mECL& isÿúh yels meyer yeÍï fya;=fjka Ôú; ld,h mqrdu wfmalaIs; Kh w,dNfha ^LTECL& fldgig iudk uqo,lska ukskq ,efí' fuu wÈhf¾§ Kh wjodku jeäÈhqKq ù we;s iy wÈhr 2 iy wÈhr 3 isg kej; j¾.SlrKh lr we;s uQ,H j;alï o we;=<;a fõ'

### wÈhr 2( Kh wjodkfï ie,lsh hq;= jeäùula ^SICR&

wdrïNfha isg Kh wjodkfï ie,lsh hq;= jeäùula ^SICR& y÷kd.;a úg uQ,H j;alula 2 jk wÈhrg f.k hkq ,efí' fuu wÈhf¾§" iuQyh LTECL i|yd §ukdjla jd¾;d lrhs' fuh ishr úh yels meyer yeÍï isÿùï i,ld n,ñka j;alfï wdhq ld,h mqrdjg we;sùug wfmalaIs; Kh mdvq ms<sìUq lrhs' 2 jk wÈhrg Kh wjodku jeäÈhqKq ù we;s iy 3 jk wÈhf¾ isg kej; j¾.SlrKh lr we;s uQ,H j;alï o we;=<;a fõ'

### wÈhr 3( Kh-wmydhk j;alï

uQ,H j;alula Kh-wvqmdvq iys; kï" th 3 jk wÈhr fj; f.k hkq ,efí' fuu wÈhf¾§" iuQyh LTECL i|yd §ukdjla y÷kd .kS" meyer yeÍfï iïNdú;dj 100] f,i ilid we;' fuh ÿ¾j,;d fya;=fjka wfmalaIs; Kh w,dNj, iïmQ¾K m%udKh ms<sìUq lrhs' wod< m%;sm;a;s f,aLkj, olajd we;s ks¾Kdhl u; mokïj Kh ÿ¾j,;d y÷kd .efka'

### Kh wjodkfï ie,lsh hq;= jeäùula

uQ,sl y÷kd.ekSfï isg uQ,H WmlrKj, meyer yeÍfï wjodku ie,lsh hq;= f,i jeä ù we;aoehs ;SrKh lsÍfï§" wêl msßjehla fyda jEhula oeÍfuka f;drj wod< iy ,nd .; yels idOdrK iy iydh oelaúh yels f;dr;=re iuQyh i,ld n,hs' fuu we.hSug iuQyfha ft;sydisl w;aoelSï" úfYaI{ Kh ;lafiarej iy bÈß oelau f;dr;=re u; mokï jQ m%udKd;aul iy .=Kd;aul úYaf,aIK folu we;=<;a fõ'

SLFRS 9 ys m%;slafIam l< yels Wml,amkhg wkql+,j" .súiqï.; f.ùï kshñ; Èk 30lg jvd l,a bl=;a jQ úg" uQ,H ksrdjrKhla ie,lsh hq;= f,i jeä Kh wjodkula we;s nj iuQyh i,lhs' Bg wu;rj" wd¾Ól ;;a;ajhkays fjkiaùï" m%;smd¾Yajhkaf.a Kh iqÿiqlï iy l¾udka; oelafuys wys;lr fjkialï jeks wfkl=;a idOl o ie,ls,a,g .kS'

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

25'6 Kh iy ,eìh hq;= foa i|yd wmydhk §ukdj ^bÈßhg'''&

### wfmalaIs; Kh w,dNh ^ECL& .Kkh lsÍu

M,odhS fmd,S wkqmd;hg ^EIR& wdikak w.hlska jÜgï lr" wfmalaIs; uqo,a ysÕhka uekSu i|yd wÈhr ;=kl m%fõYhla Ndú;d lrñka iuQyh wfmalaIs; Kh mdvq ^ECL& .Kkh lrhs' uqo,a ysÕhla hkq fldka;%d;a;=jg wkql+,j wdh;khg isÿjk uqo,a m%jdy iy wdh;kh ,eîug wfmalaId lrk uqo,a m%jdy w;r fjki f,i w¾: oelafõ'

wfmalaIs; ksrdjrK ld,h iy jÜgï wkqmd;h weia;fïka;= lsÍu we;=¿j ECL .Kkh lsÍu" iuQyfha ydkslrK m%;sm;a;shg wkqj ;ks ;ksj fyda iduQyslj isÿ flf¾' iudk Kh wjodkï ,laIK iys; myiqlï l<U i|yd iduQysl ;lafiare lsÍï fjk fjku mj;ajkq ,efí'

wfmalaIs; Kh w,dN .Kkh lsÍïj, l%ufõoh my; olajd we;s w;r" iduQysl wmydhk ;lafiarej hgf;a we;s m%Odk wx. jk meyer yeÍï iïNdú;dj ^PD&" meyr yeÍï ksrdjrKh ^EAD& iy meyer yeÍfuka ,o mdvqj ^LGD& my; mßÈ meyeÈ,s lr we;(

### Kh meyer yeÍfï iïNdú;dj ^PD&

meyer yeÍfï iïNdú;dj ^PD& hkq § we;s ld, iSudjla ;=< meyer yeÍfï iïNdú;dj ms<sn| weia;fïka;=jls' myiqlu l,ska y÷kd fkd.;a w;r l<fUys mj;S kï ;lafiare lrk ,o ld, iSudj ;=< ksYaÑ; fõ,djl meyer yeÍula isÿúh yelsh'

### Kh meyer yeÍï ksrdjrKh ^EAD&

Kh meyer yeÍï ksrdjrKh ùu ^EAD& hkq wkd.; fmrksñ Èkhl ksrdjrKh ms<sn| weia;fïka;=jla jk w;r" jd¾;dlrK Èkfhka miq ksrdjrKfha wfmalaIs; fjkialï ie,ls,a,g .ksñka" fldka;%d;a;=j u.ska fyda fjk;a wdldrhlska ie,iqï lr we;s uQ,sl iy fmd,S wdmiq f.ùï iy lemjQ myiqlï u; wfmalaIs; wvq lsÍï we;=¿j' wÈhr 1 Khla i|yd Kh meyer yeÍï. Kkh lsÍu i|yd" iuQyh udi 12 la we;=<; isÿúh yels fmrksñ isÿùï ;lafiare lrhs' wfkl=;a ishru Kh i|yd" uQ,H WmlrKj, Ôú; ld,h ;=< fmrksñ isÿùï i|yd Kh meyer yeÍï i,ld n,kq ,efí'

### Kh meyer yeÍfuka ,enqKq w,dNh ^LGD&

Kh meyer yeÍfuka ,enqKq w,dNh ^LGD& hkq hï wjia:djl § meyer yeÍula isÿ jQ úg we;sjk mdvqj ms<sn| weia;fïka;=jls' th mokï ù we;af;a .súiqï.; uqo,a m%jdyhka iy Khysñhd ,eîug wfmalaId lrk tajd w;r fjki u; h" ´kEu wemlrhla idlaId;a lr .ekSfuka o we;=¿j' LGD .Kkh lrkq ,nkafka jÜgï idOlh f,i EIR Ndú;d lrñka jÜgï l< uqo,a m%jdy mokula u; jk w;r th idudkHfhka EAD ys m%;sY;hla f,i m%ldY fõ'

fuu mrdñ;Ska idudkHfhka wNHka;rj ixj¾Okh lrk ,o ixLHdkuh wdlD;s iy ft;sydisl o;a; j,ska ,ndf.k we;s w;r" bÈß oelau f;dr;=re ms<sìUq lsÍu i|yd ilia lr we;'

### wkd.; f;dr;=re

Kh WmlrKhl Kh wjodku tys uQ,sl y÷kd.ekSfuka miq ie,lsh hq;= f,i jeä ù ;sfío hkak iy wfmalaIs; Kh w,dN uekSu hk folu ;lafiare lsÍfï§ iuQyh wkd.; f;dr;=re we;=<;a lrhs' wfmalaIs; Kh w,dN weia;fïka;= lsÍfï§" iuQyh wd¾Ól wjia:d ;=kla i,ld n,hs( uQ,sl wjia:dj" fyd|u wjia:dj iy krlu wjia:dj' m%udKd;aul wd¾Ól idOl mokï ù we;af;a Y%S ,xld uy nexl=j iy wfkl=;a úYajdiodhl uQ,dY% úiska m%ldYhg m;a lrk ,o wd¾Ól o;a; iy wkdjels u; h'

wfmalaIs; Kh wNd, wdlD;s ;=<" iuQyh mq¿,a mrdihl bÈß oelaula iys; f;dr;=re u; úYajdih ;nhs" tajd kï(

**m%udKd;aul idOl(** o< foaYSh ksIamdÈ;fha j¾Okh" ú/lshd wkqmd;h" WoaOuk wkqmd;h" fmd,S wkqmd;h iy úksuh wkqmd;h'

**.=Kd;aul idOl(** rcfha m%;sm;a;s" l¾udka; jHdmdr ;;a;ajh iy kshduk n,mEu'

wfmalaIs; Kh w,dN .Kkh lsÍu i|yd Ndú;d lrk fhojqï iy wdlD;s iEu úgu uQ,H m%ldYk Èkfha§ fj<|fmdf<a ishru ,laIK

.%yKh lr fkd.; yelsh'

### pl%Sh myiqlï

iud.u \*diaÜ g%ela jeks pl%Sh myiqlï msßkuk w;r fuu myiqlï i|yd udi 12l wfmalaIs; Kh w,dNh ^12mECL& §ukdj muKla .Kkh lrhs' Kh mßj¾;k idOlh ^CCF& i|yd ilia lrk ,o wkqu; iSudj fyda Kfhys o< /f.k hd yels uqo, ^Ndú;d l< uqo,& hk foflka by< w.hla .ekSfuka Kh meyer yeÍï ksrdjrKh ^EAD& ;SrKh fõ'

wÈhr 3 fldka;%d;a;= i|yd" Kh meyer yeÍï o< /f.k hd yels uqo,g iSud fõ' th Ndú;d lrk ,o uqo, jk w;r" iuQyh fuu fldka;%d;a;= j, iSudjka Ndú;d lrk ,o uqo, olajd leá lrhs' wfmalaIs; udi 12 l meyer yeÍï iïNdú;dj miqj Kh meyer yeÍï ksrdjrKh .Kkh i|yd fhdokq ,efí' fuys § Kh meyer yeÍfuka ,enqKq w,dNh ^LGD& .=K lr" uq,a M,odhS fmd,S wkqmd;hg ^EIR& wdikak w.hla Ndú;d lrñka jÜgï lrkq ,efí'

25'7 j¾Ih ;=< mqoa., yd iduQysl wmydhk .dia;=j, p,k .dia;=

Kh iy ,eìh hq;= foa i|yd jk ydksmQrK mdvq i|yd jk §ukdj mka;sh wkqj iei£u my; mßÈ fõ(

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **nÿ**  **re**. '000 | **l=,shg**  **.ekSï**  **re**. '000 | **bcdrd**  **re**. '000 | **ld,Sk Kh**  **re**. '000 | **m%;suQ,H**  **Kh**  **re**. '000 | **wod< md¾Yaj Kh**  **re**. '000 | **uqrnd**  **re**. '000 | **fjf,o uqrnd**  **re**. '000 | **idOllrKh**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2023 wfma%,a 1 jk Èkg | 3,528,919 | 184,293 | 92,203 | 4,942,811 | 49,497 | - | 4,228 | 196,978 | 1,410,327 10,409,256 | |
| jir i|yd wh lsÍu$^wdmiq yerùu& | (1,028,832) | (5,423) | (25,477) | (280,156) | (2,007) | 73,208 | (1,145) | 27,144 | (311,781) (1,554,469) | |
| 2024 ud¾;= 31 jk Èkg 2,500,087 | | 178,870 | 66,726 | 4,662,655 | 47,490 | 73,208 | 3,083 | 224,122 | 1,098,546 | 8,854,787 |
| mqoa., wmydhk  wÈhr 1 - | | - | - | - | - |  | - | - | - | - |
| wÈhr 2 - | | - | - | - | - | 27,335 | - | - | - | 27,335 |
| wÈhr 3 - | | - | - | 1,071,777 | 16,887 | 45,873 |  | - | 1,098,546 | 2,233,083 |
| fjk;a ;ks wmydhk - | | - | - | 1,071,777 | 16,887 | 73,208 | - | - | 1,098,546 | 2,260,418 |
| iuQy wmydhk  wÈhr 1 221,584 | | 1,075 | 9,937 | 57,548 | - | - | 70 | 24,840 | - | 315,054 |
| wÈhr 2 155,470 | | - | 4,507 | 53,380 | - | - | - | - | - | 213,357 |
| wÈhr 3 2,123,033 | | 177,795 | 52,282 | 3,479,950 | 30,603 | - | 3,013 | 199,282 | - | 6,065,958 |
| uq¿ iuQy wmydhk 2,500,087 | | 178,870 | 66,726 | 3,590,878 | 30,603 | - | 3,083 | 224,122 | - | 6,594,369 |
| tl;=j 2,500,087 | | 178,870 | 66,726 | 4,662,655 | 47,490 | 73,208 | 3,083 | 224,122 | 1,098,546 | 8,854,787 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **nÿ**  **re**. '000 | **l=,shg**  **.ekSï**  **re**. '000 | **bcdrd**  **re**. '000 | **ld,Sk Kh**  **re**. '000 | **m%;suQ,H**  **Kh**  **re**. '000 | **wod< md¾Yaj Kh**  **re**. '000 | **uqrnd**  **re**. '000 | **fjf,o uqrnd**  **re**. '000 | **idOllrKh**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2024 wfma%,a 1 jk Èkg | 2,500,087 | 178,870 | 66,726 | 4,662,655 | 47,490 | 73,208 | 3,083 | 224,122 | 1,098,546 | 8,854,787 |
| jir i|yd wh lsÍu$^wdmiq yerùu& | (86,754) | (20,121) | (3,902) | (283,274) | (32,193) | (10,061) | (196) | (14,874) | 22,373 | (429,002) |
| lmd yßk ,o uqo,a | (737,136) | (121,827) | (16,988) | (1,387,026) | (12,693) |  | (1,851) | (117,093) | - | (2,394,614) |
| 2025 ud¾;= 31 jk Èkg | 1,676,197 | 36,922 | 45,836 | 2,992,355 | 2,604 | 63,147 | 1,036 | 92,155 | 1,120,919 | 6,031,171 |
| mqoa., wmydhk wÈhr 1 |  | - | - |  | - | - | - | - | - | - |
| wÈhr 2 | 1,403 | - | - | 64,992 | - | - | - | - | - | 66,395 |
| wÈhr 3 | 25,999 | - | - | 799,955 | 2,409 | 29,059 |  | 3,556 | 1,120,919 | 1,981,897 |
| fjk;a ;ks wmydhk | 27,402 | - | - | 864,947 | 2,409 | 29,059 | - | 3,556 | 1,120,919 | 2,048,292 |
| iuQy wmydhk wÈhr 1 | 319,645 | 1,101 | 14,018 | 315,938 | - | 34,088 | 70 | 1,574 | - | 686,434 |
| wÈhr 2 | 115,919 | - | 5,523 | 43,202 | - | - | - | 2,745 | - | 167,389 |
| wÈhr 3 | 1,213,231 | 35,821 | 26,295 | 1,768,268 | 195 | - | 966 | 84,280 | - | 3,129,056 |
| uq¿ iuQy wmydhk | 1,648,795 | 36,922 | 45,836 | 2,127,408 | 195 | 34,088 | 1,036 | 88,599 | - | 3,982,879 |
| tl;=j | 1,676,197 | 36,922 | 45,836 | 2,992,355 | 2,604 | 63,147 | 1,036 | 92,155 | 1,120,919 | 6,031,171 |

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

25'7 j¾Ih ;=< mqoa., yd iduQysl ydkslrK .dia;= j, p,k .dia;=

Kh iy ,eìh hq;= foa i|yd jk ydksmQrK mdvq i|yd jk §ukdj mka;sh wkqj iei£u my; mßÈ fõ(

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **nÿ**  **re**. '000 | **l=,shg**  **.ekSï**  **re**. '000 | **bcdrd**  **re**. '000 | **ld,Sk Kh**  **re**. '000 | **m%;suQ,H**  **Kh**  **re**. '000 | **wod< md¾Yaj Kh**  **re**. '000 | **uqrnd**  **re**. '000 | **fjf,o uqrnd**  **re**. '000 | **idOllrKh**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2023 wfma%,a 1 jk Èkg | 3,528,919 | 500,706 | 92,203 | 5,724,612 | 49,497 | - | 4,228 | 196,978 | 1,410,327 | 11,507,470 |
| jir i|yd wh lsÍu$^wdmiq yerùu& | (1,028,832) | (126,726) | (25,477) | (274,449) | (2,007) | - | (1,145) | 27,144 | (311,781) | (1,743,273) |
| úksuh wkqmd; úp,kh | - | - | - | (51,680) | - | - | - | - | - | (51,680) |
| 2024 ud¾;= 31 jk Èkg | 2,500,087 | 373,980 | 66,726 | 5,398,483 | 47,490 | - | 3,083 | 224,122 | 1,098,546 | 9,712,517 |
| mqoa., wmydhk |  |  |  |  |  |  |  |  |  |  |
| wÈhr 1 | - - - - | | | | - | - - - - | | | | - |
| wÈhr 2 | - - - - | | | | - | - - - - | | | | - |
| wÈhr 3 | - - - 1,071,777 | | | | 16,887 | - - - 1,098,546 | | | | 2,187,210 |
| fjk;a ;ks wmydhk | - - - 1,071,777 | | | | 16,887 | - - - 1,098,546 | | | | 2,187,210 |
| iuQy wmydhk |  | | | |  |  | | | |  |
| wÈhr 1 | 221,584 | 27,945 | 9,937 | 325,350 | - | - 70 | | 24,840 | - | 609,726 |
| wÈhr 2 | 155,470 | 40,286 | 4,507 | 233,844 | - | - - | | - | - | 434,107 |
| wÈhr 3 | 2,123,034 | 305,749 | 52,282 | 3,767,512 | 30,603 | - 3,013 | | 199,282 | - | 6,481,475 |
| uq¿ iuQy wmydhk | 2,500,088 | 373,980 | 66,726 | 4,326,706 | 30,603 | - 3,083 | | 224,122 | - | 7,525,307 |
| tl;=j | 2,500,088 | 373,980 | 66,726 | 5,398,483 | 47,490 | - 3,083 | | 224,122 | 1,098,546 | 9,712,517 |

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **nÿ**  **re**. '000 | **l=,shg**  **.ekSï**  **re**. '000 | **bcdrd**  **re**. '000 | **ld,Sk Kh**  **re**. '000 | **m%;suQ,H**  **Kh**  **re**. '000 | **wod< md¾Yaj Kh**  **re**. '000 | **uqrnd**  **re**. '000 | **fjf,o uqrnd**  **re**. '000 | **idOllrKh**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2024 wfma%,a 1 jk Èkg | 2,500,087 | 373,980 | 66,726 | 5,398,483 | 47,490 | - | 3,083 | 224,122 | 1,098,546 | 9,712,517 |
| jir i|yd wh lsÍu$^wdmiq yerùu& | (86,754) | (10,892) | (3,902) | (263,274) | (32,193) | - | (196) | (14,874) | 22,373 | (389,712) |
| lmd yßk ,o uqo,a | (737,136) | (121,827) | (16,988) | (1,387,026) | (12,693) |  | (1,851) | (117,093) | - | (2,394,614) |
| úksuh wkqmd; úp,kh | - | - | - | 37,883 | - | - | - | - | - | 37,883 |
| 2025 ud¾;= 31 jk Èkg | 1,676,197 | 241,261 | 45,836 | 3,786,066 | 2,604 | - | 1,036 | 92,155 | 1,120,919 | 6,966,074 |
| mqoa., wmydhk wÈhr 1 | - | - | - | - | - | - | - | - | - | - |
| wÈhr 2 | 1,403 | - | - | 64,992 | - | - | - | - | - | 66,395 |
| wÈhr 3 | 25,999 | - | - | 799,955 | 2,409 | - | - | 3,556 | 1,120,919 | 1,952,838 |
| fjk;a ;ks wmydhk | 27,402 | - | - | 864,947 | 2,409 | - | - | 3,556 | 1,120,919 | 2,019,233 |
| iuQy wmydhk wÈhr 1 | 319,645 | 54,339 | 14,018 | 572,738 | - | - | 70 | 1,574 | - | 962,384 |
| wÈhr 2 | 115,919 | 19,784 | 5,523 | 305,501 | - | - | - | 2,745 | - | 449,472 |
| wÈhr 3 | 1,213,231 | 167,138 | 26,295 | 2,042,880 | 195 | - | 966 | 84,280 | - | 3,534,985 |
| uq¿ iuQy wmydhk | 1,648,795 | 241,261 | 45,836 | 2,921,119 | 195 | - | 1,036 | 88,599 | - | 4,946,841 |
| tl;=j | 1,676,197 | 241,261 | 45,836 | 3,786,066 | 2,604 | - | 1,036 | 92,155 | 1,120,919 | 6,966,074 |

25'8 j¾Ih ;=< wmydhk i|yd m%;smdokj, p,kh

### 2024$25 wmydhk p,k - iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| SLFRS 9 hgf;a 2024 wfma%,a 1 jk Èkg ECL §ukdj | 342,389 | 213,357 | 8,299,041 | 8,854,787 |
| kj j;alï wdrïN lrk ,o fyda ñ,§ .kakd ,o | 564,005 | 85,007 | 307,536 | 956,548 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | (341,817) | (197,262) | (601,297) | (1,140,376) |
| wÈhr 2 iy 3 fj; udre lsÍï | (138,639) | 53,067 | 85,572 | - |
| wÈhr 1 iy 3 fj; udre lsÍï | 5,307 | (92,612) | 87,305 | - |
| wÈhr 1 iy 2 fj; udre lsÍï | 3,235 | 74,247 | (77,482) | - |
| jir ;=< wÈhr w;r udre lrk ,o ksrdjrKhkays jir wjidk ECL u; n,mEu | 52,341 | 68,232 | (616,667) | (496,094) |
| ms<s.ekSu wj,x.= lsÍug fya;= fkdjk fjkia lsÍï fya;=fjka .súiqï.; uqo,a m%jdyj, fjkialï |  |  | - | - |
| wfmalaIs; Kh ydks .Kkh lsÍï i|yd Ndú;d lrk wdlD;s iy fhojqïj, fjkialï | 199,613 | 29,748 | 21,559 | 250,920 |
| lmd yßk ,o uqo,a m%udKhka | - | - | (2,394,614) | (2,394,614) |
| 2025 ud¾;= 31 Èkg fYaIh | 686,434 | 233,784 | 5,110,953 | 6,031,171 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| SLFRS 9 **hgf;a 2023 wfma%,a 1 jk Èkg wfmalaIs; Kh ydks §ukdj** |  | | | |
|  | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| wr;ska wdrïN lrk ,o fyda ñ,§ .kakd ,o kj j;alï | 908,537 | 823,233 | 8,677,486 | 10,409,256 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | 124,238 | 16,890 | 13,209 | 154,337 |
| wÈhr 2 iy 3 fj; udre lsÍï | (752,469) | (532,260) | (207,637) | (1,492,366) |
| wÈhr 1 iy 3 fj; udre lsÍï | (395,514) | 103,481 | 292,033 | - |
| wÈhr 1 iy 2 fj; udre lsÍï | 23,800 | (352,159) | 328,359 | - |
| jir ;=< wÈhr w;r udre lrk ,o ksrdjrKhkays jir wjidk wfmalaIs; Kh ydks u; n,mEu | 15,274 | 24,783 | (40,057) | - |
| wfmalaIs; Kh ydks .Kkh lsÍï i|yd Ndú;d lrk wdlD;s iy fhojqï i|yd we;s fjkialï | 434,676 | 152,962 | (703,029) | (115,391) |
| 2024 ud¾;= 31 jk Èkg fYaIh | (16,153) | (23,573) | (61,323) | (101,049) |
|  | 342,389 | 213,357 | 8,299,041 | 8,854,787 |

25' Kh iy ,eìh hq;= oE - Kh l%ulaIh hgf;a f.úh hq;= uqo, ^bÈßhg'''&

### wmydhk fjkiaùu 2024$25 - iuQyh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ j¾Ih i|yd** | **wÈhr 1**  **re**. '000 | **wÈhr 2**  **re**. '000 | **wÈhr 3**  **re**. '000 | **tl;=j**  **re**. '000 |
| SLFRS 9 hgf;a 2024 wfma%,a 1 jk Èkg wfmalaIs; Kh ydks §ukdj | 609,726 | 434,107 | 8,668,685 | 9,712,517 |
| kj j;alï wdrïN lrk ,o fyda ñ,§ .kakd ,o | 757,265 | 170,889 | 317,999 | 1,246,152 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | (277,542) | (319,397) | (622,541) | (1,219,480) |
| wÈhr 2 iy 3 fj; udre lsÍï | (351,412) | 264,128 | 87,284 | (1) |
| wÈhr 1 iy 3 fj; udre lsÍï | 5,838 | (161,873) | 156,035 | 1 |
| wÈhr 1 iy 2 fj; udre lsÍï | 3,559 | 81,671 | (85,230) | 1 |
| jir ;=< wÈhr w;r udre lrk ,o ksrdjrKhkays jir wjidk ECL u; n,mEu | 54,959 | 70,279 | (604,334) | (479,096) |
| wfmalaIs; Kh ydks .Kkh lsÍï i|yd Ndú;d lrk wdlD;s iy fhojqï i|yd jk fjkialï | 209,592 | 30,641 | 21,127 | 261,360 |
| lmd yßk ,o uqo,a m%udKhka | - | - | (2,394,614) | (2,394,614) |
| úfoaY úksuh .e,mSï | (49,600) | (54,578) | (56,588) | (160,766) |
| 2025 ud¾;= 31 jk Èkg fYaIh | 962,384 | 515,867 | 5,487,823 | 6,966,074 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **wmydhk fjkiaùu 2023$24 - iuQyh** |  | | | |
| **ud¾;= 31 jk Èfkka wjika jQ j¾Ih i|yd** | **wÈhr 1** | **wÈhr 2** | **wÈhr 3** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| SLFRS 9 hgf;a 2023 wfma%,a 1 jk Èkg wfmalaIs; Kh ydks §ukdj | 1,252,668 | 1,153,917 | 9,100,885 | 11,507,470 |
| kj j;alï wdrïN lrk ,o fyda ñ,§ .kakd ,o | 308,796 | 54,063 | 20,334 | 383,193 |
| y÷kd fkd.;a fyda wdmiq f.jk ,o j;alï ^lmd yeÍï yer& | (791,756) | (782,736) | (355,134) | (1,929,626) |
| wÈhr 2 iy 3 fj; udre lsÍï | (613,424) | 315,551 | 297,874 | - |
| wÈhr 1 iy 3 fj; udre lsÍï | 26,180 | (447,375) | 421,195 | - |
| wÈhr 1 iy 2 fj; udre lsÍï | 16,801 | 27,261 | (44,063) | - |
| jir ;=< wÈhr w;r udre lrk ,o ksrdjrKhkays jir wjidk ECL u; n,mEu | 456,410 | 157,551 | (680,315) | (66,354) |
| wfmalaIs; Kh ydks .Kkh lsÍï i|yd Ndú;d lrk wdlD;s iy fhojqï i|yd fjkialï | (16,961) | (24,280) | (60,097) | (101,338) |
| úfoaY úksuh .e,mSï | (28,988) | (19,845) | (31,994) | (80,827) |
| 2024 ud¾;= 31 jk Èkg fYaIh | 609,726 | 434,107 | 8,668,685 | 9,712,518 |

26' rlaIK iy m%;srlaIK ,eìh hq;= foa

**.sKqïlrK m%;sm;a;sh**

### rlaIK - ksIamdok j¾.SlrKh

rlaIK .súiqï hkq" ksYaÑ; wúksYaÑ; wkd.; isÿùula ^rlaIs; isÿùu& rlaIK Tmamq ysñhkag wys;lr f,i n,mdkafka kï" rlaIK Tmamq ysñhkag jkaÈ f.ùug tlÕ ùfuka" iuQyh ^rlaIKlre& fjk;a md¾Yjhlska ^rlaIK Tmamq ysñhkaf.ka& ie,lsh hq;= rlaIK wjodkula ms<sf.k we;s .súiqï fõ' idudkH ud¾f.damfoaYhla f,i" rlaIKh l< isÿùu isÿ fkdjQfha kï" f.jk ,o m%;s,dN f.úh hq;= m%;s,dN iuÕ ixikaokh lsÍfuka" iuQyhg ie,lsh hq;= rlaIK wjodkula ;sfío hkak ;SrKh lrhs' rlaIK .súiqïj,g uQ,H wjodku udre l< yelsh'

fldka;%d;a;=jla rlaIK .súiqula f,i j¾.SlrKh l< miq" ishr whs;sjdislï iy ne£ï wjika ù fyda l,a bl=;a ù fkdue;s kï" fuu ld, iSudj ;=< rlaIK wjodku ie,lsh hq;= f,i wvq jqjo" th tys Ôú; ld,h mqrdu rlaIK .súiqula f,i mj;S'

### rlaIK ,eìh hq;= foa

rlaIK ,eìh hq;= foa .súiqï.; uqo,a m%jdy ,laIK mÍlaIKh ^SPPI mÍlaIKh& ;Dma;su;a lrk w;r m%;s,dNh u.ska m%d.aOkh iy fmd,sh muKla ksfhdackh lrhs' rlaIK ,eìh hq;= foa i|yd fmd,S .dia;=jla fkd;snqKo" tajd flá ld,Sk f,i i,lkq ,nk w;r fmd,sh wh lsÍug Kh wjodkula fkdue;s neúka tajd SPPI mÍlaIKh ;Dma;su;a lrhs' SPPI mÍlaIKh wjika jQ miq" l<ukdldß;ajh .súiqï.; uqo,a m%jdy tl;= lsÍug iy flá ld,Sk iajNdjhla we;s neúka l%ulaI l< msßjeh wkqj WmlrKh uekSu r|jd .ekSfï jHdmdr wdlD;sh f;dard

.kq ,eìK' fïjd uQ,HlrK ixrplhla fkdue;s flá ld,Sk fYaIhka neúka" l%ulaI l< msßjeh /f.k hd yels jákdlug iudk fõ' wÈhr

;=kla u; mokïj¦ l%shdldÍ ^wÈhr 1&" W!k l%shdldÍ ^wÈhr 2&" wl%Sh ^wÈhr 3&" iud.u lghq;= lrk w;r tu ;;a;ajhka hgf;a isÿ jk nr

;eîï wkqj iud.u úiska udi 12 l wfmalaIs; Kh ydks iy Ôú; ld,h mqrdu wfmalaIs; Kh ydks iïnkaOfhka .Kkh lsÍï isÿ lrhs'

### kshuhka iy fldkafoais ie,lsh hq;= f,i fjkia lsÍu fya;=fjka ms<s.ekSu wj,x.= lsÍu

iuQyh" kj rlaIK .súiqula njg m%udKj;a f,i fjkialï isÿ jQ úg" rlaIK m%sñhï ,eîï ms<s.ekSu wjika lrhs' fuu fjkfika we;sjk fNaoh fjku iïm;a fyda j.lSula f,i igyka lrhs' kj f,i ms<s.;a rlaIK .súiqï hgf;a wfmalaIs; Kh ydks uekSu i|yd mshjr 1 hgf;a j¾.SlrKh flf¾'

,eìh hq;= rlaIK jdßlhla y÷kd fkd.; hq;=o keoao hkak ;lafiare lsÍfï§" wfkl=;a tajd w;r" iuQyh my; i|yka idOl i,ld n,hs((

0 rlaIK fmd<sh wysñ ùu

0 m%;smd¾Yjfha fjkila isÿ ùu

### rlaIK ,eìh hq;= foaj, ydks ;lafiarej

wfmalaIs; Kh ydks l%uh u; mokïj" iuQyh ydkslrK m%;smdok ;lafiare lr we;'

### ,eìh hq;= m%;srlaIK

idudkH jHdmdr lghq;=j,§ iud.u rlaIK wjodku m%;srlaIKh fj; mejÍu isÿ lrhs' m%;srlaIK ,eìh hq;= foa u.ska m%;srlaIK iud. ïj,ska ,eìh hq;= fYaIhka ksfhdackh flf¾' m%;srlaIK iud.ïj,ska whlr .; yels uqo,a" m%;srlaIK iud.fï m%;sm;a;s yd iïnkaO ysÕ ysñlï m%;smdok fyda mshjd we;s ysñlïj,g wkql+, jk wdldrfhka weia;fïka;= lr we;s w;r wod< m%;srlaIK fldka;%d;a;=jg wkql+, fõ'

mjrd we;s m%;srlaIK úêúOdk uÕska rlaIK Tmamq ysñhka flfrys we;s ne£ï j,ska iuQyh ksoyia fkdfõ'

m%;srlaIK ,eìh hq;= foaj,g wod< ,laIK wkqj" m%;s,dNh m%d.aOkh iy fmd,sh muKla ksfhdackh lrk neúka" WmlrK .súiqï.; uqo,a m%jdy ,laIK mÍlaIKh ^SPPI mÍlaIKh& i|yd iqÿiqlï ,nhs' m%;srlaIK ,eìh hq;= foa i|yd fmd,S .dia;=jla fkd;snqKo" tajd flá ld,Sk f,i i,lkq ,nk w;r fmd,sh wh lsÍug Kh wjodkula fkdue;s neúka tajd SPPI mÍlaIKh ;Dma;su;a lrhs' SPPI mÍlaIKh wjika jQ miq" l<ukdldß;ajh .súiqï.; uqo,a m%jdy tl;= lsÍug iy flá ld,Sk iajNdjhla we;s neúka l%ulaI msßjehg WmlrKh uekSug r|jd

.ekSfï jHdmdr wdlD;sh f;dard f.k we;' fïjd uQ,HlrK ixrplhla fkdue;sj flá ld,Sk fYaIhka neúka" l%ulaI msßjeh /f.k hdfï jákdlug iudk jkq we;'

### m%;srlaIK ,eìh hq;= foaj, ydks ;lafiarej

SLFRS 4 - rlaIK fldka;%d;a;=" 20 jk j.ka;sh u; mokï jQ wfmalaIs; Kh ydks wdlD;sh i|yd iud.fï m%;srlaIK ,eìh hq;= foa iqÿiqlï fkd,nhs' m%;srlaIK j;alï uq,ska y÷kd .ekSfuka miq we;s jQ m%;sM,hla f,i" fldka;%d;a;=fõ kshuhka hgf;a iud.ug ,eìh hq;= ishr uqo,a fkd,efnk njg ffjIhsl idlaIs fkdue;s kï iy tu isÿùu m%;srlaIKlref.ka iud.ug ,efnk uqo,a m%udKhkag úYajdiodhl f,i ueksh yels n,mEula we;s lrkafka kï muKla" m%;srlaIK ,eìh hq;= foa u; ydks mdvq y÷kd .kq ,efí'

26' rlaIK iy m%;srlaIK ,eìh hq;= foa ^bÈßhg'''&

**l,a oeuQ úhoï**

**l,a oeuQ w;am;a lr .ekSfï msßjeh (DAC)**

kj jHdmdr w;am;a lr .ekSfï msßjeh" fldñia" m%;srlaIK" wf,úlrK iy m%;sm;a;s ksl=;a lsÍfï úhoï we;=¿j" kj jHdmdrj, ksIamdokhg fjkia jk iy iDcqju iïnkaO jk úhoï" wkd.; jdßlj,ska fuu úhoï wdmiq whlr .; yels m%udKhg l,a oukq ,efí' wfkl=;a ishru w;am;a lr .ekSfï úhoï oerE úg úhoula f,i y÷kd .efka' uQ,sl y÷kd.ekSfuka miqj" Wmhd fkd.;a jdßlh l%ulaIh lrk ,o moku u; l,a oeuQ w;am;a lr .ekSfï msßjeh ^DAC& ld, iSudj ;=< l%ulaIh lrkq ,efí'

j;alfï wka;¾.; wkd.; wd¾Ól m%;s,dNj, wfmalaIs; m%fhdackj;a wdhq ld,h fyda wfmalaIs; mßfNdack rgdfõ fjkialï l%ulaIh ld,h fjkia lsÍu u.ska .sKqï.; lrkq ,nk w;r .sKqïlrK weia;fïka;=jl fjkila f,i i,lkq ,efí'

wod< fldka;%d;a;= l,a bl=;a jQ úg fyda wj,x.= l< úg l,a oeuQ w;am;a lr .ekSfï msßjeh ms<s.ekSu wj,x.= fõ'

l,a oeuQ w;am;a lr .ekSfï msßjeh ;=< ydks iudf,dapkh isÿ flfrkafka jd¾;d lrk iEu Èklu fyda ydks ms<sn| weÕùula u;=jk úg hs' whlr .; yels uqo, OdrK jákdlug jvd wvq jQ úg" ,dN fyda w,dN m%ldYkfha ydks w,dNhla y÷kd .efka' iEu jd¾;dlrK ld, mßÉfþohla i|ydu j.lSï m%udKj;a;d mÍlaIKfha§ l,a oeuQ w;am;a lr .ekSfï msßjeh o i,ld n,kq ,efí'

**m%;srlaIK fldñIka**

ndysr m%;srlaIK .súiqï u; ,eìh hq;= fldñia uqo,a" f.úh hq;= wfmalaIs; jdßlj, ld, iSudj ;=< ir, f¾Çh mokula u; l,a oud l%ulaIh lrkq ,efí'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| m%;srlaIK ,eìh hq;= foa | - | - | 409,604 | 469,767 |
| rlaIK ,eìh hq;= foa | - | - | 1,288,750 | 1,116,930 |
| tl;=j | - | - | 1,698,354 | 1,586,697 |
| idOdrK jákdlu | - | - | 1,698,354 | 1,586,697 |

27' uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu

uQ,sl ms<s.ekSu u;" iud.u úáka úg LKAS 32 —uQ,H WmlrK( bÈßm;a lsÍu˜ hgf;a fldgia w¾: oelaùu imqrd,k úg iy fj<|du i|yd

;nd fkd.kakd úg" Wmdhud¾.sl wruqKq i|yd ;nd we;s iuyr fldgia wdfhdack FVOCI ys fldgia WmlrK f,i" wdmiq yerúh fkdyels f,i j¾.SlrKh lsÍug f;dard .kS' tjeks j¾.SlrKhka WmlrKfhka WmlrKh hk moku u; ;SrKh fõ'

fuu fldgia WmlrKj, ,dN iy w,dN lsis úfgl;a ,dN fyda w,dN f,i m%;spl%SlrKh fkdflf¾" ta fjkqjg y÷kd.ekSu wj,x.= lrk wjia:dfõ§ r|jd .;a bmehSï fj; iDcqju udre lrkq ,efí' f.ùfï whs;sh ia:dms; lr we;s úg ,dNdxY ,dN fyda w,dNfha fjk;a fufyhqï wdodhula f,i y÷kd .efka' FVOCI ys fldgia WmlrK ydkslrK ;lafiarejlg hg;a fkdfõ'

Wm,íê fkdjQ ,dN iy w,dN fjk;a úia;S¾K wdodhï yryd —idOdrK jákdlï ixÑ;h˜ ;=< fldgiaj, y÷kdf.k we;' fuu uQ,H wdfhdack neyer l< úg" idOdrK jákdlï ixÑ;fha l,ska y÷kdf.k we;s iuqÉÑ; ,dNh fyda w,dNh r|jd .;a bmehSï fj; udre lrk

,§' uQ,H j;alï r|jd .ekSfï§ Wmhk ,o ,dNdxY - f.ùu ,eîfï whs;sh ia:dms; lr we;s úg FVOCI wdodhï m%ldYfha —fufyhqï wdodhu˜ f,i y÷kdf.k we;' FVOCI ys fldgia WmlrK ydks ;lafiarejlg hg;a fkdfõ'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fldgia iq/l=ïm;a | 27.1 | 347 | 315,005 | 234,492 | 315,005 | 234,492 |
| NdKavd.dr ì,am;a | | | - | - | 535,342 | 561,806 |
| Khlr | 27.1 | 347 | 977,135 | 924,177 | 977,135 | 924,177 |
| tl;=j | | | 1,292,140 | 1,158,669 | 1,827,482 | 1,720,475 |
| idOdrK jákdlu | | | 1,292,140 | 1,158,669 | 1,827,482 | 1,720,475 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgqj** | **fldgia$ Khlr**  **.Kk** | 2025  **wdfhdack msßjeh**  **re**. '000 | **fj<|fmd< jákdlu**  **re**. '000 | **fldgia$ Khlr**  **.Kk** | 2024  **wdfhdack msßjeh**  **re**. '000 | **fj<|fmd< jákdlu**  **re**. '000 |
| ,ehsia;=.; fldgiaj, wdfhdack mSm,aia u¾pkaÜ \*skEkaia mSt,aiS | | | 25,014,002 | 237,633 | 180,101 | 25,014,002 | 237,633 | 117,566 |
| wdisß fydiamsg,a fyda,aäka.aia mSt,aiS | | | 500,000 | 20,730 | 12,900 | 500,000 | 20,730 | 12,500 |
| úkaâf\*da¾ia mS t,aiS | | | 1,000,000 | 18,489 | 25,000 | 1,000,000 | 18,489 | 19,600 |
| ,xld fl%äÜ wekaâ ìiakia \*skEkaia mSt,aiS | | | 5,000,000 | 50,000 | 13,000 | 5,000,000 | 50,000 | 11,000 |
| iKi ixj¾Ok nexl=j mSt,aiS | | | 2,320,270 | 215,532 | 83,994 | 2,271,260 | 213,853 | 73,816 |
| wkq tl;=j | | |  | 542,384 | 314,995 |  | 540,705 | 234,482 |
| ,ehsia;=.; fkdl< fldgiaj, wdfhdack  Y%S ,xld Kh f;dr;=re ld¾hdxYh | 27.2 | 347 | 200 | 10 | 10 | 200 | 10 | 10 |
| wkq tl;=j | | | 10 | | | 10 | | |
| Khlr wdfhdack  ,xld úÿ,sn, uKav,h | | | 9,180,900 | 1,000,086 | 977,135 | 9,180,900 | 1,000,086 | 924,177 |
| Wm YS¾Ih | | |  | 1,000,086 | 977,135 | 9,180,900 | 1,000,086 | 924,177 |
| tl;=j | | |  | 1,540,801 | 1,292,140 |  | 1,540,801 | 1,158,669 |

27'2 Y%S ,xld Kh f;dr;=re ld¾hdxYh

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 10 | 10 | 10 | 10 |
| fjk;a úia;S¾K wdodhïys kej; uekSï ms<s.ekSu | - | - | - | - |
| ud¾;= 31 jk Èkg fYaIh | 10 | 10 | 10 | 10 |

28' Kh WmlrKh - l%ulaIh l< msßjeh

SLFRS 9 g wkqj" —uQ,H wdfhdack˜ my; i|yka fldkafoais folu imqrd,kafka kï iy FVTPL ys kï lr fkdue;s kï" l%ulaIh l< msßjehg wkqj ukskq ,efí(

.súiqï.; uqo,a m%jdy tl;= lsÍu i|yd j;alï r|jd .ekSu wruqKq lr.;a jHdmdr wdlD;shla ;=< j;alu mj;ajdf.k hkq ,efí¦ tfia u

uQ,H j;alfï .súiqï.; kshuhka ksYaÑ; Èkj,§ uqo,a m%jdyhka we;s lrk w;r tajd uQ,sl j ysÕ m%Odk uqo, i|yd uQ,sl iy fmd,sh f.ùuls'

uQ,sl ñkqï lsÍfuka miqj" l%ulaIh l< msßjehg ^M,odhS fmd,S wkqmd; Ndú;d lr ilia l< o< /f.k hd yels uqo," ydks i|yd m%;smdok wvq lsÍu wkqj& ukskq ,efí' l%ulaIh l< msßjeh .Kkh lrkq ,nkafka w;am;a lr .ekSï i|yd jk ´kEu jÜgula fyda jdßlhla iy M,odhS fmd,S wkqmd;hka ys wksjd¾h wx.hla jk .dia;= iy msßjeh ie,ls,a,g .ksñks' l%ulaIh lsÍu —fmd<S wdodhu˜ ;=< we;=<;a lr we;s w;r ydksfhka we;sjk mdvq wdodhï m%ldYfha —Kh iy wfkl=;a mdvq i|yd ydks .dia;=˜ ;=< y÷kd .efka'

**.sKqïlrK m%;sm;a;sh**

28' Kh WmlrKh - l%ulaIh l< msßjeh ^bÈßhg'''&

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg msgq**  **igyk wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| NdKavd.dr ì,am;a | 5,161,177 | 18,372,055 | 5,161,177 | 18,372,055 |
| NdKavd.dr ne÷ïlr | - | - | 4,320,266 | 3,429,548 |
| ,ehsia;=.; fkdl< jrŒh fldgia | - | - | 1,116,718 | 420,538 |
| Khlr 28.1 348 | - | - | 963,111 | 1,604,373 |
| tl;=j | 5,161,177 | 18,372,055 | 11,561,272 | 23,826,514 |
| idOdrK jákdlu | 4,866,785 | 18,463,247 | 11,839,300 | 24,739,582 |

28' Kh WmlrKh - l%ulaIh l< msßjeh

28'1 Khlr

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **wkqmd;h** | **l,amsÍfï Èkh** | 2025  **Khlr /f.k hk m%udKh jákdlu**  **re**. '000 | | 2024  **Khlr /f.k hk m%udKh jákdlu**  **re**. '000 | |
| ishm; \*skEkaia mSt,aiS | 13.33% | 2024 wf.daia;= 8 | - | - | 1,500,000 | 162,636 |
| cd;sl ixj¾Ok nexl=j mSt,aiS | 13.95% | 2024 ud¾;= 30 | - | - | 2,000,000 | 228,031 |
| DFCC nexl=j mSt,aiS | 13.00% | 2025 ud¾;= 29 | 844,500 | 95,475 | 844,500 | 95,539 |
| 11.00% | 2025 cqks 12 | 1,190,000 | 129,429 | 1,190,000 | 129,435 |
| MTD fjdal¾ia mSt,aiS | 11.75% | 2019 iema;eïn¾ 30 | 254,784 | 26,954 | 254,784 | 26,954 |
| yegka keIk,a nEkala mSt,aiS | 12.30% | 2024 iema;eïn¾ 22 | - | - | 413,300 | 43,901 |
| fkaIkaia g%iaÜ nexl=j mSt,aiS | 12.80% | 2024 foieïn¾ 23 | - | - | 2,000,000 | 206,602 |
| ,xld úÿ,sn, uKav,h | 9.35% | 2026 wfm%a,a 15 | 4,000,000 | 405,035 | 4,000,000 | 435,794 |
| LOLCmSt,aiS | 10.25% | 2026 fmnrjdß 24 | 3,000,000 | 333,629 | 3,000,000 | 302,892 |
| wkq tl;=j | | | 990,522 | | 1,631,784 | |
| wvq( wfmalaIs; Kh mdvq i|yd §ukdj | | | (27,412) | | (27,412) | |
| tl;=j | | | 963,112 | | 1,604,373 | |

fuu ldKavh hgf;a we;s ishru wdfhdackhka wdfhdack fY%a‚fha WmlrK jk neúka" wfmalaIs; Kh w,dNh i|yd uq¿ §ukdj udi 12 l wfmalaIs; Kh ydks hgf;a ukskq ,efí'

wkqnoaê; iud.ïj, wdfhdack" iud.fï uQ,H m%ldYkj, ,dN fyda w,dN m%ldYhg wh lrkq ,nk ´kEu ydkslrK w,dNhl Y=oaO msßjehg wkqj olajd we;s w;r th ztaldnoaO iy fjku uQ,H m%ldYkz ms<sn| Y%S ,xld .sKqïlrK m%ñ;sh LKAS 27 g wkql+, fõ'

wkqnoaO iud.ï hkq iuQyh$iud.u úiska md,kh lrkq ,nk wdh;k fõ' md,kh iud.ug udre l< Èk isg wkqnoaO iud.ï taldnoaO lrkq ,nk w;r tjeks md,kh k;r jk Èkh olajd taldnoaO lrkq ,efí' wdfhdaclfhl= ksrdjrKh jQ úg fyda wdfhdaclhd iuÕ tys iïnkaO;djfhka úp,H m%;s,dN i|yd whs;shla we;s úg iud.u Tyqj md,kh lsÍug Wml,amkh lrkq ,nk w;r wdfhdaclhd flfrys tys n,h yryd tu m%;s,dNj,g n,mEï lsÍfï yelshdj we;'

taldnoaO uQ,H m%ldYk ilia lsÍfï§ wka;¾-iuQy fYaIhka iy .kqfokq" wdodhu" úhoï iy wka;¾-iuQy .kqfokq j,ska mek k.sk ´kEu Wm,íê fkdjQ ,dN iïmQ¾Kfhkau bj;a lrkq ,efí'

md,kh fkdlrk wjYH;d ksfhdackh lrkafka iud.ug iDcqj fyda jl%j ysñ fkdjk wkqnoaê; iud.ïj, ,dN fyda w,dNfha fldgi iy Y=oaO j;alï h'

md,kh fkdlrk ,o fmd,S taldnoaO ,dN fyda w,dN m%ldYkfha fjk fjku iy taldnoaO uQ,H ;;a;aj m%ldYfha fldgia ;=< bÈßm;a lr we;s kuq;a uõ iud.fï fldgia ysñhkaf.a fldgia j,ska fjka lr we;' md,kh fkdlrk ,o fmd,S i|yd wod< jk ´kEu mdvqjla ysÕ fYaIhlg fya;= jqjo" md,kh fkdlrk ,o fmd,S j, fmd,S j,g idfmalaI j fjka fjka jYfhka olajkq ,efí' md,kh fkdlrk ,o fmd,S w;am;a lr

.ekSï uõ wdh;k jHdma;s l%uh Ndú;d lsÍu i|yd .sKqï.; lrkq ,efí' tuÕska w;am;a lr.;a Y=oaO j;alïj, fldgfiys i,ld ne,Su iy idOdrK jákdlu w;r fjki fldgia f,i ms<s.efka'

**.sKqïlrK m%;sm;a;sh**

nx.a,dfoaYfha ixia:d.; lr we;s t,dhkaia \*skEkaia mSt,aiS yereKq úg iud.fï ishru wkqnoaê; iud.ï Y%S ,xldfõ ixia:d.; lr we;' Tjqkaf.a m%Odk l%shdldrlï iys; wkqnoaê; iud.ï ,ehsia;=jla 292 msgqfõ igyk 1'2 ys olajd we;'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **r|jd**  **;nd .ekSu**  % | 2025  **msßjeh**  **re**. '000 | **wOHlaIjreka$ fj<|fmd<**  **;lafiarej**  **re**. '000 | **r|jd**  **;nd .ekSu**  % | 2024  **msßjeh**  **re**. '000 | **wOHlaIjreka$ fj<|fmd<**  **;lafiarej**  **re**. '000 |
| **iud.u** |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | 100.00 | 175,000 | 217,016 | 100.00 | 175,000 | 201,797 |
| mSm,aia ,Sisx foam, ixj¾Ok iud.u | 100.00 | 892,215 | 2,560,499 | 100.00 | 713,625 | 2,524,509 |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 100.00 | 600,000 | 1,762,366 | 100.00 | 600,000 | 1,779,117 |
| mSm,aia uhsfl%da-fldu¾ia iud.u | 100.00 | 150,000 | 770,956 | 100.00 | 150,000 | 628,627 |
| mSm,aia bkaIqjrkaia mSt,aiS | 75.00 | 663,750 | 4,352,644 | 75.00 | 600,000 | 3,450,000 |
| t,dhkaia \*skEkaia mSt,aiS | 51.00 | 1,351,186 | 1,676,604 | 51.00 | 1,216,604 | 1,667,335 |
| tl;=j |  | 3,832,151 | 11,340,085 |  | 3,455,229 | 10,251,385 |

mSm,aia bkaIqjrkaia mSt,aiS yer wfkl=;a wkqnoaO iud.ï fld<U fldgia fj<|fmdf,a ñ, .Kka hgf;a ,ehsia;=.; lr fkdue;' mSm,aia yer wfkl=;a wkqnoaO iud.ïj, wdfhdackj, wOHlaIjrekaf.a ;lafiarej Y=oaO j;alï moku u; isÿ lr we;' mSm,aia bkaIqjrkaia mSt,aiS fj<|m, jákdlu moku u; ;lafiare lr we;'

29' Wm iud.ïj, wdfhdack ^bÈßhg'''&

my; j.=fõ" m%udKd;aul wmd,s; fldgia ^NCI& we;s iuQyfha wkqnoaê; wdh;kj,g wod< f;dr;=re idrdxY.; lr we;'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** |  | 2025  **t,dhkaia**  **\*skEkaia mSt,aiS**  **re**. '000 |  |  | 2024  **t,dhkaia**  **\*skEkaia mSt,aiS**  **re**. '000 |  |
|  | **mSm,aia bkaIqjrkaia**  **mSt,aiS** | **iuia;** | **mSm,aia bkaIqjrkaia**  **mSt,aiS** | **iuia;** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| md,kh fkdjk whs;sfha m%;sY;h | 25% | 49% | - | 25% | 49% | - |
| Y=oaO fufyhqï wdodhu | 5,190,003 | 461,827 | 5,651,830 | 4,674,252 | 624,005 | 5,298,257 |
| wvq( fufyhqï úhoï | 4,521,576 | 367,578 | 4,889,154 | 4,028,321 | 333,794 | 4,362,115 |
| wdodhï noaog fmr ,dNh | 668,427 | 94,249 | 762,676 | 645,931 | 290,211 | 936,142 |
| wvq( wdodhï nÿ úhou | 287,941 | 101,717 | 389,658 | 208,243 | 100,227 | 308,470 |
| jir i|yd ,dNh | 380,486 | (7,468) | 373,018 | 437,688 | 189,984 | 627,672 |
| md,kh fkdjk whs;shg fjka l< ,dNh | 95,121 | (3,659) | 91,462 | 109,422 | 93,092 | 202,514 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **mSm,aia bkaIqjrkaia**  **mSt,aiS**  **re**. '000 | 2025  **t,dhkaia**  **\*skEkaia mSt,aiS**  **re**. '000 | **iuia;**  **re**. '000 | **mSm,aia bkaIqjrkaia**  **mSt,aiS**  **re**. '000 | 2024  **t,dhkaia**  **\*skEkaia mSt,aiS**  **re**. '000 | **iuia;**  **re**. '000 |
| uqo,a iy uqo,a iudk foa | 367,750 | 254,227 | 621,977 | 732,308 | 139,371 | 871,679 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 3,248,407 | 987,912 | 4,236,319 | 3,410,573 | 884,700 | 4,295,273 |
| Kh iy ,eìh hq;= foa | 163,744 | 11,035,982 | 11,199,726 | 97,634 | 12,474,999 | 12,572,633 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 2,298,818 | - | 2,298,818 | 2,096,469 | - | 2,096,469 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 535,342 | - | 535,342 | 561,806 | - | 561,806 |
| l%ulaIh l< msßjeh hgf;a Kh WmlrK | 5,283,377 | 1,116,718 | 6,400,095 | 5,033,920 | 420,538 | 5,454,458 |
| foam<" lïy,a iy WmlrK $ wiamDYH j;alï iy ROUA | 358,210 | 133,412 | 491,622 | 309,916 | 138,237 | 448,153 |
| wfkl=;a j;alï | 1,233,233 | 182,948 | 1,416,181 | 203,630 | 284,722 | 488,352 |
| uq¿ j;alï | 13,488,881 | 13,711,199 | 27,200,080 | 12,446,256 | 14,342,567 | 26,788,823 |
| nexl= Kh | 46,076 | 2,310,221 | 2,356,297 | 11,944 | 2,787,553 | 2,799,497 |
| .kqfokqlrejka fj; f.úh hq;= | - | 7,489,978 | 7,489,978 | - | 7,756,925 | 7,756,925 |
| wfkl=;a uQ,H j.lSï | 1,553,726 | 433,654 | 1,987,380 | 1,000,130 | 415,726 | 1,415,856 |
| wfkl=;a j.lSï | 533,351 | 189,887 | 723,238 | 459,526 | 113,079 | 572,605 |
| rlaIK j.lSï iy f.úh hq;= m%;srlaIK | 5,595,322 | - | 5,595,322 | 5,605,452 | - | 5,605,452 |
| uq¿ j.lSï | 7,728,475 | 10,423,740 | 18,152,215 | 7,077,052 | 11,073,283 | 18,150,335 |
| Y=oaO j;alï jákdlu | 5,760,406 | 3,287,459 | 9,047,865 | 5,369,204 | 3,269,284 | 8,638,488 |

**.sKqïlrK m%;sm;a;sh**

wdfhdack foam< hkq l=,S wdodhu Wmhd .ekSu i|yd fyda m%d.aOk w.h jeä lsÍu i|yd fyda ta folu i|yd ;nd .kakd foam<ls' kuq;a idudkH jHdmdr lghq;=j,§ úlsŒug" NdKav fyda fiajd ksIamdokh fyda iemhqu i|yd Ndú;d lsÍug fyda mßmd,kuh wruqKq i|yd fuh Ndú; fkdfõ'

wdfhdack foam, uq,ska msßjehg y÷kd .efka' uQ,sl y÷kd.ekSfuka miqj wdfhdack foam, idOdrK w.hka hgf;a olajd we;s w;r" th uQ,H

;;a;aj m%ldYkfha Èkfha§ fj<|m, ;;a;ajhka ms<sìUq lrhs' idOdrK jákdlfï fjkiaùï j,ska mek k.sk ,dN fyda w,dN tajd mek k.sk j¾Ifha ,dN fyda w,dN m%ldYkfha we;=<;a fõ'

iuQy iud.ï wkqnoaê; wdh;khl wdfhdack foam<j,ska ie,lsh hq;= fldgila w;am;a lrf.k isák úg" tjeks wdfhdack foam< taldnoaO uQ,H m%ldYkj, foam<" hkaf;%damlrK iy WmlrK f,i i,lkq ,nk w;r" Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 16 - —foam," hkaf;%damlrK iy WmlrK˜ wkqj .sKqï.; lrkq ,efí'

### y÷kd.ekSu

wdfhdack foam< neyer l< úg fyda wdfhdack foam< iaÓrju Ndú;fhka bj;a l< úg y÷kd fkd.kq ,nk w;r th neyer lsÍfuka wkd.; wd¾Ól m%;s,dNhla wfmalaId fkdflf¾' wdfhdack foam<la l,a wjika ùfuka fyda neyer lsÍfuka ,efnk ´kEu ,dNhla fyda w,dNhla úY%du hdfï fyda neyer lsÍfï j¾Ifha ,dN fyda w,dN m%ldYfha y÷kd .efka'

### wdfhdack foam< fj;$fj;ska miqld,Sk udre lsÍï

wdfhdack foam< fj; udre lsÍï isÿ lrkq ,nkafka" Ndú;fha fjkila we;s úg" ysñlref.a l%shd;aul ùu wjika ùu" fjk;a md¾Yjhlg fufyhqï l,anÿjla wdrïN lsÍu fyda bÈlsÍï fyda ixj¾Okh wjika lsÍu u.ska idlaIs ork úg mu‚'

wdfhdack foam<j,ska udre lsÍï isÿ lrkq ,nkafka" Ndú;fha fjkila we;s úg muKla jk w;r" th ysñlref.a jdä,d.ekSu wdrïN lsÍfuka fyda úlsŒfï wruq‚ka ixj¾Okh wdrïN lsÍfuka fmkakqï flf¾'

wdfhdack foamf<ka ysñlre jdä,df.k isák foam<lg fyda bkafjkagßj,g udre lsÍu i|yd" miqj .sKqïlrKh i|yd foamf,ys .Kkh lrk ,o msßjeh Ndú;h fjkia jQ Èkfha§ tys idOdrK jákdlu ,efí' iud.u úiska ysñlrefjl= f,iska lghq;= lrk foam<la wdfhdack foam<la njg m;a jk w;r Ndú;h fjkia jQ Èkh olajd foam<" lïy, iy WmlrK hgf;a i|yka j we;s m%;sm;a;shg wkql+,j iud.u tjeks foam< .sKqï.; lrhs'

bkafjkagß j,ska wdfhdack foam<lg udre lsÍula i|yd" tu Èkfha foamf,ys idOdrK jákdlu iy tys fmr ork uqo, w;r ´kEu fjkila

,dN fyda w,dN m%ldYkfha y÷kd .efka' iud.u úiska iajhx-idok ,o wdfhdack foam<l bÈlsÍï fyda ixj¾Okh iïmQ¾K l< úg" tu Èkfha foamf,ys idOdrK jákdlu iy tys fmr ork uqo, w;r ´kEu fjkila ,dN fyda w,dN m%ldYfha y÷kd .efka'

### wdfhdack foam<j, idOdrK jákdlu

iuQyfha iy iud.fï wdfhdack foam< idOdrK jákdlulska ms<sìUq fõ' iudk j;alïj, j;auka fj<|m, ñ, .Kka we;s úg" fuu j;alïj, idOdrK jákdlï weia;fïka;= lsÍfï§ tjeks idlaIs i,ld n,kq ,efí' tjeks f;dr;=re fkdue;s úg" iuQyh iy iud.u idOdrK idOdrK jákdlï weia;fïka;= ;=<" iudk foam< i|yd j;auka fj<|m, l=,S jeks idlaIs j,ska ,nd.;a weia;fïka;= u; mokï jQ jÜgï l< uqo,a m%jdy m%lafIamK ie,ls,a,g .ksñka iy uqo,a m%jdyj, m%udKh yd fõ,dfjys wúksYaÑ;;djh ms<sìUq lrk jÜgï wkqmd; Ndú;d lrñka idOdrK jákdlï f,i wdfrdamKh l< yels uqo,a m%udKhka ;SrKh flf¾'

### idOdrK jákdlu ;SrKh lsÍu

ndysr iy iajdëk ;lafiarelrejka" iqÿiq ms<s.;a jD;a;Sh iqÿiqlï iy ;lafiare lrkq ,nk foamf,ys msysàu iy ldKavh ms<sn| uE; ld,Sk w;aoelSï we;s" wdfhdack foam, l<U iEu jirlu w.h lrhs' tu ld, iSudj ;=< uQ,H ld, mßÉfþoj,§ idOdrK jákdlu wOHlaI uKav,h úiska ;SrKh lrkq ,efí'

idOdrK jákdlï fj<|m, jákdlï u; mokï jk w;r" ñkqï Èkfha§ fj<|fmd< iyNd.sjkakka w;r l%uj;a .kqfokqjlska foam,la úls‚h yels weia;fïka;=.; uqo, f,i th i,lkq ,efí'

### iuQyh ;=< nÿ § we;s wdfhdack foam<

uõ iud.ug fyda wkqnoaO iud.ulg nÿ § we;s ´kEu foam,la iuQyfha oDIaá fldaKfhka ysñlre úiska w;am;a lrf.k we;s foam,la f,i i,lkq ,nk w;r taldnoaO lsÍfï wruqKq i|yd .e,mSï isÿ lrkq ,efí'

### ysñlre w;am;a lr.;a foam< iy wdfhdack foam<(

foam,la wdfhdack foam<la f,i iqÿiqlï ,nkafkao hkak ;SrKh lsÍfï§ iuQyh$iud.u úksYaph lrkafka foam, tu foam<g muKla fkdj wfkl=;a j;alïj,go wdfrdamKh l< yels uqo,a m%jdyhka fjkqjg iajdëk uqo,a m%jdyhka ckkh lrkafkao hkakhs' foam,la wdfhdack foam<la f,i iqÿiqlï fkd,nk mßÈ" iydhl fiajdjka ie,lsh hq;= oehs ;SrKh lsÍfï§ o úksYaph wod< fõ'

30' wdfhdack foam< ^bÈßhg'''&

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 295,465 | 284,961 | 1,305,512 | 1,200,317 |
| jir ;=< tl;= lsÍu | - | - | - | - |
| idOdrK jákdlï .e,mSfuka ,efnk ,dNh | 6,535 | 10,504 | 69,663 | 105,195 |
| ud¾;= 31 jk Èkg fYaIh | 302,000 | 295,465 | 1,375,175 | 1,305,512 |

### iud.u

30'1 wdfhdack foam, ;lafiare lsÍu

|  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ia:dkh** | **,smskh** | **;lafiare lsÍfï Èkh** | **;lafiare lsÍfï l%uh** | **bvï f.dvke.s,s m%udKh .Kk**  **^m¾pia&** | | **f.dv- ke.s,af,ys**  **m%foaYh**  **^j¾. wä&** | 2025  **msßjeh**  **re**. '000 | 2025  **kej; we.hSu**  **re**. '000 | 2024  **kej; we.hSu**  **re**. '000 |
| me‚foksh - uykqjr | wxl 210" ojq,., mdr" me‚fo‚h | 31.03.2025 | MCM | 13.5 | 1 | 10,948 | 60,000 | 63,000 | 61,340 |
| W!r.iauxykaÈh - wïn,kaf.dv | wxl 490D" isßmqr" kjo., | 31.03.2025 | MCM | 35.00 | - | - | 11,961 | 14,000 | 13,125 |
| lgq.iaf;dg - uykqjr | wxl 396" lgq.iaf;dg mdr" uykqjr | 31.03.2025 | MCM | 26.45 | 1 | 2,355 | 213,000 | 225,000 | 221,000 |
| iuia; |  |  |  |  | 2 |  | 284,961 | 302,000 | 295,465 |

iud.u wdfhdack foam< fj<|m, jákdlug wkqj mj;ajdf.k hhs' by; iud.ï wdfhdack foam< ;lafiare lsÍu 2025'03'31 Èkg jD;a;Sh iajdëk ;lafiarelrefjl= jk jr,;a ;lafiare ñkskafodare tia tï ta fmf¾rd ^MRICS.U.K& úiska isÿ lrk ,§' me‚fo‚h - uykqjr" lgq.iaf;dg - uykqjr iy W!re.iauxykaÈh - wïn,kaf.dv hk ia:dkj, bvï ;=kla msysgd we;'

### iuQyh

fld<U 5" yeõf,dla mdf¾ wxl 7 iy 9 ork ia:dkfha msysá bvu iy f.dvke.s,a," mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ úiska uyck nexl=j" mSm,aia bkaIqjrkaia mSt,aiS iy mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS fj; jir ;=< l=,shg § we;' iuQy uQ,H m%ldYkj," tjeks foam< ioyka lr we;s w;r uyck nexl=jg l=,shg § we;s fldgila iuQyfhys wdfhdack foam< f,i olajd we;' fjka lsÍu i|yd jQ moku f,i i,ld we;af;a l=,shg f.k we;s j¾. wä .Kk hs'

iuQyh úiska wdfhdack foam< fj<|m, jákdlu hgf;a mj;ajd f.k hhss' by; wdfhdack foamf<ys ^iud.fï wdfhdack foam< yer& fj<|m,

;lafiarej 2024 foieïn¾ 31 jk Èkg iud.ug iïnkaO fkdjk iajdëk ;lafiarelrefjl= jk fla à ã ;sfiard FRICS ^Eng& uy;d úiska isÿ lrk ,§' iud.u yer wfkl=;a iuQy wdfhdack foam< ;lafiare lsÍfï úia;r 358 msgqfõ 32'4 igyfka we;=<;a lr we;'

by; wdfhdack foam< iïnkaOfhka y÷kdf.k we;s l=,S wdodhu 305 msgqfõ 10 jk igyfkys fy<sorõ lr we;'

by; wdfhdack foam< iïnkaOfhka y÷kdf.k we;s iDcq fufyhqï úhoï 311 msgqfõ 15 jk igyfka fy<sorõ lr we;'

iud.u iy iuQyh Tjqkaf.a wfkl=;a ishru j;alï wfkl=;a uQ,H j;alï iy wfkl=;a uQ,H fkdjk j;alï f,i j¾.SlrKh lrhs' wfkl=;a uQ,H fkdjk j;alï m%Odk jYfhka w;a;sldrï f.ùï" jeÜ nÿ whlr .; yels" bkafjkagß iy úúO ,eìh hq;= foa j,ska iukaú; fõ' w;a;sldrï f.ùï ft;sydisl msßjehla hgf;a isÿ flf¾'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfkl=;a uQ,H j;alï - rlaIK fldñiu | | | 76,511 | 69,989 | - | - |
| uQ,H fkdjk j;alï | 31.1 | 353 | 964,147 | 3,911,829 | 1,065,584 | 4,166,268 |
| tl;=j | | | 1,040,658 | 3,981,818 | 1,065,584 | 4,166,268 |

31'1 uQ,H fkdjk j;alï

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| w;a;sldrï f.ùï | | | 205,535 | 145,494 | 279,166 | 139,875 |
| bkafjkagß | | | 47,257 | 45,404 | 72,805 | 81,845 |
| fmrf.jqï úhou | | | 184,623 | 187,305 | 62,870 | 102,919 |
| ld¾h uKav, Kh i|yd l%ulaI fkdl< msßjeh ^Èk 1 fjki& | 31.2 | 353 | 263,086 | 383,859 | 263,170 | 384,218 |
| fjkia úhoï | | | - | - | (29,144) | 1,366 |
| wfkl=;a ,eìh hq;= foa | | | 263,646 | 3,149,767 | 416,717 | 3,456,045 |
| tl;=j | | | 964,147 | 3,911,829 | 1,065,584 | 4,166,268 |

31'2 ld¾h uKav, Kh i|yd l%ulaIh fkdl< msßjeh ^Èk 1 fjki&

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 383,859 | 370,151 | 384,218 | 370,235 |
| jir i|yd wh lsÍu | (120,773) | 13,708 | (121,048) | 13,983 |
| ud¾;= 31 jk Èkg fYaIh | 263,086 | 383,859 | 263,170 | 384,218 |

32' foam<" msßh; iy WmlrK

### .sKqïlrK m%;sm;a;sh ms<s.ekSfï moku

foam<" hkaf;%damlrK iy WmlrK hkq fiajd iemhSu i|yd fyda mßmd,kuh wruqKq i|yd r|jd ;nd .kakd iy jirlg jeä ld,hla Ndú;d lsÍug wfmalaId lrk iam¾YH whs;u fõ'

j;alu yd iïnkaO wkd.; wd¾Ól m%;s,dN iuQyhg .,d tafï iïNdú;djla ;sfí kï iy j;alfï msßjeh úYajdiodhl f,i ueksh yels kï" foam<" lïy,a iy WmlrK y÷kd.kq ,efí'

### ñkqï moku

j;alula f,i ms<s.ekSug iqÿiqlï ,nk foam," lïy,a iy WmlrK whs;uhla uq,ska ukskq ,nkafka tys msßjefhks' msßjehg j;alu w;am;a lr .ekSug iDcqju wdfrdamKh jk úhoï iy miqj tys fldgila tl;= lsÍug fyda m%;sia:dmkh lsÍug ork ,o msßjeh we;=<;a fõ' iajhx-idok ,o j;alïj, msßjehg øjH yd iDcq Y%ufha msßjeh" j;alu tys wfmalaIs; Ndú;h i|yd l%shdldÍ ;;a;ajhg f.k taug iDcqju wdfrdamKh jk fjk;a ´kEu msßjehla iy whs;u úiqrejd yeÍug iy bj;a lsÍug iy tajd msysgd we;s ia:dkfha m%;sixialrKh lsÍug iy m%d.aOkSlrKh l< Kh .ekSfï msßjeh we;=<;a fõ' wod< WmlrKj, l%shdldÍ;ajhg w;HjYH jk ñ,§ .;a uDÿldx. mß.Kl WmlrKj, fldgila f,i m%d.aOkSlrKh lr we;'

foam," lïy, iy WmlrK whs;uhl fldgia úúO m%fhdackj;a wdhq ld,hla we;s úg" tajd foam," lïy, iy WmlrKj, fjku whs;u

^m%Odk ixrpl& f,i .Kka .kq ,efí'

iud.u iy iuQyh" ñ,§ .ekSfï fyda bÈlsÍï msßjeh hgf;a foam," lïy,a iy WmlrK iy jd¾;d i|yd msßjeh wdlD;sh wod< lr .kakd w;r" ta u; isÿjk ´kEu wyUq úhoï iy iuqÉÑ; laIhùï iy iuqÉÑ; ydks w,dN wvq lrhs'

### miqld,Sk úhoï

foam," hkaf;%damlrK iy WmlrK whs;uhl fldgila m%;sia:dmkh lsÍfï msßjeh" tu fldgi ;=< wka;¾.; wkd.; wd¾Ól m%;s,dN iuQyhg .,d taug bv ;sfí kï iy tys msßjeh úYajdiodhl f,i ueksh yels kï" whs;ufha /f.k hd yels uqo,ska y÷kd .efka' foam," hkaf;%damlrK iy WmlrKj, tÈfkod fiajd msßjeh ork ,o ,dN fyda w,dN m%ldYhg wh flf¾'

### wÇ;ajeähd iy kv;a;=

wr;ajeähdjka iy kv;a;= lghq;= tajd isÿ jQ uQ,H ld, iSudj ;=< ,dN fyda w,dN m%ldYhg we;=<;a flf¾' m%Odk m%;sixialrKj, msßjeh j;alïj, /f.k hd yels uqo,g we;=<;a lrkq ,nkafka" mj;sk j;alïj, uE;l§ ;lafiare lrk ,o ld¾h idOk m%ñ;sh blaujd wkd.; wd¾Ól m%;s,dN iud.ug iy iuQyhg .,d taug bv we;s úg iy m%;sixialrKh j;alfï y÷kd.; yels fldgila m%;sia:dmkh lsÍug bv we;s úgh' wod< j;alfï b;sß m%fhdackj;a wdhq ld,h ;=< m%Odk m%;sixialrK laIh lrkq ,efí'

### wjy÷kd.ekSï

foam<" msßh; iy WmlrK neyer lsÍfï§ fyda wkd.; wd¾Ól m%;s,dNhla wfmalaId fkdlrk úg y÷kd fkd.kq ,efí' j;alu y÷kd fkd.ekSfuka we;sjk ´kEu ,dNhla fyda w,dNhla ^Y=oaO neyer lsÍfï wdodhu iy j;alïj, OdrK uqo, w;r fjki f,i .Kkh flf¾& j;alu y÷kd fkd.;a j¾Ifha ,dN fyda w,dN m%ldYfha zfjk;a fufyhqï wdodhuz ;=< y÷kd .efka'

### laIhùu

foam<" lïy,a iy WmlrK whs;uhl tla tla fldgfiys weia;fïka;=.; m%fhdackj;a wdhq ld,h u; ir, f¾Çh mokula u; ,dN fyda w,dN m%ldYkfha laIhùu y÷kd.kq ,nkafka fuu l%uh j;alfï wka;¾.; wkd.; wd¾Ól m%;s,dNj, wfmalaIs; mßfNdack rgdj jvd;a iómj ms<sìUq lrk neúks' bvï laIh fkdflf¾'

|  |  |  |
| --- | --- | --- |
| weia;fïka;=.; m%fhdackj;a wdhq ld,hka my; mßÈ fõ¦ |  | |
| j;alï mka;sh | jirlg % | ld,h |
| iskaklalr f.dvke.s,s | 2 | wjqreÿ 50 hs |
| l,anÿ foam< jeäÈhqKq lsÍu | 25 | wjqreÿ 4 hs |
| fudag¾ jdyk | 12.5 - 20 | wjqreÿ 5 - 8 |
| mß.Kl oDvdx. | 20 | wjqreÿ 5 hs |
| ld¾hd, WmlrK | 10 - 20 | wjqreÿ 5 -10 |
| .Dy NdKav iy Wmdx. | 20 | wjqreÿ 5 hs |

by; wkqmd; iuQyhg wh;a ishru wdh;k úiska wLKavj Ndú;d lrkq ,efí' foam," lïy,a iy WmlrK ;=< tla tla ie,lsh hq;= fldgi i|yd laIhùï wkqmd; fjk fjku ;SrKh lrkq ,nk w;r th Ndú;hg .; yels jQ úg" tkï l<ukdldÍ;ajh úiska woyia lrk wdldrhg l%shd;aul ùug yels jk mßÈ ia:dkfha iy ;;a;ajfha mj;sk úg laIh ùug wdrïN fõ' j;alu úlsŒu i|yd ;nd we;s njg j¾.SlrKh lrk

,o Èkg fmr fyda j;alu y÷kd fkd.;a Èkfha§ j;alul laIhùu wjika fõ' laIhùï l%u" m%fhdackj;a wdhq ld,h iy wjfYaI w.hka iEu jd¾;dlrK Èklu kej; ;lafiare lr iqÿiq kï ilia lrkq ,efí'

### foam<" msßh; iy WmlrKj, M,odhS Ôld,h

iuQyh iy iud.u" foam<" msßh; iy WmlrK" tajdfha weia;fïka;=.; wjfYaI w.hka ie,ls,a,g .ekSfuka miq" ir, f¾Çh l%uh Ndú;d lrñka" tajdfha weia;fïka;=.; m%fhdackj;a wdhq ld,h mqrdjg laIh lrhs' weia;fïka;=.; m%fhdackj;a wdhq ld,h" iuQyh iy iud.u iuQyfha foam<" lïy, iy WmlrK Ndú;fhka wkd.; wd¾Ól m%;s,dN ,nd `.ekSug woyia lrk ld, iSudj ms<sn| l<ukdlrKfha weia;fïka;=j ms<sìUq lrhs' fYaI jákdlu" iuQyh$iud.u j;alu neyer lsÍfuka oekg ,nd .kakd l<ukdlrKfha weia;fïka;=.; uqo, ms<sìUq lrhs" weia;fïka;=.; neyer lsÍfï msßjeh wvq lsÍfuka miqj" j;alu oekgu;a jhia.; ù we;s w;r tys m%fhdackj;a wdhq ld,h wjidkfha wfmalaIs;

;;a;ajfha mj;S' wfmalaIs; Ndú; uÜgfï iy ;dlaI‚l j¾Okhkays fjkialï wd¾Ól úoHdj" m%fhdackj;a wdhq ld,h iy fuu j;alïj, fYaI w.hkag n,mE yels w;r tuÕska wkd.; laIhùï .dia;= flfrys n,mEï we;s úh yelsh'

32'1 foam<" msßh; iy WmlrK - iud.u

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | **iskaklalr**  **whs;sh bvï iy**  **f.dvke.s,s**  **re**. '000 | **nÿq foam< jeäÈhqKq**  **lsÍï**  **re**. '000 | **fudag¾ jdyk**  **re**. '000 | **mß.Klh**  **oDvdx.**  **re**. '000 | **ld¾hd,h WmlrK**  **re**. '000 | **.Dy NdKav**  **iy iú lsÍï**  **re**. '000 | **tl;=j**  **re**. '000 |
| msßjeh  2024 wfma%,a 1 jk Èkg fYaIh | | 723,542 | 56,872 | 427,978 | 803,282 | 800,035 | 436,983 | 3,248,692 |
| tl;= lsÍï | | 322,456 | - |  | 141,545 | 100,990 | 20,990 | 585,981 |
| neyer lsÍï | | - | - | (126) |  | (604) | (747) | (1,477) |
| udreùï$.e,mSï | | - | - | - | 316 | 300 | (616) | - |
| 2025 | ud¾;= 31 Èkg fYaIh | 1,045,998 | 56,872 | 427,852 | 945,143 | 900,721 | 456,610 | 3,833,196 |
| ^wvq&( iuqÉÑ; laIhùï | |  | | | | | | |
| 2024 | wfma%,a 1 jk Èkg fYaIh | 4,647 | 56,872 | 118,452 | 674,218 | 629,407 | 403,714 | 1,887,310 |
| jir | i|yd wh lsÍu | 471 | - | 24,848 | 57,711 | 63,073 | 13,020 | 159,123 |
| neyer lsÍï | | - | - | (78) |  | (208) | (747) | (1,033) |
| udreùï$.e,mSï | | - | - | 875 | (559) | 300 | (616) | - |
| 2025 | ud¾;= 31 Èkg fYaIh | 5,118 | 56,872 | 144,097 | 731,370 | 692,572 | 415,371 | 2,045,400 |
| 2025 ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | | 1,040,880 | - | 283,755 | 213,773 | 208,149 | 41,239 | 1,787,796 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **iskaklalr**  **whs;sh bvï iy**  **f.dvke.s,s** | **nÿq foam< jeäÈhqKq**  **lsÍï** | **fudag¾ jdyk** | **mß.Klh**  **oDvdx.** | **ld¾hd,h WmlrK** | **.Dy NdKav**  **iy iú lsÍï** | **tl;=j** |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| msßjeh |  |  |  |  |  |  |  |
| 2023 wfma%,a 1 jk Èkg fYaIh | 723,542 | 56,872 | 592,523 | 833,105 | 699,495 | 442,805 | 3,348,343 |
| tl;= lsÍï | - | - | 555 | 44,323 | 106,306 | 17,751 | 168,935 |
| neyer lsÍï | - | - | (165,100) | (74,146) | (5,766) | (23,573) | (268,585) |
| 2024 ud¾;= 31 Èkg fYaIh | 723,542 | 56,872 | 427,978 | 803,282 | 800,035 | 436,983 | 3,248,693 |
| ^wvq&( iuqÉÑ; laIhùï |  |  |  |  |  |  |  |
| 2023 wfma%,a 1 jk Èkg fYaIh | 4,176 | 56,872 | 120,922 | 688,623 | 579,519 | 417,227 | 1,867,338 |
| jir i|yd wh lsÍu | 471 | - | 36,261 | 59,648 | 52,584 | 10,060 | 159,024 |
| neyer lsÍï | - | - | (38,731) | (74,053) | (2,696) | (23,573) | (139,053) |
| 2024 ud¾;= 31 Èkg fYaIh | 4,647 | 56,872 | 118,452 | 674,218 | 629,407 | 403,714 | 1,887,309 |
| 2024 ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | 718,895 | - | 309,526 | 129,064 | 170,629 | 33,270 | 1,361,384 |

32' foam<" msßh; iy WmlrK ^bÈßhg'''&

32'2 foam<" msßh; iy WmlrK - iuQyh

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **iskaklalr**  **whs;sh bvï iy f.dvke.s,s**  **re**. '000 | **nÿq foam< jeäsÈhqKq**  **lsÍï**  **re**. '000 | **fudag¾ jdyk**  **re**. '000 | **mß.Klh**  **oDvdx.**  **re**. '000 | **ld¾hd,h WmlrK**  **re**. '000 | **.Dy NdKav**  **iy iú lsÍï**  **re**. '000 | **tl;=j**  **re**. '000 |
| msßjeh  2024 wfma%,a 1 jk Èkg fYaIh | 3,687,089 | 58,583 | 270,198 | 960,045 | 1,151,476 | 550,586 | 6,677,977 |
| tl;= lsÍï | 322,456 | - | 59,213 | 206,960 | 142,894 | 51,934 | 783,457 |
| neyer lsÍï | - | - | (8,575) | - | (1,211) | (807) | (10,593) |
| udreùï | - | - | - | 316 | 3,981 | (4,297) | - |
| úksuh wkqmd; úp,kh | - | - | (1,694) | (7,639) | (2,826) | (1,472) | (13,631) |
| 2025 ud¾;= 31 Èkg fYaIh | 4,009,545 | 58,583 | 319,142 | 1,159,682 | 1,294,314 | 595,944 | 7,437,210 |
| ^wvq&( iuqÉÑ; laIhùï | - | | | | | | |
| 2024 wfma%,a 1 jk Èkg fYaIh | 573,132 | 57,349 | 129,809 | 804,842 | 844,767 | 488,389 | 2,898,288 |
| jir i|yd wh lsÍu | 63,674 | - | 36,176 | 71,168 | 80,865 | 19,547 | 271,430 |
| wkqnoaê; wdh;khla w;am;a lr .ekSu ksid isÿjk tl;= lsÍï | - | - | - | - | - | - | - |
| neyer lsÍï | - | - | (4,587) | - | (1,531) | (795) | (6,913) |
| udreùï | - | - | 875 | (559) | 300 | (616) | - |
| úksuh wkqmd; úp,kh | - | - | (720) | (2,850) | (2,647) | (1,079) | (7,296) |
| 2025 ud¾;= 31 Èkg fYaIh | 636,806 | 57,349 | 161,553 | 872,601 | 921,754 | 505,446 | 3,155,509 |
| 2025 ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | 3,372,739 | 1,234 | 157,589 | 287,081 | 372,560 | 90,498 | 4,281,701 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **iskaklalr**  **whs;sh bvï iy f.dvke.s,s** | **nÿq foam< jeäsÈhqKq**  **lsÍï** | **fudag¾ jdyk** | **mß.Klh**  **oDvdx.** | **ld¾hd,h WmlrK** | **.Dy NdKav**  **iy iú lsÍï** | **tl;=j** |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| msßjeh |  |  |  |  |  |  |  |
| 2023 wfma%,a 1 jk Èkg fYaIh | 3,687,089 | 58,583 | 449,737 | 984,343 | 1,044,769 | 553,643 | 6,778,164 |
| tl;= lsÍï | - | - | 14,567 | 53,727 | 114,087 | 24,102 | 206,483 |
| neyer lsÍï | - | - | (192,400) | (74,146) | (5,766) | (23,706) | (296,018) |
| úksuh wkqmd; úp,kh | - | - | (1,706) | (3,879) | (1,614) | (3,453) | (10,652) |
| 2024 ud¾;= 31 jk Èkg úfYaIh | 3,687,089 | 58,583 | 270,198 | 960,045 | 1,151,476 | 550,586 | 6,677,977 |
| ^wvq&( iuqÉÑ; laIhùï |  |  |  |  |  |  |  |
| 2023 wfma%,a 1 jk Èkg fYaIh | 509,327 | 57,349 | 150,522 | 810,707 | 781,163 | 497,877 | 2,806,945 |
| jir i|yd wh lsÍu | 63,805 | - | 40,206 | 73,772 | 69,368 | 15,783 | 262,934 |
| neyer lsÍï | - | - | (60,357) | (77,021) | (3,299) | (24,219) | (164,896) |
| úksuh wkqmd; úp,kh | - | - | (562) | (2,616) | (2,465) | (1,052) | (6,695) |
| 2024 ud¾;= 31 jk Èkg úfYaIh | 573,132 | 57,349 | 129,809 | 804,842 | 844,767 | 488,389 | 2,898,288 |
| 2024 ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | 3,113,957 | 1,234 | 140,389 | 155,203 | 306,709 | 62,197 | 3,779,689 |

32'3 iïmQ¾Kfhkau laIh jQ foam," msßh; iy WmlrK

jd¾;d lrk Èkg ;ju;a Ndú;fha mj;sk" iïmQ¾Kfhkau laIh jQ foam," msßh; iy WmlrK msßjeh my; mßÈ fõ'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| l,anÿ foam, jeäÈhqKq lsÍu | 56,872 | 56,872 | 56,872 | 56,872 |
| fudag¾ jdykh | 107,261 | 49,745 | 107,665 | 50,149 |
| mß.Kl oDvx. | 590,742 | 534,609 | 691,159 | 621,252 |
| ld¾hd, WmlrK | 555,623 | 503,641 | 630,828 | 565,953 |
| .Dy NdKav iy iúlsÍï | 385,185 | 372,139 | 446,990 | 425,832 |
| tl;=j | 1,695,683 | 1,517,006 | 1,933,514 | 1,720,058 |

32' foam<" msßh; iy WmlrK ^bÈßhg'''&

32'4 iuQy iskaklalr bvï iy f.dvke.s,s

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ia:dkh ,smskh** | **;lafiare l< Èkh** | **;lafiare lsÍfï l%uh** | **N+ñ f.dvke.s,s f.dvke.s,s m%udKh .Kk j¾.t,h**  **^m¾pia& ^j¾. wä&** | | | 2025  **msßjeh**  **re**. '000 | 2025  **kej; we.hSu**  **re**. '000 | 2024  **kej; we.hSu**  **re**. '000 |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS jdyk wx.k  udfld< fkd. 496, udfld< W;=r" udfld< | 31.12.2022 | MCM | 90 | 1 | 11,600 | 7,632 | 53,000 | 53,000 |
| udìu fkd. 225/D,  khd., mdr"  fyhshka;=vqj" udìu | 31.12.2022 | MCM | 330.75 | 1 | 820 | 22,532 | 88,000 | 88,000 |
| ó.yuq,a, lkafom,a,"  fn,s.uqj" .f,afj, | 31.12.2022 | MCM | 260 | 1 | 1,836 | 27,558 | 31,000 | 31,000 |
| fudkrd., fkd. 10, fmd;=ú,a mdr"  fudkrd., | 31.12.2022 | MCM | 125.9 | 1 | 1,376 | 46,905 | 100,000 | 100,000 |
| mßmd,k wruqK  nKavdrfj, fkd. 35/2D, je,suv mdr"  nKavdrfj, | 31.12.2022 | MCM | 8.3 | 1 | 5,194 | 31,257 | 50,000 | 50,000 |
| hdmkh fkd. 10, uy;aud .dkaê  mdr" hdmkh 31.12.2022 MCM 44.72 - - | | | | | | 45,764 | 155,063 | 155,063 |
| ud;r fkd. 367, wk.dßl  O¾umd, udj;" ud;r 31.12.2022 MCM 40 - - | | | | | | 93,599 | 120,000 | 120,000 |
| uykqjr fkd. 296, fiakdkdhl  mdr" uykqjr 31.12.2022 MCM 47.1 - - | | | | | | 142,711 | 203,700 | 203,700 |
| wkqrdOmqrh fkd. 50, fu;%Smd,  fiakdkdhl mdr"  wkqrdOmqr' | 31.12.2022 | MCM | 40.51 | - | - | 155,882 | 182,295 | 182,295 |
| fld<U fkd' 10d/8 lvj; | 31.12.2022 | MCM | 94.3 | - | - | 149,702 | 260,000 | 260,000 |
| fld<U fkd. 1173, urÞk mdr" fld<U 8 |  |  | 27.09 | - | - | 322,456 | 322,456 | - |
| wkq tl;=j |  |  |  | 5 |  | 1,045,998 | 1,565,514 | 1,243,058 |
| mSm,aia ,Sisx fm%dm¾á äjf,dmaukaÜ |  |  |  |  |  |  |  |  |
| iud.u |  |  |  |  |  |  |  |  |
| fnd/,a, fkd. 1161, urÞk mdr" |  |  |  |  |  |  |  |  |
| fld<U 8 | 31.12.2024 | MCM | 104.9 | 2 | 127,621 | 1,532,414 | 3,700,000 | 3,450,000 |
| wkq tl;=j |  |  |  | 2 |  | 1,532,414 | 3,700,000 | 3,450,000 |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ  fld<U 05\* fkd' 07, yeõf,dla mdr"  fld<U 5 | 31.12.2024 | MCM | 111.45 | 1 | 84,024 | 2,059,690 | 3,400,000 | 3,200,000 |
| wkq tl;=j |  |  |  | 1 |  | 2,059,690 | 3,400,000 | 3,200,000 |
| tl;=j |  |  |  | 8 |  | 4,638,102 | 8,665,514 | 7,893,058 |

MCM : fj<|m, ixikaokd;aul l%uh

\* iuQy uQ,H m%ldYkj, bvï iy f.dvke.s,s jákdlu re'628"556"600 la wdfhdack foam< f,i j¾.SlrKh lr we;s w;r re'1"431"133"056 la foam<" msßh;iy WmlrK f,i j¾.SlrKh lr we;'

by; bvï iy f.dvke.s,sj, fj<|m, ;lafiarej isÿ lrk ,oafoa iud.ug iïnkaO fkdjk iajdëk ;lafiarelrefjl= jk fla'à'ã' ;sfiard FRICS (Eng) uy;d úisks' ;lafiarej i|yd wdfhdack l%uh" fldka;%d;alref.a mÍlaIK l%uh iy ixikaok l%uh Ndú;d lr we;' iud.fï iskaklalr bvï iy f.dvke.s,s idOdrK jákdlï OQrdj,sfha 3 jk uÜgu hgf;a i,ld n,kq ,efí'

### ;djld,slj wl%shj mj;sk foam<" msßh; iy WmlrK

2025 ud¾;= 31 iy 2024 ud¾;= 31 jk Èk jk úg iuQyfha$iud.fï lsisÿ foam<la" msßh; fyda WmlrKhla wl%shj mej;=fka ke;'

### l%shdldÍ Ndú;fhka bj;a lrk ,o foam<" msßh; iy WmlrK

2025 ud¾;= 31 iy 2024 ud¾;= 31 jk Èk jk úg iuQyfha$iud.fï l%shdldÍ Ndú;fhka bj;a lrk ,o foam<" msßh; iy WmlrK fkd;snq‚'

### foam<" msßh; iy WmlrK i|yd ysñlï iSud lsÍu

2025 ud¾;= 31 iy 2024 ud¾;= 31 jk Èk jk úg iuQyfha$iud.fï foam<" msßh; iy WmlrKj, ysñlu iïnkaOfhka lsisÿ iSudjla fkd;snq‚'

### j.lSï i|yd wem f,i wemhg ;enQ foam<" msßh; iy WmlrK

uQ,H m%ldYkj, 380 msgqfõ ^j;alï wemhg ;nd we;& igyk 54 ys fy<sorõ lr we;s tajd yer" j.lSï i|yd iq/l=ïm;a f,i wemhg ;nd we;s iuQyfha$iud.fï foam<" msßh; iy WmlrK whs;u lsisjla fkd;snq‚'

### foam," msßh; iy WmlrK i|yd f;jk md¾Yjhkaf.ka jkaÈ

iuQyfha$iud.fï foam<" msßh; iy WmlrKj, ydks jQ" ke;s jQ fyda w;yer oeuQ whs;u i|yd f;jk md¾Yjhkaf.ka j¾Ih ;=< jkaÈ ,eî fkdue; ^2024( ke;&'

### idOdrK w.h uekSfï§ Ndú;d lrk ksÍlaIKh l< fkdyels wdodk

uQ,H m%ldYkj, 319 msgqfõ igyk - 21'6 ys fy<sorõ lr we;s idOdrK jákdlï OQrdj,sfha 3 jk uÜgu f,i j¾.SlrKh lr we;s uQ,H fkdjk j;alï uekSfï§ Ndú;d lrk ,o ie,lsh hq;= ksÍlaIKh l< fkdyels fhojqï''

33' Ndú;d lsÍfï whs;sh we;s j;alï

**SLFRS 16 – ,Sisx**

**wÇ;a lsÍfï iy wjika lsÍfï úl,am iuÕ l,anÿ .súiqï i|yd l,anÿ ld, iSudj ;SrKh lsÍu ^nÿlre f,i iuQyh&**

l,anÿ wj,x.= l< fkdyels ld, iSudj f,i iuQyh úiska l,anÿ ld,h ;SrKh lrkq ,nk w;r" l,anÿ §¾> lsÍfï úl,amhla u.ska wdjrKh jk ´kEu ld, mßÉfþohla idOdrK f,i l%shd;aul lsÍug ksYaÑ; kï" ke;fyd;a l,anÿ wjika lsÍfï úl,amhla u.ska wdjrKh jk ´kEu ld, mßÉfþohla l%shd;aul fkdlsÍug idOdrK f,i ksYaÑ; kï" th iuÕ isÿ l< yelsh' iuQyhg YdLd$m%Odk ld¾hd,h i|yd l,anÿ .súiqï lsysmhla we;s w;r tajdg §¾> lsÍfï iy wjika lsÍfï úl,am we;=<;a fõ' l,anÿj wr;a lsÍug fyda wjika lsÍug úl,amh l%shd;aul lrkafkao keoao hkak idOdrK f,i ksYaÑ;o hkak we.hSfï§ iuQyfha úksYaph wod< fõ' tkï" th wr;a lsÍfï fyda wjika lsÍfï úl,amh l%shd;aul lsÍug wd¾Ól Èß.ekaùula ks¾udKh lrk ishr wod< idOl i,ld n,hs' wdrïNl Èkfhka miq" iuQyh úiska l,anÿ ld, iSudj kej; ;lafiare lrkq ,nkafka tys md,kh ;=< we;s ie,lsh hq;= isÿùula fyda ;;ajhkays fjkila we;s jqjfyd;a th wr;a lsÍfï fyda wjika lsÍfï úl,amh l%shd;aul lsÍug fyda fkdlsÍug we;s yelshdjg n,mdhs ^Wod( ie,lsh hq;= l,anÿ jeäÈhqKq lsÍï bÈlsÍu fyda nÿ ÿka j;alfï ie,lsh hq;= wNsreÑlrKh&'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| msßjeh  wfma%,a 1 jk Èkg fYaIh | 3,815,915 | 3,639,518 | 2,766,130 | 2,606,244 |
| fjk;a j;alï j,ska udre lsÍu ^fmrf.jqï l=,S& | 28,362 | 11,747 | 28,362 | 11,747 |
|  | 3,844,277 | 3,651,265 | 2,794,492 | 2,617,991 |
| tl;= lsÍï | 996,222 | 283,704 | 584,348 | 293,956 |
| neyer lsÍï | - | (119,054) | - | (119,054) |
| úksuh wkqmd; úp,kh | - | - | (8,447) | (26,763) |
| ud¾;= 31 jk Èkg fYaIh | 4,840,499 | 3,815,915 | 3,370,393 | 2,766,130 |
| ^wvq lsÍu &( iuqÉÑ; l%ulaIh |  |  |  |  |
| wfma%,a 1 jk Èkg fYaIh | 2,455,140 | 2,023,579 | 1,479,098 | 1,233,821 |
| laIh lsÍu | 513,191 | 502,481 | 343,657 | 332,642 |
| neyer lsÍu |  | (70,920) | - | (70,920) |
| úksuh wkqmd; úp,kh | - | - | (5,764) | (16,445) |
| ud¾;= 31 jk Èkg fYaIh | 2,968,331 | 2,455,140 | 1,816,991 | 1,479,098 |
| ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | 1,872,168 | 1,360,775 | 1,553,402 | 1,287,032 |

34' lS¾;skduh iy wiamDYH j;alï

**.sKqïlrK m%;sm;a;sh**

iuQyfha wiamDYH j;alï w;rg jHdmdr ixfhdackfhka iy mß.Kl uDÿldx.j, jákdlñka w;am;a lr.;a lS¾;s kduh iy mdßfNda.sl

,ehsia;=j we;=<;a fõ'

### ms<s.ekSfï moku

wiamDYH j;alula y÷kd.kq ,nkafka tys msßjeh úYajdiodhl f,i ueksh yels kï iy thg wdfrdamKh l< yels wfmalaIs; wkd.; wd¾Ól m%;s,dN Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 38 - zwiamDYH j;alïZ g wkql+,j iuQyhg$iud.ug .,d taug bv we;s úg mu‚'

fjka fjkaj w;am;a lr.;a wiamDYH j;alï" msßjeh wkqj uQ,sl y÷kd.ekSu u; ukskq ,efí' uQ,sl y÷kd.ekSfuka miqj" iuqÉÑ; l%ulaIh iy iuqÉÑ; ydks w,dN we;akï tajd wvq lr" uQ,H ;;a;aj m%ldYkfha wiamDYH j;alï olajd we;'

### miqld,Sk úhoï

wiamDYH j;alï i|yd jk miqld,Sk úhoï m%d.aOkSlrKh lrkq ,nkafka th wod< ksYaÑ; j;alfuys wka;¾.; wkd.; wd¾Ól m%;s,dN jeä l< úg mu‚' wfkl=;a ishru úhoï ork ,o mßÈ úhoï lrkq ,efí'

### m%fhdackj;a wd¾Ól wdhq ld,h" laIhùï iy ÿ¾j,;d

wiamDYH j;alïj, m%fhdackj;a wd¾Ól wdhq ld,h iSñ; fyda wúksYaÑ; f,i ;lafiare flf¾'

iSñ; wdhq ld,hla iys; wiamDYH j;alï m%fhdackj;a wd¾Ól wdhq ld,h mqrd l%ulaIh lrkq ,efí' iSñ; m%fhdackj;a wdhq ld,hla iys; wiamDYH j;alula i|yd l%ulaIh lsÍfï ld,h iy l%ulaIh lsÍfï l%uh wju jYfhka iEu uQ,H j¾Ihl§u iudf,dapkh flf¾' wfmalaIs; m%fhdackj;a wdhq ld,fhys fyda j;alfuys wka;¾.; wkd.; wd¾Ól m%;s,dNj, wfmalaIs; mßfNdack rgdfõ fjkialï iqÿiq mßÈ l%ulaIh lsÍfï ld,h fyda l%uh fjkia lsÍfuka .sKqï.; lrkq ,nk w;r" tajd LKAS 8 g wkql+,j .sKqïlrK weia;fïka;=j, fjkialï f,i i,lkq ,efí' iSñ; wdhq ld,hla iys; wiamDYH j;alï i|yd jk l%ulaIh úhou" wiamDYH j;alfï l%shdldß;ajhg wkql+,j úhoï ldKavfha

,dN fyda w,dN m%ldYkfha y÷kdf.k we;'

my; olajd we;s wkqmd;j,g wkqj" wiamDYH j;alïj, msßjeh tajdfha weia;fïka;=.; m%fhdackj;a wd¾Ól wdhq ld,hg jvd wjfYaI w.hkag

,shd ;eîu i|yd ir, f¾Çh l%uh Ndú;fhka l%ulaIh .Kkh lrkq ,efí¦

**j;alï mka;sh jirlg** % **ld,iSudj**

mß.Kl uDÿldx. 20 wjqreÿ 5

iSñ; wdhq ld,hla iys; wiamDYH j;alïj, l%ulafIa;% fkdl< fYaIhka jd¾Islj ydks i|yd iudf,dapkh lrkq ,nk w;r ydks i|yd weÕùula we;s úg iy ,dN fyda w,dN m%ldYkfha y÷kd.kq ,nk úg tajd wfmalaIs; wkd.; m%;s,dNj,ska ;jÿrg;a whlr .ekSug yelshdjla fkdue;s ;rug'

wkqnoaê; iud.ula w;am;a lr .ekSfuka miq we;sjk lS¾;s kduh wiamDYH j;alïj,g we;=<;a fõ' lS¾;s kduh uq,ska ukskq ,nkafka msßjefhks' uQ,sl y÷kd.ekSfuka miqj" lS¾;s kduh ukskq ,nkafka msßjeh wvq lr iuqÉÑ; ydks w,dN wvq lrñks' fldgia .sKqï.; wdfhdaclhska iïnkaOfhka" lS¾;s kdufha OdrK uqo, wdfhdackfha OdrK uqo,g we;=<;a jk w;r" tjeks wdfhdackhl OdrK w,dNhla OdrK uqo, we;=¿j lsisÿ j;alulg fjka fkdflf¾" th fldgia .sKqï.; wdfhdaclhdf.a OdrK uqof,a fldgila fõ'

wkka; m%fhdackj;a wdhq ld,hla iys; lS¾;s kduh jd¾Islj ÿ¾j,;d i|yd ;lafiare lrkq ,efí' wkka; wdhq ld,h wLKavj iydh oelaúh yelso hkak ;SrKh lsÍu i|yd wkka; wdhq ld,h ms<sn| ;lafiarej jd¾Islj iudf,dapkh flf¾'

### wj y÷kd .ekSu

wiamDYH j;alï neyer lsÍfï§ fyda tys Ndú;fhka wkd.; wd¾Ól m%;s,dN wfmalaId fkdlrk úg y÷kd fkd.kq ,efí' j;alu y÷kd fkd.ekSfuka we;sjk ´kEu ,dNhla fyda w,dNhla ^Y=oaO neyer lsÍfï wdodhu iy j;alïj, OdrK uqo, w;r fjki f,i .Kkh flf¾& j;alu y÷kd fkd.;a j¾Ifha ,dN fyda w,dN m%ldYfha y÷kd .kq ,efí'

**iud.u**

**iuQyh**

**mß.Kl uDÿldx.**

**lS¾;s kduh tl;=j mß.Kl**

**uDÿldx.**

**lS¾;s kduh tl;=j**

**re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| msßjeh  2024 wfma%,a 1 jk Èkg fYaIh | 248,110 | 308,545 | 556,655 | 324,682 | 417,099 | 741,781 |
| tl;= lsÍï | 4,384 | - | 4,384 | 15,768 | - | 15,768 |
| úksuh wkqmd; úp,kh | - | - | - | (3,901) | - | (3,901) |
| 2025 ud¾;= 31 Èkg fYaIh | 252,494 | 308,545 | 561,039 | 336,549 | 417,099 | 753,648 |
| ^wvq lsÍu &( iuqÉÑ; laIh ùu |  | | | | | |
| 2024 wfma%,a 1 jk Èkg fYaIh | 207,100 | 308,545 | 515,645 | 247,932 | 308,545 | 556,477 |
| laIh lsÍï | 10,675 | - | 10,675 | 23,168 | - | 23,168 |
| úksuh wkqmd; úp,kh | - | - | - | 1,452 | - | 1,452 |
| 2025 ud¾;= 31 Èkg fYaIh | 217,775 | 308,545 | 526,320 | 272,552 | 308,545 | 581,097 |
| 2025 ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | 34,719 | - | 34,719 | 63,997 | 108,554 | 172,551 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| msßjeh |  | | | | | |
| 2025 ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | 217,862 | 308,545 | 526,407 | 259,290 | 417,099 | 676,389 |
| tl;= lsÍï | 30,248 | - | 30,248 | 67,916 | - | 67,916 |
| úksuh wkqmd; úp,kh | - | - | - | (2,524) | - | (2,524) |
| 2024 ud¾;= 31 Èkg fYaIh | 248,110 | 308,545 | 556,655 | 324,682 | 417,099 | 741,781 |
| ^wvq lsÍu&( iuqÉÑ; laIh ùu |  |  |  |  |  |  |
| 2023 wfma%,a 1 jk Èkg fYaIh | 198,669 | 308,545 | 507,214 | 230,408 | 308,545 | 538,953 |
| laIh lsÍu | 8,431 | - | 8,431 | 18,292 | - | 18,292 |
| úksuh wkqmd; úp,kh | - | - | - | (768) | - | (768) |
| 2024 ud¾;= 31 Èkg fYaIh | 207,100 | 308,545 | 515,645 | 247,932 | 308,545 | 556,477 |
| 2024 ud¾;= 31 jk Èkg Y=oaO fmd;a jákdlu | 41,010 | - | 41,010 | 76,750 | 108,554 | 185,304 |

wiamDYH j;alï w;rg 2025 ud¾;= 31 jk Èkg iud.u i|yd re' 199"492"821 la iy iuQyh i|yd re' 267"437"368 la ^iud.u i|yd re' 184"373"402 la iy iuQyh i|yd re' 185"272"902 la& jk iïmQ¾Kfhkau l%ulaIh lrk ,o uDÿldx. we;=<;a jk w;r tajd jd¾;dlrK Èkh jk úg;a Ndú;fha mj;S'

### lS¾;s kduh i|yd jQ wmydhk mÍlaIKh

fcHIaG l<ukdldß;ajh úiska wkqu; lrk ,o uQ,H whjeh u; mokï jQ uqo,a m%jdy m%lafIamK Ndú;d lrñka Ndú;fha jákdlu .Kkh lsÍu u; mokïj" ydksh i|yd iuQyh jd¾Isl mÍlaIKhla isÿ lrhs' 17'86] l jÜgï wkqmd;h iy o< foaYSh ksIamdÈ;h u; mokï jQ m%lafIams; j¾Ok wkqmd;h fuu wruqK i|yd Ndú;d lrk m%Odk Wml,amk fõ' jÜgï wkqmd;h weia;fïka;= lr we;af;a iud.fï fldgia msßjefha idudkH m%;sY;hla u; h' lsisÿ m%Odk Wml,amkhl idOdrK f,i fjkia úh yels fjkila tallj, /f.k hd yels jákdlu tajdfha whlr .; yels m%udKh blaujd hdug fya;= fkdjk nj l<ukdlrKh úYajdi lrhs'

jd¾;dlrK Èkfha§ iuQyfha$iud.fï wiamDYH j;alïj, ysñlu iïnkaOfhka lsisÿ iSudjla fkd;snq‚' ;jo" j.lSï i|yd iq/l=ïm;a f,i wemhg ;enQ whs;u lsisjla fkd;snq‚' 2024$25 j¾Ih ;=< wiamDYH j;alï w;am;a lr .ekSu yd iïnkaO m%d.aOkSlrKh l< Kh .ekSfï msßjehla fkd;snq‚'

35' nexl= i|yd f.úh hq;=

nexl= whsrd iy nexl=j,ska ,nd.;a È.= ld,Sk iy flá ld,Sk Kh we;=<;a jk neúka' uQ,sl y÷kd.ekSfuka miqj" fïjd M,odhS fmd,S wkqmd; l%uh Ndú;fhka tajdfha l%ulaIh l< msßjefhka ukskq ,efí' l%ulaIh l< msßjeh .Kkh lrkq ,nkafka ksl=;=fõ ´kEu jÜgula fyda jdßlhla iy M,odhS fmd,S wkqmd; ;=< wksjd¾h wx.hla jk msßjeh ie,ls,a,g .ksñks' M,odhS fmd,S wkqmd; l%ulaIh lsÍu ,dN fyda w,dN m%ldYfha zfmd,S úhoïz ;=< we;=<;a fõ' j.lSï y÷kd fkd.;a úg fukau M,odhS fmd,S wkqmd; l%ulaIh lsÍfï l%shdj,sh yryd ,dN fyda w,dN m%ldYfha ,dN iy w,dN y÷kd .efka'

2025 fyda 2024 ld,h ;=< nexl=j,g f.úh hq;= Kh iïnkaOfhka iud.ug m%d.aOk" fmd,S fyda fjk;a W,a,x>khka meyer yeÍï isÿù fkdue;'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| whsrd | 1,433,358 | 507,748 | 1,864,818 | 1,524,995 |
| ld,Sk Kh | 10,003,215 | 1,755,746 | 14,964,167 | 5,656,370 |
| tl;=j | 11,436,573 | 2,263,494 | 16,828,985 | 7,181,365 |
| idOdrK jákdlu | 11,436,573 | 2,261,237 | 16,825,813 | 7,317,086 |

35'1 nexl= i|yd f.úh hq;= oE ys fjkiaùu

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 1,755,746 | 7,671,951 | 5,656,370 | 9,925,158 |
| j¾Ih ;=< Khg .;a uqo, | 24,500,000 | - | 26,823,963 | 2,581,519 |
| jir ;=< wdmiq f.ùï | (16,590,843) | (6,598,526) | (18,138,300) | (8,041,178) |
| jir ;=< fmd,S úhoï | 338,312 | 682,321 | 622,134 | 1,190,871 |
| wkq tl;=j | 10,003,215 | 1,755,746 | 14,964,167 | 5,656,370 |
| whsrd | 1,433,358 | 507,748 | 1,864,818 | 1,524,995 |
| ud¾;= 31 jk úg fYaIh | 11,436,573 | 2,263,494 | 16,828,985 | 7,181,365 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 35'2 È.= ld,Sk Kh úia;r |  | | | | |
| **Kh .ekqïlref.a ku** | **,nd ÿka**  **Èkh** | **myiqlï m%udKh re**. '000 | **ld,iSudj** | **fmd,S wkqmd;h** | **wemj,**  **;;a;ajh** |
| yegka keIk,a nEkala mSt,aiS | 27.03.2025 | 4,000,000 | wjqreÿ 04 | wjqreÿ 1-2 10.90%  wjqreÿ 3 11.00% | iq/l=ï,;a |
| fi,dka nEkala mSt,aiS | 28.03.2025 | 5,000,000 | wjqreÿ 03 | 10.90% | iq/l=ï,;a |

\* tla tla iq/l=ïlrKh i|yd fmd,S wkqmd;h nß; idudkH fmd,S wkqmd;h f,i olajd we;'

iq/l=ïm;a ms<sn| úia;r 388 msgqfõ uQ,H m%ldYkj,g wÞ< igyka 54 - wemlrKh l< j;alï ys wkdjrKh lr we;'

35'3 .súiqï.; l,amsÍfï úYaf,aIKh

### 35'3'1 nexl=jg f.úh hq;= b;sß .súiqï.; l,amsÍfï úYaf,aIKh - iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **jirla wjqreÿ 1-5 wjqreÿ 5 lg tl;=j we;=<; jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| whsrd | 1,433,358 | - | - | 1,433,358 |
| È.= ld,Sk Kh | 3,670,682 | 6,332,533 | - | 10,003,215 |
| tl;=j | 5,104,040 | 6,332,533 | - | 11,436,573 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2024 | | | |
|  | **jirla we;=<;** | **wjqreÿ 1-5** | **wjqreÿ 5 lg**  **jeä** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| whsrd | 507,748 | - | - | 507,748 |
| È.= ld,Sk Kh | 1,755,746 | - | - | 1,755,746 |
| tl;=j | 2,263,494 | - | - | 2,263,494 |

**35'3'2 nexl= fj; we;s Kh iïnkaOfhka .súiqï.; fYaI l,amsÍï úYaf,aIKh - iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **jirla wjqreÿ 1-5 wjqreÿ 5 lg tl;=j we;=<; jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| whsrd | 1,864,818 | - | - | 1,864,818 |
| È.= ld,Sk Kh | 7,385,182 | 7,578,985 | - | 14,964,167 |
| tl;=j | 9,250,000 | 7,578,985 | - | 16,828,985 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2024 | | | |
|  | **jirla we;=<;** | **wjqreÿ 1-5** | **wjqreÿ 5 lg**  **jeä** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| whsrd | 1,524,995 | - | - | 1,524,995 |
| È.= ld,Sk Kh | 3,270,653 | 2,385,717 | - | 5,656,370 |
| tl;=j | 4,795,648 | 2,385,717 | - | 7,181,365 |

36' .kqfokqlrejka fj; f.úh hq;=

.kqfokqlrejka w;r ia:djr ;ekam;= iy b;=reï ;ekam;= we;=<;a jk neúka' uQ,sl y÷kd.ekSfuka miqj" fïjd M,odhS fmd,S wkqmd; ^EIR& l%uh Ndú;fhka tajdfha l%ulaIh l< msßjefhka ukskq ,efí' l%ulaIh l< msßjeh .Kkh lrkq ,nkafka ksl=;=fõ we;s ´kEu jÜgula fyda jdßlhla iy M,odhS fmd,S wkqmd;hkays wksjd¾h wx.hla jk msßjeh ie,ls,a,g .ksñks' M,odhS fmd,S wkqmd; l%ulaIh lsÍu ,dN fyda w,dN m%ldYfha zfmd,S úhoïz ;=< we;=<;a lr we;' j.lSï y÷kd fkd.;a úg ,dN fyda w,dN m%ldYfha ,dN iy w,dN y÷kd .efka'

;ekam;= u; Kh i|yd wemhla f,i ;nd we;s ì,shk 7'1 l ^2023$24 re' ì,shk 12'1& ;ekam;=" .kqfokqlrejka fj; f.úh hq;= ldKavhg we;=<;a lr we;'

2010 wxl 02 ork uQ,H iud.ï ^;ekam;= j.lSï rlaIKh& úOdkhg wkql+,j" mdßfNda.sl whs;sjdislï iy úYajdih wdrlaId lrk wdrlaIs; Y=oaO mshjrla f,i" iqÿiqlï ,;a ishru ;ekam;= j.lSï Y%S ,xld ;ekam;= rlaIK iy øjYS,;d iydh fhdackd l%uh u.ska rlaIKh lr we;' by; rlaIK l%uh i|yd jir ;=< ^2023$24 - 134'22 ñ,shk& jdßlh f,i iud.u re' ñ,shk 134'75 la f.jd we;'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| ia:djr ;ekam;= | 117,512,800 | 92,577,092 | 123,067,554 | 99,027,354 |
| b;=reï ;ekam;= | 7,016,884 | 4,860,634 | 7,001,159 | 4,815,700 |
| tl;=j | 124,529,684 | 97,437,726 | 130,068,713 | 103,843,054 |
| idOdrK jákdlu | 124,806,329 | 99,373,010 | 130,118,804 | 105,426,170 |

36'1 .kqfokqlrejka fj; f.úh hq;= oE ys b;sß .súiqï.; l,amsÍï úYaf,aIKh - iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025 | | | |
| **jirla we;=<;**  **re**. '000 | **wjqreÿ 1-5**  **re**. '000 | **wjqreÿ 5 lg**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ia:djr ;ekam;= | 75,874,846 | 41,637,954 | - | 117,512,800 |
| b;=reï ;ekam;= | 6,708,757 | 103,400 | 204,727 | 7,016,884 |
| tl;=j | 82,583,603 | 41,741,354 | 204,727 | 124,529,684 |

2024

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **jirla we;=<;**  **re**. '000 | **wjqreÿ 1-5**  **re**. '000 | **wjqreÿ 5 lg**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ia:djr ;ekam;= | 74,366,470 | 18,210,622 | - | 92,577,092 |
| b;=reï ;ekam;= | 4,571,920 | 94,918 | 193,796 | 4,860,634 |
| tl;=j | 78,938,390 | 18,305,540 | 193,796 | 97,437,726 |

36'2 .kqfokqlrejka fj; f.úh hq;= oE ys b;sß .súiqï.; l,amsÍï úYaf,aIKh - iuQyh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **jirla wjqreÿ 1-5 wjqreÿ 5 lg tl;=j we;=<; jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| ia:djr ;ekam;= | 82,085,219 | 40,982,335 | - | 123,067,554 |
| b;=reï ;ekam;= | 6,692,381 | 103,400 | 205,378 | 7,001,159 |
| tl;=j | 88,777,600 | 41,085,735 | 205,378 | 130,068,713 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2024 | | | |
|  | **jirla we;=<;** | **wjqreÿ 1-5** | **wjqreÿ 5 lg**  **jeä** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| ia:djr ;ekam;= | 81,482,883 | 17,544,471 | - | 99,027,354 |
| b;=reï ;ekam;= | 4,526,986 | 94,918 | 193,796 | 4,815,700 |
| tl;=j | 86,009,869 | 17,639,389 | 193,796 | 103,843,054 |
| 37' ksl=;a lrk ,o Kh iq/l=ïm;a |  |  |  |  |

ksl=;a lrk ,o Kh iq/l=ïm;a hkq iud.u iy iuQyh úiska È.=ld,Sk iy flá ld,Sk øjYS,;d wruqo,a wjYH;d i|yd Khg .;a wruqo,a ksfhdackh lrhs' uQ,sl y÷kd.ekSfuka miqj" fïjd M,odhS fmd,S wkqmd; l%uh Ndú;fhka tajdfha l%ulaIh l< msßjefhka ukskq ,efí' l%ulaIh l< msßjeh .Kkh lrkq ,nkafka ksl=;=fõ ´kEu jÜgula fyda jdßlhla iy M,odhS fmd,S wkqmd;j, wksjd¾h wx.hla jk msßjeh ie,ls,a,g .ksñks' M,odhS fmd,S wkqmd; l%ulaIh lsÍu ,dN fyda w,dN m%ldYfha zfmd,S úhoïz ;=< we;=<;a fõ' j.lSï y÷kd fkd.;a úg

,dN iy w,dN ,dN fyda w,dN m%ldYfha y÷kd .efka'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| ,ehsia;=.; Khlr | 37.2 | 366 | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |
| tl;=j | | | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |
| idOdrK jákdlu | | | 4,866,785 | 9,178,853 | 4,866,785 | 9,178,853 |

37'1 ksl=;a lrk ,o Kh iq/l=ïm;aj, fjkiaùu

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 11,032,248 | 16,706,049 | 11,032,248 | 16,564,956 |
| ksl=;a lrk ,o Kh iq/l=ïm;a ksoyia lsÍu | (5,362,869) | (5,295,400) | (5,362,869) | (5,169,620) |
| ksl=;a lrk ,o Kh iq/l=ïm;a i|yd fmd,S úhoï | 595,538 | 920,896 | 595,538 | 917,774 |
| ksl=;a lrk ,o Kh iq/l=ïm;a i|yd f.jk ,o fmd,sh | (1,250,265) | (1,299,297) | (1,250,265) | (1,280,862) |
| ud¾;= 31 jk úg fYaIh | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |

37' ksl=;a lrk ,o Kh iq/l=ïm;a ^bÈßhg'''&

37'2 ,ehsia;=.; Khlr

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **uqyqK;** | **fmd,S** | **wdmiq** | **j¾.h** | 2025 | 2024 | 2025 | 2024 |
|  | **jákdlu** | **wkqmd;h** | **f.ùu** |  |  |  |  |  |
| **ksl=;a l< Èkh l,a msfrk Èkh** | **re**. '000 |  | **jdrh** |  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| fcHIaG" wkdrlaIs;" uqojd .; yels" A+  fY%a‚.; lr we;  2021 wf.daia;= 5 2024 wf.daia;= 5 | 2,942,940 | 8.00% | jd¾Islj | j¾.h A | - | 3,091,864 | - | 3,091,864 |
| 2021 wf.daia;= 5 2024 wf.daia;= 5 | 2,419,929 | 8.00% | mßK;Ndjfha§ | j¾.h B | - | 2,944,024 | - | 2,944,024 |
| 2021 wf.daia;= 5 2026 wf.daia;= 5 | 4,272,360 | 9.00% | jd¾Islj | j¾.h C | 4,516,284 | 4,539,490 | 4,516,284 | 4,539,490 |
| 2021 wf.daia;= 5 2026 wf.daia;= 5 | 364,766 | 9.00% | mßK;Ndjfha§ | j¾.h D | 498,368 | 456,870 | 498,368 | 456,870 |
| 9,999,995 | | | | | 5,014,652 | 11,032,248 | 5,014,652 | 11,032,248 |

### 37'2'1 m%d.aOk fj<|fmd< yryd /ia lrk ,o wruqo,a Ndú;h

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **wruqK wkqj** | **m%újrKh** | **wdodhfuka fjka lrk** | **wdodhfuka** | **uq¿** | **Ndú;d l<** | **fjka lsÍug** | **wruqo,a** |
| **m%újrKh** | **wkqj** | **,o uqo,** | **fjka lrk** | **wdodhfuka** | **m%udKhka** | **tfrysj** | **wdfhdackh lrk** |
|  | **fhdað; Ndú;fha** |  | **,o uqo,** | % | **re'** | **Wmfhdackfha**  % | **ia:dkh we;=¿j iïmQ¾Kfhka** |
|  | **Èkh** |  |  |  |  |  | **m%fhdackhg** |
|  |  |  |  |  |  |  | **fkd.kafka kï** |
|  |  |  |  |  |  |  | **meyeÈ,s lsÍu** |
|  | **re**. '000 |  | **re**. '000(A) |  | (B) | (B/A) |  |

2021$22 j¾Ih ;=< ,ehsia;=.;" fcHIaG" wkdrlaIs;" uqojd .; yels" fY%a‚.; l< Khlr ksl=;a lsÍu'

|  |  |  |
| --- | --- | --- |
| Khlr ksl=;=j yryd | 10,000,000 | fjka l< Èk isg udi 10,000,000 100 10,000,000 100 N/A |
| /ia lrk wruqo,a iud.fï  Kh l<U mq¿,a lsÍu i|yd fhdod .kq we;' |  | 06la we;=<; |

### Kh iq/l=fï b;sß .súiqï.; l,amsÍfï úYaf,aIKh - iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **jirla wjqreÿ 1-5 wjqreÿ 5 lg tl;=j we;=<; jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| ,ehsia;=.; Khlr | 384,977 | 4,629,675 | - | 5,014,652 |
| tl;=j | 384,977 | 4,629,675 | - | 5,014,652 |

2024

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **jirla we;=<;**  **re**. '000 | **wjqreÿ 1-5**  **re**. '000 | **wjqreÿ 5 lg**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| ,ehsia;=.; Khlr | 6,400,684 | 4,631,564 | - | 11,032,248 |
| tl;=j | 6,400,684 | 4,631,564 | - | 11,032,248 |

### Kh iq/l=fï b;sß .súiqï.; l,amsÍfï úYaf,aIKh - iuQyh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **jirla wjqreÿ 1-5 wjqreÿ 5 lg tl;=j we;=<; jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| ,ehsia;=.; Khlr | 384,977 | 4,629,675 | - | 5,014,652 |
| tl;=j | 384,977 | 4,629,675 | - | 5,014,652 |

**ud¾;= 31 jk úg**  2024

**jirla we;=<;**

**wjqreÿ 1-5 wjqreÿ 5 lg**

**jeä**

**tl;=j**

**re**. '000 **re**. '000 **re**. '000 **re**. '000

,ehsia;=.; Khlr 6,400,684 4,631,564 - 11,032,248

tl;=j 6,400,684 4,631,564 - 11,032,248

38' wfkl=;a uQ,H j.lSï

wfkl=;a uQ,H j.lSï w;r iemhqïlrejkag f.úh hq;= uqo," f.úh hq;= rlaIK" f.úh hq;= ,dNdxY iy wfkl=;a f.úh hq;= uqo,a we;=<;a fõ' fuu j.lSï fmd,S rys; jk w;r jd¾;d lrk Èkg f.úh hq;= hehs wfmalaIs; m%udKhkays igyka lr we;'

wfkl=;a ishru uQ,H j.lSï uq,ska idOdrK jákdlug y÷kdf.k miqj l%ulaIh l< msßjehg .Kkh flf¾'

**iemhqïlrejkag f.úh hq;= uqo,**

iemhqïlrejkag f.úh hq;= uqo,g idudkH jHdmdr lghq;=j,§ jdyk iemhqïlrejkag f.ùug we;s ne£u we;=<;a fõ'

**f.úh hq;= rlaIKh**

f.úh hq;= rlaIKhg jdyk iïnkaOfhka rlaIK iud.ïj,g f.úh hq;= jdßl uqo, we;=<;a fõ'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| iemhqïlrejkag f.úh hq;= uqo, | 5,167,955 | 2,009,627 | 6,038,332 | 2,347,382 |
| f.úh hq;= rlaIKh | 600,465 | 509,772 | - | - |
| f.úh hq;= fjk;a | 646,651 | 669,294 | 2,149,106 | 1,578,710 |
| tl;=j | 6,415,071 | 3,188,693 | 8,187,438 | 3,926,092 |

39' rlaIK j.lSï iy f.úh hq;= m%;srlaIK

**.sKqïlrK m%;sm;a;sh**

### Y=oaO Wmhd fkd.;a jdßl i|yd m%;smdok

Wmhd fkd.;a jdßl i|yd m%;smdok u.ska ;ju;a l,a bl=;a ù fkdue;s wjodkï i|yd ,enqKq jdßl ksfhdackh lrhs' idudkHfhka" ixÑ;h fldka;%d;a;=fõ ld, iSudj ;=< uqod yßkq ,nk w;r th jdßl wdodhu f,i ms<s.kq ,efí' iEu jd¾;dlrK Èkhl§u" iuQyh tys l,a bl=;a fkdjQ wjodku iudf,dapkh lrk w;r Wmhd fkd.;a jdßlj,g jvd wfmalaIs; ysñlï iy l,a bl=;a jQ w;am;a lr .ekSfï msßjefha iuia; w;sßla;hla ;sfío hkak ;SrKh lsÍu i|yd j.lSï m%udKj;a;d mÍlaIKhla isÿ lrkq ,efí' fuu .Kkh lsÍu" wod< Ôú; fkdjk rlaIK

;dlaI‚l úêúOdkj,g wod< j;alï u; we;s ùug wfmalaIs; wdfhdack m%;s,dNh ie,ls,a,g .ekSfuka miq wkd.; .súiqï.; uqo,a m%jdyhka ms<sn| j;auka weia;fïka;= Ndú;d lrhs' fuu weia;fïka;=j,ska Wmhd fkd.;a jdßlj, /f.k hd yels uqo, m%udKj;a fkdjk nj fmkakqï lrkafka kï" j.lSï m%udKj;a nj i|yd úêúOdkhla ieliSfuka ,dN fyda w,dN m%ldYfha wvqmdvqj y÷kd .efka'

SLFRS 4 - rlaIK .súiqï u.ska wjYH mßÈ" iuQyh ndysr wdhq.Kljrfhl=f.a iydh we;sj Ôú; fkdjk fldka;%d;a;= j.lSï iïnkaOfhka j.lSï m%udKj;a;d mÍlaIKhla ^LAT& isÿ lrhs'

### o< ysÕ ysñlï i|yd m%;smdok

Ôú; rlaIK .súiqï j.lSï y÷kd.kq ,nkafka .súiqïj,g t<fUk úg iy jdßl wh lrk úgh' fuu j.lSï" jd¾;d l<;a ke;;a" jd¾;d lrk Èkfha§ isÿ jQ kuq;a mshjd fkdue;s ishru ysñlïj, weia;fïka;=.; wjidk msßjeh" wod< ysñlï yeisrùfï msßjeh iy .,jd .ekSfï iy wfkl=;a whlr.ekSïj, wfmalaIs; jákdlu i|yd wvq lsÍu u; mokï jQ" ysÕ ysñlï m%;smdok f,i ye¢kafõ'

uqof,a ld,Sk jákdlu i|yd j.lSu jÜgï fkdflf¾' iudk lsÍu fyda jHik ixÑ; i|yd m%;smdok y÷kdf.k fkdue;' fldka;%d;a;=j l,a bl=;a jQ úg" ksoyia l< úg fyda wj,x.= l< úg j.lSï y÷kd fkd.kq ,efí'

### o< jYfhka isÿ jQ kuq;a jd¾;d fkdl< ysñlï i|yd m%;smdok

we;eï ysñlï j¾. oekqï §fï§ iy mshùfï§ m%udohka w;aú¢h yels neúka" jd¾;dlrK Èkfha§ fïjdfha wjidk msßjeh ksYaÑ;j oek.; fkdyel' wys;lr wm.ukh i|yd wdka;slhla we;=<;a úh yels m%dfhda.sl o;a; iy j;auka Wml,amk u; mokïj" iïu; wdhq.Kl ysñlï m%lafIamK Ys,amSh l%u mrdihla Ndú;d lrñka" jd¾;dlrK Èkfha§ j.lSu .Kkh flf¾'

Ôú; rlaIK fkdjk fldka;%d;a;= i|yd" jd¾;dlrK Èkfha jd¾;d lrk ,o ysñlïj, wfmalaIs; wjidk msßjeh iy jd¾;dlrK Èkfha isÿ lrk ,o kuq;a ;ju;a jd¾;d lr fkdue;s ysñlïj, wfmalaIs; wjidk msßjeh ^IBNR& hk folu i|yd weia;fïka;= l< hq;=h' wjidk ysñlï msßjeh ksYaÑ;j ;yjqre lsÍug fmr ie,lsh hq;= ld,hla .;jkq we;s w;r iuyr m%;sm;a;s j¾. i|yd" uQ,H ;;a;aj m%ldYkfha j.lSfuka nyq;rh IBNR ysñlï fõ'

ysÕ ysñlïj, wjidk msßjeh weia;fïka;= lrkq ,nkafka odu b‚ux l%uh" fnda¾kayshqg¾-\*¾.ika l%uh iy ixLHd;$nrm;,;d l%uh jeks iïu; wdhq.Kl ysñlï m%lafIamK Ys,amSh l%u mrdihla Ndú;d lsÍfuks'

fuu Ys,amSh l%uj,g mdol ù we;s m%Odk Wml,amkh kï" iud.ul w;S; ysñlï ixj¾Ok w;aoelSï wkd.; ysñlï ixj¾Okh m%lafIamKh lsÍug iy tu ksid wjidk ysñlï msßjeh fidhd .ekSu ms‚i Ndú;d l< yels njhs' tneúka" fuu l%u u.ska fmrjirj, § f.jk ,o uqo,a iy isÿ jQ mdvq" ysñlï i|yd idudkH msßjeh iy ysñlï ixLHd úu¾Ykh lr wfmalaIs; mdvq wkqmd; u; mokïj Wmqgd oelaùï isÿ l< yels fõ' w;S;hg wh;a ysñlï m%Odk jYfhka yÈis wk;=re j¾I u.ska úYaf,aIKh lrkq ,efí' kuq;a N+f.da,Sh m%foaYh fukau jHdmdßl wxY iy ysñlï j¾. u.ska ;jÿrg;a úYaf,aIKh l< yelsh' úYd, ysñlï idudkHfhka fjk fjku wduka;%Kh lrkq ,efí" mdvq .e,mqï weia;fïka;=j, uqyqK; jákdlug fjka lr ;eîfuka fyda tajdfha wkd.; ixj¾Okh ms<sìUq lsÍu i|yd fjk fjku m%lafIamKh lsÍfuka fuu .Kkhka isÿ flf¾' fndfyda wjia:djkays§" wkd.; ysñlï wkqmd; WoaOukh fyda w,dN wkqmd; iïnkaOfhka meyeÈ,s Wml,amk isÿ fkdflf¾' ta fjkqjg" Ndú;d lrk Wml,amk jkafka m%lafIamK mokï ù we;s w;S; ysñlï ixj¾Ok o;a;j, .uH jk lreKq h'

wkd.; m%jK;d fld;rï ÿrg wod< fkdúh yelso hkak ;lafiare lsÍug w;sf¾l .=Kd;aul úksYaph Ndú;d lrkq ,efí ^ksoiqkla f,i" tljr isÿùï" ysñlï mEu flfrys uyck wdl,am" wd¾Ól ;;a;ajhka" ysñlï WoaOuk uÜgï" wêlrK ;SrK iy kS;s iïmdokh jeks ndysr fyda fj<|m, idOlj, fjkialï fukau l<U ñY%Kh" m%;sm;a;suh ,laIK iy ysñlï yeisrùfï l%shd mámdá jeks wNHka;r idOl ms<sìUq lsÍu Tiafia&' ishr wúksYaÑ;;djhka ie,ls,a,g .ksñka" yels m%;sM, mrdifhka úh yels m%;sM,h bÈßm;a lrk ysñlïj, weia;fïka;=.; wjidk msßjehg fj; we;=<;a flf¾'

Wmhd fkd.;a jdßl i|yd m%;smdokj, m%udKj;a nj ;lafiare lsÍfï§ iudk úksYaphka" weia;fïka;= iy Wml,amk Ndú;d lrkq ,efí'

### rlaIK .súiqï j.lSï

**Ôú; fkdjk rlaIK .súiqï j.lSï**

Ôú; rlaIK .súiqï fkdjk j.lSï y÷kd.kq ,nkafka .súiqï we;=<;a lr jdßl wh lrk úgh' fuu j.lSï" ysÕ ysñlï m%;smdok f,i y÷kajkq ,nk w;r" jd¾;d lrk ,o fyda fkdl< ishru ysñlï i|yd weia;fïka;=.; wjidk msßjeh" wod< ysñlï yeisrùfï msßjeh iy

.e,ùfï iy wfkl=;a whlr.ekSïj, wfmalaIs; jákdlu i|yd wvq lsÍu u; mokï fõ' we;eï wdldrfha ysñlï oekqï§fï iy mshùfï m%udohka w;aú¢h yelsh' tneúka fïjdfha wjidk msßjeh jd¾;d lrk Èkfha§ ksYaÑ;j oek.; fkdyel' j.lSu iïu; wdhq.Kl ysñlï m%lafIamK Ys,amSh l%u mrdihla Ndú;d lrñka jd¾;d lrk Èkfha§ .Kkh flf¾' uqof,a ld, jákdlu i|yd j.lSu jÜgï fkdflf¾' iudk lsÍu fyda jHik ixÑ; i|yd m%;smdok y÷kdf.k fkdue;' fldka;%d;a;=j l,a bl=;a jQ úg" ksoyia l< úg fyda wj,x.= l< úg j.lSï y÷kd fkd.kS'

Wmhd fkd.;a jdßl i|yd jk m%;smdokh" ;ju;a l,a bl=;a ù fkdue;s wjodkï i|yd ,enqKq jdßl ksfhdackh lrhs' idudkHfhka" ixÑ;h fldka;%d;a;=fõ ld, iSudj ;=< uqod yßk w;r jdßl wdodhu f,i ms<s.efka' iEu jd¾;dlrK Èkhl§u" iuQyh tys l,a bl=;a fkdjQ wjodku iudf,dapkh lrk w;r" Wmhd fkd.;a jdßlj,g jvd wfmalaIs; ysñlï iy l,a bl=;a jQ w;am;a lr .ekSfï msßjefha iuia; w;sßla;hla

;sfío hkak ;SrKh lsÍu i|yd j.lSï m%udKj;a;d mÍlaIKhla isÿ lrkq ,efí' fuu .Kkh lsÍu" wod< Ôú; fkdjk rlaIK ;dlaI‚l úêúOdkj,g wod< j;alï u; mek ke.Sug wfmalaId lrk wdfhdack m%;s,dNh ie,ls,a,g .ekSfuka miq wkd.; .súiqï.; uqo,a m%jdyhkaf.a j;auka weia;fïka;= Ndú;d lrhs' Wmhd fkd.;a jdßlj, /f.k hd yels uqo, m%udKj;a fkdjk nj fuu weia;fïka;=j,ska fmkakqï lrkafka kï" j.lSï m%udKj;a nj i|yd m%;smdokhla ieliSfuka wdodhï m%ldYfha wvqmdvqj y÷kd .efka'

### f.úh hq;= rlaIKh ms<s.ekSu wj,x.= lsÍu

j.lSu hgf;a we;s ne£u bgq l< úg" wj,x.= l< úg fyda l,a bl=;a jQ úg rlaIK f.úh hq;= oE y÷kd fkd.kq ,efí'

### l,a bl=;a fkdjQ wjodkï ixÑ;h

jdßl j.lSï .Kkh lsÍfï§" iud.fï r|jdf.k we;s Wmhd fkd.;a jdßl ixÑ;" ie,lsh hq;= l<ukdlrK úksYaph u; mokïj ;SrKh lrk ,o wfmalaIs; uqo, iuÕ l,a bl=;a jQ w;am;a lr .ekSfï msßjeh wvq lr ixikaokh lsÍu wjYH fõ' l,a bl=;a fkdjQ wjodkï j.lSu weia;fïka;= lsÍfï§" fuu m%;sm;a;s ysñlï i|yd ksrdjrKh jk w;r;=r" tla tla jHdmdrh iy ysñlï l<ukdlrK úhoï i|yd wfmalaIs; Y=oaO ysñlï wkqmd;h u; Wml,amk isÿ lrkq ,efí''

### Ôú; fkdjk rlaIK .súiqï j.lSï

Ôú; rlaIK fkdjk fldka;%d;a;= i|yd" jd¾;dlrK Èkfha jd¾;d lrk ,o ysñlï i|yd wfmalaIs; wjidk msßjeh iy jd¾;d lsÍfï Èkfha isÿ lrk ,o kuq;a ;ju;a jd¾;d lr fkdue;s ysñlï i|yd wfmalaIs; wjidk msßjeh ^IBNR& hk folu i|yd weia;fïka;= l< hq;=h' wjidk ysñlï msßjeh ksYaÑ;j ia:dms; lsÍug fmr iy hï wdldrhl m%;sm;a;s i|yd ie,lsh hq;= ld,hla .;jkq we;'

ysÕ ysñlïj, wjidk msßjeh weia;fïka;= lrkq ,nkafka fÉka b‚uÕ iy fnda¾kayshqg¾-\*¾.shqika l%u iy ixLHd;$;Sj%;d l%uh jeks iïu; wdhq.Kl ysñlï m%lafIamK Ys,amSh l%u mrdihla Ndú;d lsÍfuks'

fuu Ys,amSh l%uj,g háka mj;sk m%Odk Wml,amkh kï" iud.ul w;S; ysñlï ixj¾Ok w;aoelSï wkd.; ysñlï ixj¾Okh m%lafIamKh lsÍug iy tu ksid wjidk ysñlï msßjeh Ndú;d l< yels njhs' tneúka" fuu l%u u.ska f.jk ,o iy isÿ jQ mdvq" ysñlï mEulg idudkH msßjeh iy ysñlï ixLHd ixj¾Okh fmr jirj, ksÍlaIKh lrk ,o ixj¾Okh iy wfmalaIs; mdvq wkqmd; u; mokïj Wmqgd olajhs' ft;sydisl ysñlï ixj¾Okh m%Odk jYfhka yÈis wk;=re ld, mßÉfþo iy ie,lsh hq;= jHdmdßl f¾Ld u.ska úYaf,aIKh lrkq ,efí" kuq;a N+f.da,Sh m%foaYh iy ysñlï j¾. u.ska ;jÿrg;a úYaf,aIKh l< yelsh' úYd, ysñlï fjk fjku wduka;%Kh l< yelsh" tlaflda mdvq

.e,mqï weia;fïka;= j, uqyqK; jákdlug fjka lr ;eîfuka fyda tajdfha wkd.; ixj¾Okh ms<sìUq lsÍu i|yd fjk fjku m%lafIamKh lsÍfuka' fndfyda wjia:djkays§" wkd.; ysñlï WoaOukh fyda w,dN wkqmd; iïnkaOfhka meyeÈ,s Wml,amk isÿ fkdflf¾' ta fjkqjg" Ndú;d lrk Wml,amk jkafka m%lafIamK mokï ù we;s ft;sydisl ysñlï ixj¾Ok o;a;j, .uH jk tajdh'

wkd.; m%jK;d fld;rï ÿrg wod< fkdúh yelso hkak ;lafiare lsÍug w;sf¾l .=Kd;aul úksYaph Ndú;d lrkq ,efí ^ksoiqkla f,i" tljr isÿùï" ysñlï mEu flfrys uyck wdl,am" wd¾Ól ;;a;ajhka" ysñlï WoaOuk uÜgï" wêlrK ;SrK iy kS;s iïmdokh jeks ndysr fyda fj<|m, idOlj, fjkialï fukau l<U ñY%Kh" m%;sm;a;suh ,laIK iy ysñlï yeisrùfï l%shd mámdá jeks wNHka;r idOl ms<sìUq lsÍug&" ishr wúksYaÑ;;djhka ie,ls,a,g .ksñka" yels m%;sM, mrdifhka úh yels m%;sM,h bÈßm;a lrk ysñlïj, weia;fïka;=.; wjidk msßjehg meñŒug'

Wmhd fkd.;a jdßl i|yd m%;smdokj, m%udKj;a nj ;lafiare lsÍfï§ iudk úksYaphka" weia;fïka;= iy Wml,amk Ndú;d lrkq ,efí' fldka;%d;a;=jla u.ska imhkq ,nk rlaIK fiajd rgdjg ld, fnod yeÍu yer fjk;a mokula u; Wmhd fkd.;a jdßl l%ulaIh lsÍu wjYH fõo hkak ;SrKh lsÍfï§ o úksYaph wjYH fõ''

ishru idudkH rlaIK .súiqï j.lSï m%udKj;a;d mÍlaIKhlg ^LAT& hg;a fõ' j.lSï m%udKj;a;d mÍlaIKh isÿ lrk ,oafoa isx.mamQrefõ

M/S NMG uQ,H fiajd WmfoaYk mqoa.,sl iud.u úisks'

m%;srlaIK j.lSï hkq rlaIK iud.ïj,g f.úh hq;= fYaIhka ksfhdackh lrkakls' .súiqï.; whs;sjdislï wjika jQ úg fyda l,a bl=;a jQ úg fyda fldka;%d;a;=j fjk;a md¾Yjhlg udre l< úg m%;srlaIK j;alï fyda j.lSï y÷kd fkd.kq ,efí'

39' rlaIK j.lSï iy f.úh hq;= m%;srlaIK ^bÈßhg'''&

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq**  **wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| rlaIK j.lSï | 39.1 | 370 | - | - | 4,830,545 | 4,326,861 |
| f.úh hq;= m%;srlaIK | | | - | - | 628,243 | 1,181,832 |
| tl;=j | | | - | - | 5,458,788 | 5,508,693 |

39'1 rlaIK j.lSï

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| lemS fmfkk ysñlï úêúOdk | - | - | 1,977,060 | 814,643 |
| Wmhd fkd.;a jdßl i|yd m%;smdok ^Y=oaO& | - | - | 2,853,485 | 3,512,218 |
| tl;=j | - | - | 4,830,545 | 4,326,861 |

40' l,anÿ j.lSï

l,anÿ wdrïNl Èkfha§ l,anÿ ld,h ;=< isÿ lsÍug kshñ; l,anÿ f.ùïj, j¾;udk jákdlug wkqj ukskq ,nk l,anÿ j.lSï iud.u y÷kd .kS' l,anÿ f.ùïj, j¾;udk jákdlu .Kkh lsÍfï§" l,anÿfõ .uH fmd,S wkqmd;h myiqfjka ;SrKh l< fkdyels neúka" l,anÿ wdrïNl Èkfha§ iuQyh tys j¾Ol Kh .ekSfï wkqmd;h Ndú;d lrhs' wdrïNl Èkfhka miq" fmd,S tl;=ùu ms<sìUq lsÍu i|yd l,anÿ j.lSï m%udKh jeä lr isÿ lrk ,o l,anÿ f.ùï i|yd wvq lrkq ,efí' Bg wu;rj" fjkia lsÍula" l,anÿ ld, iSudfõ fjkila" l,anÿ f.ùïj, fjkila isÿjqjfyd;a l,anÿ j.lSïj, OdrK m%udKh kej; ukskq ,efí'

iuQyh m%ñ;Ska wkq.ukh lsÍfï§ SLFRS 16 g wkql+,j kùlrKh lrk ,o w;S;dj¾ck m%fõYhla Ndú;d l< w;r j;alï Ndú;fha whs;sh iy l,anÿ j.lSï ^2024 - 14'91]& jd¾;d lsÍu i|yd nß; idudkH j¾Ol Kh .ekSfï wkqmd;hla f,i 13'05] Ndú;d lf<ah'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 1,636,537 | 1,753,723 | 1,554,027 | 1,477,875 |
| j¾Ih ;=< fufyhqï l,anÿ .súiqï tl;= lsÍï$wr;a lsÍï | 996,222 | 283,704 | 584,348 | 293,956 |
| fmd,S iuqÉph ùu | 271,323 | 245,483 | 198,363 | 219,909 |
| ,Sisx Kh ysñhkag f.ùï | (667,991) | (586,137) | (557,946) | (377,477) |
| j¾Ih ;=< fufyhqï l,anÿ .súiqï l,a bl=;a ùu | - | (60,236) | - | (60,236) |
| ud¾;= 31 jk Èkg fYaIh | 2,236,091 | 1,636,537 | 1,778,792 | 1,554,027 |

### l,anÿ j.lSu ms<sn| ixfõ§;d úYaf,aIKh

úh yels foa ksid we;sjk n,mEu

410 msgqfõ wjÞkï l<ukdlrK fy<soõ lsÍu 56'4'1 ys fy<sorõ lr we;s l,anÿ j.lSug j¾Ol Kh ke.Sfï wkqmd;fha we;s úh yels fjkialïj,ska we;sjk n,mEu'

### l,anÿ j.lSu ms<sn| b;sß .súiqï.; l,amsÍfï úYaf,aIKh iud.u

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **jirla wjqreÿ 1-5 wjqreÿ 5 lg tl;=j we;=<; jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| nÿ j.lSu | 561,593 | 1,380,554 | 293,944 | 2,236,091 |
| tl;=j | 561,593 | 1,380,554 | 293,944 | 2,236,091 |

**ud¾;= 31 jk úg**  2024

**jirla we;=<;**

**wjqreÿ 1-5 wjqreÿ 5 lg**

**jeä**

**tl;=j**

**re**. '000 **re**. '000 **re**. '000 **re**. '000

nÿ j.lSu 397,870 1,013,774 224,893 1,636,537

tl;=j 397,870 1,013,774 224,893 1,636,537

### iuQyh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **jirla wjqreÿ 1-5 wjqreÿ 5 lg tl;=j we;=<; jeä**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 | | | |
| nÿ j.lSu | 445,665 | 1,096,350 | 236,777 | 1,778,792 |
| tl;=j | 445,665 | 1,096,350 | 236,777 | 1,778,792 |

**ud¾;= 31 jk úg**  2024

**jirla we;=<;**

**wjqreÿ 1-5 wjqreÿ 5 lg**

**jeä**

**tl;=j**

**re**. '000 **re**. '000 **re**. '000 **re**. '000

nÿ j.lSu 389,352 957,817 206,858 1,554,027

tl;=j 389,352 957,817 206,858 1,554,027

41' j;auka nÿ j.lSï

iuQyh iy iud.u uQ,H fiajd i|yd wdodhï nÿ iy jeÜ iy SSCL we;=¿ wfkl=;a nÿ j,g hg;a fõ' j;auka" l,a oeuQ iy wfkl=;a nÿ i|yd jk uq¿ m%;smdok ;SrKh lsÍu i|yd ie,lsh hq;= úksYaphla wjYH fõ' fuu uQ,H m%ldYk ilia lrk wjia:dfõ § nÿ kS;sj, wod<;ajh w¾: ksrEmKh lsÍu iïnkaOfhka wúksYaÑ;;d mj;S'

w;sf¾l nÿ f.úh hq;=o hkak ms<sn| weia;fïka;= u; mokïj" iuQyh iy iud.u j;auka ú,ïì; iy wfkl=;a nÿ i|yd j;alï iy j.lSï y÷kd .;ay' fuu lreKq j, wjidk nÿ m%;sM,h uq,ska jd¾;d lrk ,o m%udKhkag jvd fjkia kï" tjeks fjkialï ;SrKh lrk ld, iSudj ;=< wdodhu" ú,ïì; nÿ m%udKhka flfrys n,mdkq we;'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **msgq**  **ud¾;= 31 jk úg igyk wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| j;auka f.úh hq;= $ ,eìh hq;= nÿ 41.1 372 | (52,589) | 295,474 | 326,594 | 536,436 |
| tl;=j | (52,589) | 295,474 | 326,594 | 536,436 |

41' j;auka nÿ j.lSï ^bÈßhg'''&

41'1 j;auka nÿ j.lSu$ ,eìh hq;= foa

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 295,474 | 1,013,703 | 536,436 | 1,406,648 |
| j¾Ih i|yd m%;smdok | 1,428,189 | 1,525,924 | 2,008,215 | 1,876,053 |
| fmr jirg wod<j m%;smdok hgf;a$^wêl& | (2,157) | (148,168) | (3,924) | (144,939) |
| wdodhï nÿ f.ùu | (1,685,532) | (1,836,478) | (1,969,527) | (2,142,485) |
| nÿ Kh(\*) | (88,563) | (259,507) | (244,605) | (458,841) |
| ud¾;= 31 jk Èkg fYaIh | (52,589) | 295,474 | 326,595 | 536,436 |

**41'2 r|jd .ekSfï noao ^**WHT**&$ w;a;sldrï wdodhï noao (AIT)**

2017 wxl 24 ork foaYSh wdodhï mkf;a 84 iy 85 j.ka;s iy tys ixfYdaOk ^2021 wxl 10 iy 2022 wxl 45& m%ldrj WHT kej; ia:dms; lr we;' re' 100"000 blaujk fiajd .dia;= i|yd 5] l r|jd .ekSfï noaola" re' 100"000 blaujk l=,sh i|yd 10] la" ´kEu fmd,shla i|yd 5] la iy

,dNdxY i|yd 15] la fhdokq ,efí'

42' wfkl=;a j.lSï

wfkl=;a j.lSï w;rg f.úh hq;= uQ,H fiajd i|yd jeÜ noao" iudc wdrlaIK odhl;aj noao ^SSCL&" f.úh hq;= w.h tl;= l< noao ^VAT&" f.úh hq;= wfkl=;a nÿ iy f.úh hq;= wfkl=;a nÿ we;=<;a fõ' fuu uQ,H fkdjk j.lSï" j¾;udk ne£u mshùu i|yd ;d¾lslj f.jkq

,nk m%udKhkaf.ka fyda fYaI m;% Èkfha§ f;jk md¾Yjhlg udre lsÍfï m%udKfhka ueksh hq;=h'

**.sKqïlrK m%;sm;a;sh**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| f.úh hq;= uQ,H fiajd i|yd jeÜ noao | 242,044 | 249,569 | 254,754 | 270,349 |
| SSCL f.úh hq;=h | 31,759 | 31,781 | 58,518 | 53,036 |
| f.úh hq;= w.h tl;= l< noao (VAT) | 58,115 | 68,571 | 186,861 | 201,942 |
| W.H.T. f.úh hq;= uqo, | 36,044 | 46,627 | 69,416 | 48,592 |
| f.úh hq;= fnda. rlaIK noao | 8,851 | 17,806 | 8,851 | 17,806 |
| .kqfokqlrejkag f.úh hq;= uqo, | 527,615 | 478,329 | 530,766 | 478,618 |
| f.úh hq;= uqoaor .dia;= | 159,024 | 133,907 | 162,250 | 136,554 |
| f.úh hq;= fjk;a | 422,943 | 366,336 | 465,620 | 425,871 |
| tl;=j | 1,486,395 | 1,393,241 | 1,737,036 | 1,632,768 |

 *GRI 201-3*

43' úY%du jegqma m%;s,dN j.lSu

### fiajl m%;s,dN

**úY%du jegqma m%;s,dN ne£u - mdßf;daIslh**

Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 19 - zfiajl m%;s,dNz u.ska wjYH lr we;s mßÈ zm%lafIams; tall Kh l%uhz ^PUC& Ndú;d lrñka iajdëk jD;a;Sh wdhq.Kljrfhl=f.a Wmfoia u; úY%du m%;s,dN ie,eiaula jk" mdßf;daIslh i|yd fmdfrdkaÿ jQ úY%du m%;s,dNj, j¾;udk jákdlu iuQyh$iud.u úiska ukskq ,efí'

2021 wxl 28 ork fiajl wju úY%du jhi mk; u.ska mkjk ,o úY%du jhi jeäùu fya;=fjka iud.fï úY%du m%;s,dN ie,eiau ixfYdaOkh lrk ,§'

### wdhq.Kl ,dN iy w,dN y÷kd .ekSu

ie,eiau isÿjk ld, iSudj ;=< úia;S¾K wdodhï m%ldYkfha ie,eiau iïnkaOfhka iud.fï j.lSu .Kkh lsÍfï§ mek k.sk uq¿ wdhq.Kl

,dN iy w,dN iuQyh$iud.u y÷kd .kS'

### wruqo,a úêúOdk

mdßf;daIsl j.lSu ndysrj wruqo,a imhkq fkd,efí'

### w¾: olajd we;s odhl;aj ie,iqï - fiajl w¾:idOl wruqo, iy w¾: olajd we;s odhl;aj ie,iqï - fiajl Ndr wruqo,

ks¾jpkh lrk ,o odhl;aj ie,eiaula hkq mYapd;a /lshd m%;s,dN ie,eiaula jk w;r" ta hgf;a wdh;khla fjku wdh;khlg ^wruqo,la& ia:djr odhl uqo,a f.jk w;r Y%S ,xld .sKqïlrK m%ñ;sh - LKAS 19 ^fiajl m%;s,dN& ys w¾: olajd we;s mßÈ j;auka iy fmr ld, mßÉfþoj, fiajl fiajdjkag wod< ishru fiajl m%;s,dN f.ùug wruqo, m%udKj;a j;alï fkdue;s kï ;jÿrg;a odhl uqo,a f.ùug kS;suh fyda M,odhS ne£ula fkdue;'

ksYaÑ; odhl;aj ie,eiaulg f.úh hq;= odhl;ajh" fiajlhska úiska iud.ug imhkq ,nk fiajdjkag iudkqmd;sl jk w;r tajd f.úh hq;= úg úhoula f,i igyka fõ' fkdf.jQ odhl uqo,a j.lSula f,i igyka fõ'

zzY%S ,xld uy nexl=j u.ska l<ukdlrKh lrkq ,nk fiajl w¾:idOl wruqo,g" iuQyh$iud.u iy fiajlhska tla tla fiajlhdf.a o< jegqfmka ms<sfj,ska 12] iy 8] ne.ska odhl fõ'˜

iuQyh$iud.u tla tla fiajlhdf.a o< jegqfmka 3] l uqo,la fiajl Ndr wruqo,g odhl fõ'

### úY%du jegqma m%;s,dN ne£u

úY%du jegqma m%;s,dN ne£fï msßjeh ;SrKh lrkq ,nkafka wdhq.Kl ;lafiarej Ndú;d lrñks' wdhq.Kl ;lafiarejg jÜgï wkqmd;" j;alï u; wfmalaIs; m%;s,dN wkqmd;" wkd.; jegqma jeäùï" urK wkqmd; iy wkd.; mdßf;daIsl jeäùï ms<sn| Wml,amk isÿ lsÍu we;=<;a fõ' tjeks ne£ul È.=ld,Sk iajNdjh ksid" fuu weia;fïka;= ie,lsh hq;= wúksYaÑ;;djhlg ,la fõ' iEu jd¾;dlrK Èkhl§u ishru Wml,amk iudf,dapkh flf¾'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **msgq**  **igyk wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 01 jk Èkg fYaIh | 778,537 | 673,659 | 897,355 | 756,320 |
| ,dN fyda w,dN m%ldYkfha y÷kdf.k we;s uqo, 43.1 374 | 158,224 | 175,370 | 206,602 | 221,361 |
| úia;S¾K wdodhï m%ldYkfha y÷kdf.k we;s uqo, 43.2 374 | 134,126 | 17,890 | 143,496 | 26,787 |
| jir ;=< f.jk ,o m%;s,dN | (70,168) | (88,382) | (91,537) | (107,113) |
| ud¾;= 31 jk Èkg fYaIh | 1,000,719 | 778,537 | 1,155,916 | 897,355 |

43' úY%du jegqma m%;s,dN j.lSu^bÈßhg'''&

43'1 ,dN fyda w,dN m%ldYkfha y÷kdf.k we;s uqo,

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| j;auka fiajd msßjeh | 64,800 | 54,111 | 102,887 | 77,202 |
| Y=oaO w¾: olajd we;s m%;s,dN j.lSu u; Y=oaO fmd,sh | 93,424 | 121,259 | 103,715 | 144,159 |
| ,dN fyda w,dN m%ldYkfha y÷kdf.k we;s uq¿ uqo, | 158,224 | 175,370 | 206,602 | 221,361 |

43'2 úia;S¾K wdodhï m%ldYkfha y÷kdf.k we;s uqo,

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| Wml,amk fjkiaùï fya;=fjka isÿjk mdvq$^,dN& | 94,403 | 56,806 | 103,773 | 63,097 |
| w;aú¢kak jir ;=< we;sjk mdvq$^,dN& | 39,723 | (38,916) | 39,723 | (36,310) |
| úia;S¾K wdodhï m%ldYkfha y÷kdf.k we;s uq¿ wdhq.Kl ^w,dN&$,dN | 134,126 | 17,890 | 143,496 | 26,787 |

2025 ud¾;= 31 Èkg úY%du m%;s,dN ne£u ms<sn| wdhq.Kl ;lafiarejla Messrs Actuarµal & Management Consultants (Private) Limited úiska isÿ lrk ,§' ^2024 ud¾;= 31 Messrs Actuarµal & Management Consultants (Private) Limited úiska& jD;a;Sh wdhq.Kl iud.ula jk Messrs Actuarµal & Management Consultants (Private) Limited úiska isÿ lrk ,§' j.lSu ;lafiare lsÍu i|yd wdhq.Kljreka úiska Ndú;d lrk

;lafiare l%uh jkafka zm%lafIams; tall Kh ^PUC&’ jk w;r th Y%S ,xld .sKqïlrK m%ñ;sh" LKAS 19 - zfiajl m%;s,dNZ u.ska ks¾foaY lrk ,o

l%uhhs'

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 jk úg**  **iud.u $ iuQyh** | 2025 | 2024 |
| wdhq.Kl Wml,amk jÜgï wkqmd;h | 10.00% | 12.00% |
| wkd.; jegqma j¾Ol wkqmd;h | 10.00% | 10.00% |
| urKh | 1967$70 wjidk urK wkqmd;h | 1967$70 wjidk urK wkqmd;h |
| wdndê;Ndjh | iïu; RI wkqmd; | iïu; RI wkqmd; |
| úY%dñl jhi | wjqreÿ 60 | wjqreÿ 60 |

2025 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd l%shdldÍ iyNd.sjkakkaf.a wfmalaIs; idudkH fiajd ld,h wjqreÿ 6 ls' ^6 - 2024&

43'3 wdhq.Kl ;lafiarelrKfha§ Ndú;d lrk Wml,amkj, ixfõ§;dj

/lshd m%;s,dN j.lSï ñkqïj, ksh;j mj;sk wfkl=;a ishru úp,Hhka iuÕ Ndú;d lrk ,o m%Odk Wml,amkj, idOdrK f,i fjkia úh yels ixfõ§;dj my; j.=fjka fmkakqï flf¾'

úia;S¾K wdodhï m%ldYkfha iy uQ,H ;;a;aj m%ldYfha ixfõ§;djh jkafka jÜgï wkqmd;fha iy jegqma j¾Ol wkqmd;fha Wml,ams; fjkialï j¾Ih i|yd /lshd m%;s,dN j.lSug we;s n,mEuhs'

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025 | | 2024 | |
| **jir i|yd wdodhï jeäùfï$^wvq ùfï& m%;sM,j, úia;S¾K m%ldYh u; n,mEu**  **re**. '000 | **j.lSï u; fiajl m%;s,dN ne£ï jeäùï$**  **^j.lSï wvqùu& u; n,mEu**  **re**. '000 | **jir i|yd wdodhï jeäùfï$^wvq ùfï& m%;sM,j, úia;S¾K m%ldYh u; n,mEu**  **re**. '000 | **j.lSï u; fiajl m%;s,dN ne£ï jeäùï$**  **^j.lSï wvqùu& u; n,mEu**  **re**. '000 |
| jÜgï wkqmd;fha jeä ùu$ ^wvq ùu& |  | |  | |
| 1% | 953,451 | (953,451) | 35,693 | (35,693) |
| -1% | (1,052,656) | 1,052,656 | (39,166) | 39,166 |
| jegqma jeäùu$ ^wvqùu& |  | |  | |
| 1% | 1,051,807 | (1,051,807) | 39,246 | (39,246) |
| -1% | (953,373) | 953,373 | (36,357) | 36,357 |

43'4 l,amsÍfï me;slv wkqj úY%du m%;s,dN ne£u úYaf,aIKh lsÍu

my; igyk uÕska tla tla fiajlhdf.a wfmalaIs; wkd.; fiajd ld,h wkqj w¾: olajd we;s m%;s,dN j.lSu úYaf,aIKh lrk ,§' wfmalaIs; wkd.; fiajd ld,h úY%du jegqma Èkhg fmr bj;a ùu" urKh fyda wdndê;Ndjh fya;=fjka msgùfï iïNdú;dj i,ld n,hs'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| bÈß udi 12 ;=< | 149,708 | 121,465 | 182,914 | 138,366 |
| wjqreÿ 1-5 w;r | 478,888 | 376,817 | 536,002 | 423,931 |
| wjqreÿ 5 ka tyd | 372,123 | 280,255 | 437,000 | 335,058 |
| tl;=j | 1,000,719 | 778,537 | 1,155,916 | 897,355 |

 *GRI 2- 207-1,207-2*

44' ú,ïî; nÿ j.lSï $ ^j;alï&

**.sKqïlrK m%;sm;a;sh**

uQ,H jd¾;dlrK wruqKq i|yd j;alï iy j.lSïj, nÿ mokï iy tajdfha OdrK uqo,a w;r jd¾;dlrK Èkfha ;djld,sl fjkialï u; ú,ïì; noao ,nd fokq ,efí' nÿ wh l< yels ;djld,sl fjkialï i|yd ú,ïì; nÿ j.lSï y÷kdf.k we;" yer(

0 jHdmdßl ixfhdackhla fkdjk .kqfokqjl lS¾;s kduhla fyda j;alula fyda j.lSula uq,ska y÷kd .ekSfuka iy .kqfokqj isÿjk wjia:dfõ§ .sKqïlrK ,dNhg fyda nÿ wh l< yels ,dNhg fyda w,dNhg n,mdkafka ke;s úg¦ iy

0 ;djld,sl fjkialï wdmiq yerùfï ld,h md,kh l< yels iy ;djld,sl fjkialï wfmalaId l< yels wkd.;fha§ wdmiq yerúh fkdyels ùug bv we;s wkqnoaê; iud.ïj, wdfhdack yd iïnkaO nÿ wh l< yels ;djld,sl fjkialï iïnkaOfhka'

ú,ïì; nÿ j;alï" wvq l< yels ;djld,sl fjkialï" Ndú;hg fkd.;a nÿ ner bÈßhg f.k hdu iy Ndú;hg fkd.;a nÿ mdvq i|yd y÷kdf.k we;s w;r" nÿ wh l< yels ,dNh ,nd .; yels jk ;rug" wvq l< yels ;djld,sl fjkialï iy Ndú;hg fkd.;a nÿ ner bÈßhg f.k hdu iy Ndú;hg fkd.;a nÿ mdvq bÈßhg f.k hdu yer(

0 wvq l< yels ;djld,sl fjkig wod< ú,ïì; nÿ j;alu jHdmdr ixfhdackhla fkdjk .kqfokqjl j;alula fyda j.lSula uQ,slj y÷kd .ekSfuka mek k.sk w;r .kqfokqj isÿjk wjia:dfõ§ .sKqïlrK ,dNhg fyda nÿ wh l< yels ,dNhg fyda w,dNhg n,mdkafka ke;¦ iy

0 wkqnoaê; wdh;kj, wdfhdack yd iïnkaO wvq l< yels ;djld,sl fjkialï iïnkaOfhka" ú,ïî; nÿ j;alï y÷kd.kq ,nkafka"

;djld,sl fjkialï wfmalaId l< yels wkd.;fha§ wdmiq yerùug iy nÿ wh l< yels ,dNhla ,nd .; yels jk w;r" tu

;djld,sl fjkialï Ndú;d l< yels m%udKhg mu‚'

ú,ïì; nÿ j;alïj, OdrK m%udKh iEu jd¾;dlrK Èklu iudf,dapkh lrkq ,nk w;r" ú,ïì; nÿ j;alï ish,a,u fyda fldgila Ndú;d lsÍug m%udKj;a nÿ wh l< yels ,dNhla ;jÿrg;a ,nd .; fkdyels jk ;rug wvq lrkq ,efí' y÷kd fkd.;a ú,ïì; nÿ j;alï iEu jd¾;dlrK Èklu kej; ;lafiare lrkq ,nk w;r wkd.; nÿ wh l< yels ,dNh uÕska ú,ïì; nÿ j;alu whlr .ekSug bv ie,fik ;rug y÷kd .kq ,efí'

ú,ïì; nÿ j;alï iy j.lSï" j;alï idlaId;a lr.;a fyda j.lSu mshjQ j¾Ifha§ wod< ùug wfmalaIs; nÿ wkqmd;j,g wkqj ukskq ,nk w;r" jd¾;dlrK Èkfha§ mkjk ,o fyda ie,lsh hq;= f,i mkjk ,o nÿ wkqmd; ^iy nÿ kS;s& u; mokï fõ'

fldgiaj, iDcqju y÷kdf.k we;s whs;uj,g wod< j;auka noao iy ú,ïì; noao o fldgiaj, y÷kdf.k we;s w;r ,dN fyda w,dN m%ldYkfha fkdfõ'

j;auka nÿ j;alï j;auka nÿ j.lSïj,g tfrysj ys,õ lsÍug kS;Hdkql+,j n,d;aul l< yels whs;shla ;sfí kï iy ú,ïì; nÿ tlu nÿ wh l< yels wdh;khg iy tlu nÿ wêldßhg wod< jkafka kï" ú,ïì; nÿ j;alï iy ú,ïì; nÿ j.lSï ys,õ lrkq ,efí'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| j;alï hgf;a y÷kd .efka | 213,519 | 818,949 | 832,154 | (875,915) |
| j.lSï hgf;a y÷kdf.k we; | (154,197) | - | (805,585) | 46,564 |
| ú,ïî; nÿ j.lSu$^j;alï& | 59,322 | (818,949) | 26,569 | (829,351) |

kS;Hdkql+,j n,d;aul l< yels whs;shla fkdue;s neúka" tla wdh;khl Y=oaO ú,ïì; nÿ j;alï$j.lSï ;j;a wdh;khl j;alï$j.lSïj,g tfrysj ys,õ l< fkdyel' tneúka" uQ,H ;;a;aj m%ldYkfha §" fjka jQ wdh;kj, Y=oaO ú,ïì; nÿ j;alï iy j.lSï fjk fjku y÷kdf.k we;'

44'1 ú,ïî; noafoa idrdxYh

### 44'1'1 ú,ïì; noafoys fjkiaùu

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | 2025 | | 2024 | | 2025 | | 2024 | |
|  | **igyk** | **msgq wxlh**. | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | | | (2,729,829) | (818,949) | (4,451,533) | (1,335,460) | (2,764,507) | (829,352) | (4,732,787) | (1,419,836) |
| ;djld,sl fjkialï" ú,ïî; nÿ yryd nÿ úhou fjkia lsÍfuka wdodhï m%ldYkhg n,mdhs' | 44.2 | 378 | 2,529,756 | 758,927 | 1,525,597 | 457,679 | 2,616,139 | 784,842 | 1,668,930 | 500,679 |
| ;djld,sl fjkialï we;sùu iy wdmiq yerùu ,dN fyda w,dN m%ldYkh iy wfkl=;a úia;S¾K wdodhï m%ldYkhg n,mdhs' | 44.2 | 378 | 2,334 | 700 | 196,107 | 58,832 | 59,802 | 17,941 | 299,350 | 89,805 |
| ud¾;= 31 jk Èkg fYaIh | | | (197,739) | (59,322) | (2,729,829) | (818,949) | (88,566) | (26,570) | (2,764,507) | (829,351) |

**44'1'2 ;djld,sl fjki iy fjkia jQ nÿ w;r M,odhS nÿ wkqmd;fha iei£u**

ú,ïì; noao u.ska mshjk ,o ;djld,sl fjkialï ms<sn| m%;sikaOdkhla my; olajd we;(

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | | | 2025 | | 2024 | | 2025 | | 2024 | |
|  | **igyk** | **msgq wxlh**. | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 | **;djld,sl**  **fjki**  **re**. '000 | **nÿ n,mEu**  **re**. '000 |
| wdodhï nÿ úhoug fmr ,dNh | | | 5,788,336 | 1,736,501 | 5,375,932 | 1,612,780 | 6,879,378 | 2,063,813 | 6,429,224 | 1,928,767 |
| tl;= lrkak( ;djld,sl fjki | | |  | |  | |  | |  | |
| wjir fkd,;a úhoï $ wdmiq whlr  .; yels l,anÿ m%d.aOkh | 17.6 | 314 | (876,849) | (263,055) | (269,916) | (80,975) | (1,014,222) | (304,267) | (964,384) | (289,315) |
| wvq( ;djld,sl fjki | | |  | |  | |  | |  | |
| wjir ,;a úhoï $ ksoyia wdodhu | 17.6 | 314 | (1,652,907) | (495,872) | (1,255,592) | (376,678) | (2,078,875) | (623,663) | (1,928,767) | (578,630) |
| ;djld,sl fjki nÿ wh l< yels wdodhu | | | 3,258,580 | 977,574 | 3,850,424 | 1,155,127 | 3,786,281 | 1,135,884 | 3,536,073 | 1,060,822 |
| ú,ïî; nÿ .e,mSu | 44.2 | 378 | - | 758,927 | - | 457,679 | - | 784,842 | - | 500,679 |
| ;djld,sl fjki u; uq¿ noao | | | - | 1,736,501 | - | 1,612,806 | - | 1,920,726 | - | 1,561,501 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ;djld,sl fjki u; M,odhS nÿ |  | | | |
| wkqmd;h | 30% | 30% | 20%-40% | 20%-40% |
| j;auka nÿ wkqmd;h | 30% | 30% | 20%-40% | 20%-40% |

44' ú,ïî; nÿ j.lSï $ ^j;alï& ^bÈßhg'''&

44'2 ú,ïì; noao iei£u - iud.u

### uQ,H ;;a;ajh ms<sn| m%ldYh

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| 2025 ud¾;= 31 jk Èfkka wjika jQ j¾Ih i|yd $ jk úg |  |  |  |  |  |  |  |  |
| ú,ïì; nÿ j;alï |  |  |  |  |  |  |  |  |
| mYapd;a /lshd mar;s,dN j.lSu | 259,978 | 233,561 | (26,417) | (8,761) | 40,238 | (5,369) | 40,238 | (5,369) |
| ÿ¾j,;d .dia;= i|yd mar;smdok | (105,263) | 781,223 | 886,485 | 542,852 | - | - | - | - |
| j;alï Ndú;fha whs;sh (SLFRS 16) | 58,804 | 51,342 | (7,462) | (570) | - | - | - | - |
| nÿ mdvq bÈßhg f.k hkak | - | - | - | - | - | - | - | - |
|  | 213,519 | 1,066,126 | 852,606 | 533,521 | 40,238 | (5,369) | 40,238 | (5,369) |
| ú,ïì; nÿ j.lSï |  |  |  |  |  |  |  |  |
| nÿ wruqKq i|yd fõ.j;a laIhùï - foam," msßh; iy WmlrK | 71,802 | 55,880 | (15,922) | 27,468 | - | - | - | - |
| nÿ wruqKq i|yd fõ.j;a laIhùï - l,anÿ j;alï | 42,858 | 185,881 | 143,723 | 48,374 | - | - | - | - |
| OCI u; idOdrK jákdlu | 39,537 | 5,416 | (34,122) | - | 39,537 | (64,200) | 39,537 | (64,200) |
|  | 154,197 | 247,177 | 93,679 | 75,842 | 39,537 | (64,200) | 39,537 | (64,200) |
|  |  |  |  |  |  |  |  |  |
| j¾Ih i|yd ,dNh fyda w,dNh u; ú,ïì; nÿ n,mEu | - | - | 758,927 | 457,679 | - | - | - | - |
| jir i|yd wfkl=;a iúia;rd;aul wdodhu | - | - | - | - | 701 | 58,831 | - | - |
| idOdrK;ajh hgf;a y÷kd .efka | - | - | - | - | - | - | 701 | 58,831 |
| ud¾;= 31 jk Èkg Y=oaO ú,ïì; nÿ j;alï | 59,322 | 818,949 | - | - | - | - | - | - |

### ,dNh fyda w,dNh fjk;a úia;S¾K

**wdodhï**

### fldgiaj, fjkialï ms<sn| m%ldYh

**44'3 ú,ïì; noao iei£u - iuQyh**

### uQ,H ;;a;ajh ms<sn| m%ldYh

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| 2025 ud¾;= 31 jk Èfkka wjika jQ j¾Ih i|yd $ f,i |  |  |  |  |  |  |  |  |
| ú,ïì; nÿ j;alï |  |  |  |  |  |  |  |  |
| mYapd;a /lshd m%;s,dN j.lSu | 362,406 | 264,520 | (140,934) | (4,109) | 43,049 | (8,139) | 43,049 | (8,139) |
| ÿ¾j,;d .dia;= i|yd m%;smdok | 350,735 | 805,012 | 454,278 | 501,110 | - | - | - | - |
| j;alï Ndú;fha whs;sh (SLFRS 16) | 119,013 | 51,342 | (67,671) | (570) | - | - | - | - |
| nÿ mdvq bÈßhg f.k hk ,o | - | 63,798 | 63,798 | (25,130) | - | - | - | - |
| wdfhdack foam<j, idOdrK jákdlï  ,dNh$w,dNh | - | 21,594 | 21,594 | 32,159 |  |  |  |  |
|  | 832,154 | 1,206,266 | 331,065 | 503,460 | 43,049 | (8,139) | 43,049 | (8,139) |
| ú,ïì; nÿ j.lSï |  |  |  |  |  |  |  |  |
| nÿ wruqKq i|yd fõ.j;a laIhùï - foam," lïy,a iy WmlrK | 432,488 | 163,148 | (269,340) | (50,297) | - | - | - | - |
| nÿ wruqKq i|yd fõ.j;a laIhùï - l,anÿ j;alï | 92,717 | 194,226 | 101,509 | 53,078 | - | - | - | - |
| fjk;a úia;S¾K wdodhï u; idOdrK jákdlu | 280,380 | 19,541 | (285,947) | - | 25,108 | (97,944) | 25,108 | (97,944) |
|  | 805,585 | 376,915 | (453,778) | 2,781 | 25,108 | (97,944) | 25,108 | (97,944) |
|  |  |  |  |  |  |  |  |  |
| j¾Ih i|yd ,dNh fyda w,dNh u; ú,ïì; nÿ n,mEu | - | - | 784,843 | 500,679 | - | - | - | - |
| jir i|yd wfkl=;a iúia;rd;aul wdodhu | - | - | - | - | 17,941 | 89,805 | - | - |
| idOdrK;ajh hgf;a y÷kd .efka | - | - | - | - | - | - | 17,941 | 89,805 |
| ud¾;= 31 jk Èkg Y=oaO ú,ïì; nÿ j;alï | 26,569 | 829,351 | - | - | - | - | - | - |

### ,dNh fyda w,dNh fjk;a úia;S¾K

**wdodhï**

### fldgiaj, fjkialï ms<sn| m%ldYh

**m%d.aOkh**

jHdmdrhg wdfõ‚l wjodkï wdjrKh lsÍu i|yd iud.u l%shdldÍj l<ukdlrKh lrk ,o m%d.aOk mokula mj;ajdf.k hk w;r Y%S ,xld uy nexl=fõ m%d.aOk m%udKj;a;d wjYH;d imqrd,hs' Y%S ,xld uy nexl=j úiska ia:dms; lr we;s kS;s iy wkqmd; we;=¿j wfkl=;a mshjrhka Ndú;d lrñka iud.fï m%d.aOkfha m%udKj;a;d ksÍlaIKh lrkq ,efí'

jd¾;d lrk ,o ld, iSudj ;=< iud.u ndysrj mkjk ,o ishru m%d.aOk wjYH;d imqrd we;'

### m%d.aOk l<ukdlrKh

iud.fï m%d.aOk l<ukdlrK m%;sm;a;sfha uQ,sl wruqKq jkafka iud.u ndysrj mkjk ,o m%d.aOk wjYH;dj,g wkql+, jk nj iy;sl lsÍu iy tys jHdmdrhg iydh ùu iy fldgia ysñhkaf.a jákdlu Wmßu lsÍu i|yd Yla;su;a Kh fYa%‚.; lsÍï iy fi!LH iïmkak m%d.aOk wkqmd; mj;ajd .ekSuhs'

iud.u ;u m%d.aOk jHqyh l<ukdlrKh lrk w;r wd¾Ól ;;a;ajhkays fjkiaùï iy tys l%shdldrlïj, wjodkï ,laIK wkqj thg .e,mSï isÿ lrhs' m%d.aOk jHqyh mj;ajd .ekSug fyda ilia lsÍug" iud.ug fldgia ysñhkag ,dNdxY f.ùfï m%udKh ilia lsÍug" fldgia ysñhkag m%d.aOkh wdmiq ,nd §ug fyda m%d.aOk iq/l=ïm;a ksl=;a lsÍug yelsh'

**iud.u$iuQyh**

**iud.u$iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **.Kk** | **re**. '000 | 2024  **.Kk** | **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 2,154,375,750 | 19,230,479 | 2,041,883,116 | 18,015,559 |
| fldgialr ,dNdxY | - | - | 112,492,634 | 1,214,920 |
| ud¾;= 31 jk úg fYaIh | 2,154,375,750 | 19,230,479 | 2,154,375,750 | 19,230,479 |

### m%d.aOk mka;sj, whs;sjdislï" ukdmhka iy iSudjka

iud.fï idudkH fldgia fld<U fldgia fjf<|fmdf<a ñ, .Kka hgf;a ,ehsia;=.; lr we;' idudkH fldgia ysñhkag l,ska l,g m%ldYhg m;a lrk ,o ,dNdxY ,nd .ekSfï whs;sh we;s w;r iud.fï jd¾Isl uyd iNd /iaùfï§ fldgilg tla Pkaohla i|yd ysñlï we;'

### kshduk m%d.aOkh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025 | | 2024 | |
| **i;H**  **re**. '000 | **wjYH**  **re**. '000 | **i;H**  **re**. '000 | **wjYH**  **re**. '000 |
| 1 jk ia:rfha m%d.aOkh$ uQ,sl m%d.aOkh | 41,548,341 | 2,500,000 | 40,454,374 | 2,000,000 |
| 1 jk ia:rfha m%d.aOk wkqmd;h $ uQ,sl m%d.aOk wkqmd;h | 22.94% | 10.00% | 30.00% | 10.00% |
| uq¿ m%d.aOk wkqmd;h $ uq¿ wjodkï nß; m%d.aOk wkqmd;h | 22.68% | 14.00% | 29.70% | 14.00% |

2018 wxl 3 ork uQ,H jHdmdr mkf;a Wmfoia wkqj" kshduk m%d.aOkh ia:r 1 m%d.aOkfhka iukaú; jk w;r" thg m%ldYs; m%d.aOkh" jHjia:dms; ixÑ; wruqo," j;auka jif¾ ,dNh we;=¿j r|jd .;a bmehSï" fyd| ys; wvq idudkH iy wfkl=;a ixÑ;" wfkl=;a wiamDYH j;alï" wfkl=;a mq¿,a wdodhï mdvq" uq¿ m%;smdokj,g iuqÉÑ; ydksfha ysÕh iy w;aysgqùfï fmd<sh iy nexl= iy uQ,H iud.ïj, wdfhdackfhka 50] la we;=<;a fõ'

46' jHjia:dms; ixÑ; wruqo,

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 2,967,853 | 2,790,828 | 3,107,595 | 2,905,660 |
| jir ;=< udre lrkak | 180,112 | 177,025 | 218,340 | 201,935 |
| ud¾;= 31 jk Èkg fYaIh | 3,147,965 | 2,967,853 | 3,325,935 | 3,107,595 |

### mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS

2003 wxl 1 ork uQ,H iud.ï ^m%d.aOk wruqo,a& úOdkfha 3 ^w& fþohg wkqj" iEu uQ,H iud.ulau ixÑ; wruqo,la mj;ajdf.k hd hq;= w;r" tu úOdkfha 3 ^wd& ^µ& fþohg wkqj" m%d.aOk wruqo,a uq¿ ;ekam;= j.lSïj,ska ishhg úismylg ^25& fkdwvq jk ;dla l,a" Y=oaO ,dNfhka ishhg mylg ^5& fkdwvq uqo,la iEu jirlu ixÑ; wruqo,g udre lrkq ,efí'

m%d.aOk wruqo,a uq¿ ;ekam;= j.lSïj,ska ishhg úismylg ^25& fkdwvq neúka" iud.u Y=oaO ,dNfhka ishhg myla ^5& ixÑ; wruqo,g udre lr we;'

### t,dhkaia \*skEkaia mSt,aiS

1994 uQ,H fr.=,dishg wkqj" iEu nexl= fkdjk uQ,H wdh;khlau ;u j;auka jif¾ ,dNfhka wju jYfhka 20] la wruqo,g udre l< hq;= w;r" tu ixÑ; wruqo, tys f.jk ,o fldgia m%d.aOkh iy fldgia jdßlhg iudk jk f;la ^we;akï&' by; wjYH;djhg wkql+,j" iud.u ,dNdxY m%ldY lsÍug fmr Y=oaO ,dNfhka 20] la jHjia:dms; ixÑ;hg udre lf<ah'

47' r|jd.;a bmehqï

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 1 jk Èkg fYaIh | 19,884,827 | 19,556,826 | 23,976,101 | 23,248,550 |
| jir i|yd ,dNh | 3,603,377 | 3,540,497 | 3,998,783 | 3,994,917 |
| úia;SrK wdodhu | (133,426) | (76,722) | (127,523) | (106,681) |
| ixÑ; fj; udre lsÍu | (361,913) | (277,136) | (400,140) | (302,047) |
| ,dNdxY f.jd we; | (3,016,126) | (2,858,638) | (3,016,126) | (2,858,638) |
| ud¾;= 31 jk Èkg fYaIh | 19,976,739 | 19,884,827 | 24,431,093 | 23,976,101 |

48' wfkl=;a ixÑ;

### fldgia ixÑ;

uQ,H ;;a;aj m%ldYkfha fldgia ^úia;S¾K wdodhï m%ldYh& f,i igyka lr we;s ixÑ;j,g we;=<;a jkafka¦

0 idOdrK jákdlï ixÑ;h hkq 381 msgqfõ wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlug ukskq ,nk uQ,H j;alïj, idOdrK jákdlfuys iuqÉÑ; Y=oaO fjkihs ^igyk 48'3 n,kak&'

0 úfoaY uqo,a mßj¾;k ixÑ;h

jd¾;dlrK Èkh jk úg" iud.fï wkqnoaê; wdh;khla jk t,hkaia \*skEkaia mSt,aiS ys j;alï iy j.lSï" jd¾;dlrK Èkfha mej;s úksuh wkqmd;hg wkqj bÈßm;a lsÍfï uqo,a tallhg ^Y%S ,xld remsh,g& mßj¾;kh lrk ,o w;r" ,dN fyda w,dN m%ldYh iy wfkl=;a úia;S¾K wdodhï m%ldYh tu ld, iSudj i|yd idudkH úksuh wkqmd;hg mßj¾;kh lrk ,§' fuu uQ,H m%ldYk mßj¾;kh lsÍfï§ mek k.sk úksuh fjkialï" 382 msgqfõ we;s wfkl=;a úia;S¾K wdodhï m%ldYh ^igyk 48'4 n,kak& yryd úfoaY uqo,a mßj¾;k ixÑ;hg f.k hkq ,efí'

0 kshduk mdvq §ukd ixÑ;h

2020 wxl 01 ork uQ,H jHdmdr mkf;a Wmfoia ^Kh myiqlï j¾.SlrKh iy uekSu& ys 7'1 j.ka;shg wkqj" wfmalaIs; Kh w,dNh ^wvqmdvq& i|yd jk w,dN §ukdj kshduk m%;smdokhg jvd wvq jQ úg" r|jd .;a bmehSï fjka lsÍu yryd fnod yeßh fkdyels kshduk w,dN §ukd ixÑ;hla ia:dms; l< hq;=h' tys m%;sM,hla f,i" iud.u jir ;=< r|jd .;a bmehSï j,ska kshduk w,dN §ukd ixÑ;hg re' ñ,shk 100 la udre lr we;'

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | **igyk** | **msgq wxlh** | 01-04-2024  **Èk wdrïNl**  **fYaIh**  **re**. '000 | **.uka udre l%shdj,sh**  **re**. '000 | 31-03-2025 | 01-04-2024 **.uka udre Èk wdrïNl l%shdj,sh**  **fYaIh**  **re**. '000 **re**. '000 | | 31-03-2025 |
| **Èk wjika** | **Èk wjika** |
| **fYaIh** | **fYaIh** |
| Rs. '000 | Rs. '000 |
| kshduk mdvq §ukd ixÑ;h |  |  | 100,111 | 181,801 | 281,912 | - | 281,912 | 281,912 |
| idOdrK jákdlï rlaIs;h | 48.3 | 381 | (357,132) | 131,792 | (225,340) | (326,987) | 95,719 | (231,268) |
| úfoaY uqo,a mßj¾;k ixÑ;h | 48.4 | 382 | - | - | - | 658,332 | (75,971) | 582,361 |
| tl;=j |  |  | (257,021) | 313,593 | 56,572 | 331,345 | 301,660 | 633,005 |

48'2 fmr jir 2024

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **igyk** | **msgq wxlh** | 01-04-2024  **Èk wdrïNl**  **fYaIh**  **re**. '000 | **.uka udre l%shdj,sh**  **re**. '000 | 31-03-2025 | 01-04-2024 **.uka udre Èk wdrïNl l%shdj,sh**  **fYaIh**  **re**. '000 **re**. '000 | 31-03-2025 |
| **Èk wjika** | **Èk wjika** |
| **fYaIh** | **fYaIh** |
| Rs. '000 | Rs. '000 |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| kshduk mdvq §ukd ixÑ;h | 48.3 | 381 | - | 100,111 | 100,111 | - | 100,111 | 100,111 |
| idOdrK jákdlï rlaIs;h |  |  | (571,148) | 214,016 | (357,132) | (627,839) | 300,852 | (326,987) |
| úfoaY uqo,a mßj¾;k ixÑ;h | 48.4 | 382 | - | - | - | 977,219 | (318,887) | 658,332 |
| tl;=j |  |  | (571,148) | 314,127 | (257,021) | 349,380 | 82,076 | 431,456 |

48'3 idOdrK jákdlï rlaIs;h

idOdrK jákdlï ixÑ;h hkq" tjeks wdfhdack y÷kd fkd.kakd f;la fyda ydks jk f;la" wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlñka ukskq ,nk uQ,H j;alïj, idOdrK jákdlfuys iuqÉÑ; Y=oaO fjkihs'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 01 jk Èkg fYaIh | (357,132) | (571,148) | (326,987) | (627,839) |
| uQ,H wdfhdack kej; uekSfï§ Y=oaO idOdrK jákdlï ,dN$^w,dN& | 131,792 | 214,016 | 83,694 | 329,798 |
| md,kh fkdjk whs;sh fj; udre ùu |  |  | 12,025 | (28,946) |
| ud¾;= 31 jk Èkg fYaIh | (225,340) | (357,132) | (231,268) | (326,987) |

48' wfkl=;a ixÑ; ^bÈßhg'''&

48'4 úfoaY uqo,a mßj¾;k ixÑ;h

úfoaY uqo,a mßj¾;k ixÑ;h" úfoaYSh wkqnoaê; iud.fï uQ,H m%ldYk mßj¾;kfhka mek k.sk ishru úfoaY uqo,a fjkialï j,ska iukaú; fõ'

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 01 jk Èkg fYaIh | - | - | 658,332 | 977,219 |
| uQ,H m%ldYk mßj¾;kh lsÍfuka we;sjk Y=oaO ,dN$^w,dN& | - | - | (148,962) | (625,269) |
| wmd,s; fldgia fj; udre ùu | - | - | 72,991 | 306,382 |
| ud¾;= 31 jk Èkg fYaIh | - | - | 582,361 | 658,332 |

49' md,kh l< fkdyels ysñlu

md,kh l< fkdyels ysñlu ukskq ,nkafka w;am;a lr .;a Èkfha § w;am;a lr .kakdf.a y÷kd.; yels Y=oaO j;alïj,ska Tjqkaf.a iudkqmd;sl fldgfiks' md,kh ke;s ùug fya;= fkdjk wkqnoaê; wdh;khla flfrys iuQyfha fmd,sfha fjkialï fldgia .kqfokq f,i .Kkh flf¾' md,kh fkdlrk fldgia wkqnoaê; wdh;kh jk mSm,aia bkaIqjrkaia mSt,aiS ys Y=oaO j;alïj,ska 25] la iy wkqnoaê; wdh;kh jk t,dhkaia

\*skEkaia mSt,aiS ys Y=oaO j;alïj,ska 49] la ksfhdackh lrhs'

**iuQyh**

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 |
| wfma%,a 01 jk Èkg fYaIh | 2,400,197 | 2,485,030 |
| md,kh l< fkdyels ysñlula iys;j wkqnoaê; iud.ula w;am;a lr .ekSu | 150,554 | - |
| jir i|yd ,dNh | 91,462 | 202,514 |
| fjk;a úia;S¾K wdodhï | (83,049) | (287,347) |
| j¾Ih i|yd f.jk ,o ,dNdxYh | (154,304) | - |
| j¾Ih i|yd f.jk ,o ,dNdxYh | 2,404,860 | 2,400,197 |

50' wiïNdjH j.lSï iy ne£ï

### ne|Sï iy wiïNdjHhka

wiïNdjH j.lSï hkq wd¾Ól m%;s,dN udre lsÍu isÿúh fkdyels fyda Y%S ,xld .sKqïlrK m%ñ;sfha - LKAS 37 - zm%;smdok" wiïNdjH j.lSï iy wiïNdjH j;alïz ys w¾: olajd we;s mßÈ myiqfjka ueksh fkdyels wúksYaÑ; wkd.; isÿùï fyda j¾;udk ne£ï u.ska muKla meje;au ;yjqre lrkq ,nk úh yels ne£ï fõ' uQ,H ;;a;aj m%ldYkfha wúksYaÑ; j.lSï y÷kdf.k fkdue;s kuq;a tys isÿùu ÿria: kï ñi wkdjrKh lrkq

,efí'

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| wiïNdjH j.lSï | 50.1 | 383 | 463,182 | 353,254 | 661,516 | 515,833 |
| ne|Sï | 50.2 | 383 | 18,589,432 | 13,887,062 | 18,589,432 | 13,887,062 |
| tl;=j | | | 19,052,614 | 14,240,316 | 19,250,948 | 14,402,895 |

idudkH jHdmdr lghq;= j,§" iuQyh iy iud.u úúO wdmiq whlr .; fkdyels ne£ï isÿ lrk w;r tys .kqfokqlrejkag kS;suh iydh we;sj we;eï wúksYaÑ; j.lSï ork w;r tys fufyhqï fya;=fjka kvq mejÍfï md¾Yjhla jkq we;' uQ,H ;;a;aj m%ldYkfha fuu ne£ï y÷kd fkd.; yels jqjo" tajdfha fufyhqï wjodku wvx.= jk w;r tu ksid iuQyfha iy iud.fï iuia; wjodkï me;slfvys fldgila fõ' flfia fj;;a" fuu .kqfokq fya;=fjka ie,lsh hq;= w,dNhla wfmalaId fkdflf¾'

**iud.u**

**iuQyh**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | **igyk** | **msgq wxlh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| iud.ug tfrysj kvq mejÍu | 50.1.1 | 383 | 394,026 | 294,821 | 394,026 | 294,821 |
| wemlr - fjk;a | 50.1.2 | 383 | 69,156 | 58,433 | 69,156 | 58,433 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq ;lafiarej | | | - | - | 198,334 | 162,579 |
| tl;=j | | | 463,182 | 353,254 | 661,516 | 515,833 |

### 50'1'1 iud.ug tfrysj kvq mejÍu

uQ,H l¾udka;fha isÿ lrkq ,nk jHdmdrfha iajNdjh ksid kvq mejÍu idudkH isÿùuls' kS;suh ysñlï l<ukdlrKh lsÍu i|yd iud.ug úêu;a md,khka iy m%;sm;a;s we;' iud.u oekgu;a tys uQ,H m%ldYkj, we;s úh yels mdvq i|yd m%;smdok i,id we;s fyda ydks wdjrKh lsÍug idOdrK wdrlaIdjla we;s wfmalaIs; kS;suh ysñlï my; we;=<;a lr fkdue;" ukao iud.u tjeks ysñlï mEï j,ska uqo,a msg;g

.,dhdula wfmalaId fkdlrk neúks'

uQ,H ;;a;aj m%ldYkfha Èkh jk úg" fiajdodhlhska mkia mia fofkl= ^55& iud.ug tfrysj kvq mjrd we;' iud.fï kS;s WmfoaYlhdf.a u;h jkafka oekg úNd. fjñka mj;sk kvq lghq;= jd¾;d lrk ,o uQ,H m%;sM,j,g fyda iud.fï wkd.; fufyhqïj,g ie,lsh hq;= n,mEula we;s fkdlrk njhs'

### 50'1'2 wemlr - fjk;a

ia:djr ;ekam;= .kqfokqlrejka f;jk md¾Yjhlg lrk b,a,Sula u; iud.u úiska imhkq ,nk wemlrh iy .kqfokqlreg f.ùu mshùug fkdyels jQ wjia:dfõ j.lSu bgq lrk njg iy;sl ùu'

50'2 ne|Sï

ud¾;= 31 jk Èkg idudkH jHdmdr lghq;=j,g wkqnoaO foam<" lïy,a iy WmlrK" wiamDYH j;alï iy Ndú;hg fkd.;a myiqlï w;am;a lr

.ekSu i|yd iuQyhg$iud.ug my; i|yka ne£ï ;sfí(

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| m%d.aOk lemùï  wkqu; lr we; kuq;a .súiqï.; lr fkdue; | 1,537,092 | 1,870,197 | 1,537,092 | 1,870,197 |
| wkq tl;=j | 1,537,092 | 1,870,197 | 1,537,092 | 1,870,197 |
| Ndú;hg fkd.;a myiqlï wdka;sl fj<|du | 9,812,170 | 6,794,683 | 9,812,170 | 6,794,683 |
| fõ.j;a Odjk m:h | 2,073,298 | 144,472 | 2,073,298 | 144,472 |
| fi,a\*s B lEIa | 5,154,518 | 5,072,542 | 5,154,518 | 5,072,542 |
| rka Kh - jdähd | 7,482 | 5,168 | 7,482 | 5,168 |
| rka Kh-ldâm; | 4,872 | - | 4,872 | - |
| wkq tl;=j | 17,052,340 | 12,016,865 | 17,052,340 | 12,016,865 |
| tl;=j | 18,589,432 | 13,887,062 | 18,589,432 | 13,887,062 |

wfmalaIs; Kh w,dNh .Kkh lsÍfï§ iud.u Ndú;d fkdl< pl%Sh myiqlfï m%udKh i,ld n,hs' tneúka Ndú;d fkdl< myiqlu i|yd

§ukdj 341 msgqfõ 25'7 igyfka we;=<;a lr we;'

51' idudkH fldgilg Y=oaO j;alï jákdlu

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| iud.fï fldgia ysñhkag wdfrdamKh l< hq;= uq¿ ialkaOh ^re' z000& | 42,411,755 | 41,826,138 | 47,620,514 | 46,745,631 |
| uq¿ fldgia .Kk | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 | 2,154,375,750 |
| fldgilg Y=oaO j;alï jákdlu ^re'& | 19.69 | 19.41 | 22.10 | 21.70 |

52' cx.u$cx.u fkdjk j;alï úYaf,aIKh

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025 | | | 2024 | | |
| iud.u | **udi 12**  **;=<**  **re**. '000 | **udi 12 ka**  **miq**  Rs. '000 | **tl;=j**  **re**. '000 | **udi 12**  **;=<**  **re**. '000 | **udi 12 ka**  **miq**  Rs. '000 | **tl;=j**  **re**. '000 |
| j;alï  uqo,a iy uqo,a iudk foa | 18,696,732 | - | 18,696,732 | 9,728,132 | - | 9,728,132 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 3,031,551 | - | 3,031,551 | 14,288,282 | - | 14,288,282 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 275,550 | - | 275,550 | 1,339,867 | - | 1,339,867 |
| Kh iy ,eìh hq;= foa | 94,366,827 | 62,725,560 | 157,092,387 | 59,170,793 | 44,479,660 | 103,650,453 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,292,130 | 10 | 1,292,140 | 1,158,659 | 10 | 1,158,669 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 5,161,177 | - | 5,161,177 | 18,372,055 | - | 18,372,055 |
| wkqnoaê; wdh;kj, wdfhdack | - | 3,832,151 | 3,832,151 | - | 3,455,229 | 3,455,229 |
| wdfhdack foam< | - | 302,000 | 302,000 | - | 295,465 | 295,465 |
| wfkl=;a j;alï | 889,844 | 150,814 | 1,040,658 | 3,829,337 | 152,481 | 3,981,818 |
| foam<" msßh; iy WmlrK | - | 1,787,796 | 1,787,796 | - | 1,361,384 | 1,361,384 |
| Ndú;d lsÍfï whs;sh we;s j;alï | - | 1,872,168 | 1,872,168 | - | 1,360,775 | 1,360,775 |
| ú,ïî; nÿ j;alï | - | 59,322 | 59,322 | - | 818,949 | 818,949 |
| lS¾;s kduh iy wiamDYH j;alï | - | 34,719 | 34,719 | - | 41,010 | 41,010 |
| j;auka nÿ ,eìh hq;= foa | 52,589 | - | 52,589 | - | - | - |
| uq¿ j;alï | 123,766,400 | 70,764,540 | 194,530,940 | 107,887,125 | 51,964,963 | 159,852,088 |
| j.lSï  nexl= i|yd f.úh hq;= | 5,104,040 | 6,332,533 | 11,436,573 | 2,263,494 | - | 2,263,494 |
| .kqfokqlrejka fj; f.úh hq;= | 82,583,603 | 41,946,081 | 124,529,684 | 78,938,390 | 18,499,336 | 97,437,726 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 384,977 | 4,629,675 | 5,014,652 | 6,400,684 | 4,631,564 | 11,032,248 |
| wfkl=;a uQ,H j.lSï | 6,415,071 | - | 6,415,071 | 3,188,693 | - | 3,188,693 |
| l,anÿ j.lSï | 561,593 | 1,674,498 | 2,236,091 | 344,617 | 1,291,920 | 1,636,537 |
| j;auka nÿ j.lSï | - | - | - | 295,474 | - | 295,474 |
| wfkl=;a j.lSï | 1,486,395 | - | 1,486,395 | 1,393,241 | - | 1,393,241 |
| úY%du jegqma m%;s,dN ne£u | 149,709 | 851,010 | 1,000,719 | 121,465 | 657,072 | 778,537 |
| uq¿ j.lSï | 96,685,388 | 55,433,797 | 152,119,185 | 92,946,058 | 25,079,892 | 118,025,950 |
| Y=oaO j;alï | 27,028,423 | 15,383,332 | 42,411,755 | 14,941,067 | 26,885,071 | 41,826,138 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025 | | | 2024 | | |
| iuQyh | **udi 12**  **;=<**  **re**. '000 | **udi 12 ka**  **miq**  Rs. '000 | **tl;=j**  **re**. '000 | **udi 12**  **;=<**  **re**. '000 | **udi 12 ka**  **miq**  Rs. '000 | **tl;=j**  **re**. '000 |
| j;alï  uqo,a iy uqo,a iudk foa | 19,583,402 | - | 19,583,402 | 10,636,505 | - | 10,636,505 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 5,694,373 | - | 5,694,373 | 17,562,955 | - | 17,562,955 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 1,290,581 | - | 1,290,581 | 1,451,613 | - | 1,451,613 |
| Kh iy ,eìh hq;= foa | 96,915,172 | 73,536,669 | 170,451,841 | 66,223,220 | 50,696,730 | 116,919,950 |
| m%;srlaIK iy rlaIK ,eìh hq;= foa | 1,698,354 | - | 1,698,354 | 1,586,697 | - | 1,586,697 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,827,472 | 10 | 1,827,482 | 1,720,465 | 10 | 1,720,475 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 10,941,728 | 619,544 | 11,561,272 | 22,787,970 | 1,038,544 | 23,826,514 |
| wdfhdack foam< | - | 1,375,175 | 1,375,175 | - | 1,305,512 | 1,305,512 |
| wfkl=;a j;alï | 914,770 | 150,814 | 1,065,584 | 4,013,787 | 152,481 | 4,166,268 |
| foam<" msßh;iy WmlrK | - | 4,281,701 | 4,281,701 | - | 3,779,689 | 3,779,689 |
| Ndú;d lsÍfï whs;sh we;s j;alï | - | 1,553,402 | 1,553,402 | - | 1,287,033 | 1,287,033 |
| ú,ïî; nÿ j;alï | - | 26,569 | 26,569 | - | 829,351 | 829,351 |
| lS¾;s kduh iy wiamDYH j;alï | - | 172,552 | 172,552 | - | 185,304 | 185,304 |
| uq¿ j;alï | 138,865,852 | 81,716,436 | 220,582,288 | 125,983,212 | 59,274,654 | 185,257,866 |
| j.lSï  nexl= i|yd f.úh hq;= | 9,250,000 | 7,578,985 | 16,828,985 | 4,795,648 | 2,385,717 | 7,181,365 |
| .kqfokqlrejka fj; f.úh hq;= | 88,777,600 | 41,291,113 | 130,068,713 | 86,009,869 | 17,833,185 | 103,843,054 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 384,977 | 4,629,675 | 5,014,652 | 6,400,684 | 4,631,564 | 11,032,248 |
| wfkl=;a uQ,H j.lSï | 8,187,438 | - | 8,187,438 | 3,926,092 | - | 3,926,092 |
| f.úh hq;= rlaIK iy m%;srlaIK | - | 5,458,788 | 5,458,788 | - | 5,508,693 | 5,508,693 |
| l,anÿ j.lSï | 104,294 | 1,674,498 | 1,778,792 | 341,565 | 1,212,462 | 1,554,027 |
| j;auka nÿ j.lSï | 326,594 | - | 326,594 | 536,436 | - | 536,436 |
| wfkl=;a j.lSï | 1,737,036 | - | 1,737,036 | 1,632,768 | - | 1,632,768 |
| úY%du jegqma m%;s,dN ne£u | 202,913 | 953,003 | 1,155,916 | 138,366 | 758,989 | 897,355 |
| uq¿ j.lSï | 108,970,852 | 61,586,062 | 170,556,914 | 103,781,428 | 32,330,610 | 136,112,038 |
| Y=oaO j;alï | 29,895,000 | 20,130,374 | 50,025,374 | 22,201,784 | 26,944,044 | 49,145,828 |

53' NdKav wkqj uQ,H jd¾;dlrKh

**.sKqïlrK m%;sm;a;sh**

iuQyfha wxY jd¾;dlrKh jHdmdr wxY u; mokï fõ'

NdKavhla hkq ksIamdok iy fiajd iemhSfï kshe,S isák iuQyfha lemS fmfkk wx.hls' ^jHdmdr wxYh" wfkl=;a fldgia j,g jvd fjkia wjodkï iy m%;s,dN j,g hg;a jkakls&'

NdKavhl m%;sM, ie,l+ úg tajd j;alï iy j.lSï w;rg fldgilg iDcqju wdfrdamKh l< yels whs;u fukau idOdrK mokula u; fjka l< yels whs;uo we;=<;a fõ'

NdKavhl f;dr;=re jd¾;dlrKh i|yd wkq.ukh lrk .sKqïlrK m%;sm;a;s hkq iuQyfha uQ,H m%ldYk ilia lsÍu i|yd wkq.ukh lrk

.sKqïlrK m%;sm;a;s fõ'

wka;¾-wxY udre lsÍï .sKqï.; lrkq ,nkafka iudk fiajdjka i|yd wka;¾ iud.ïj,g wh lrkq ,nk ;rÕldÍ idOdrK fj<|m, ñ,

.Kka hgf;a h' tjeks fiajdjka taldnoaO lsÍfï§ bj;a lrkq ,efí'

Y%S ,xld jd¾;dlrK m%ñ;sh - SLFRS-8 ys úêúOdkhg wkqj" wjodkï uÜgu iy m%;s,dN ie,lsh hq;= f,i fjkia jk mokula hgf;a iuQyh úiska msßkukq ,nk ksIamdok iy fiajdjka u; mokïj iuQyfha fufyhqï wxY fjka fjka f,i y÷kdf.k we;'

iuQyfha by< l<ukdldß;ajh Tjqkaf.a ;SrK .ekSfï l%shdj,sfha§ iy ld¾h idOk we.hSfï§ tys jHdmdr wxYj, fufyhqï m%;sM, iy

;;a;ajh i,ld n,hs' tla tla fufyhqï wxYh ;u wdodhu ,nd .kakd ksIamdok iy fiajd j¾. my; mßÈ úia;r flf¾¦

**nÿ §u iy l=,shg .ekSu**

fuu fldgig mdßfNda.slhskag msßkuk ,Sisx iy l=,S ñ,§ .ekSï ksIamdok we;=<;a fõ'

**Kh**

fuu fldgig .kqfokqlrejkag msßkuk Kh ksIamdok we;=<;a fõ'

**bia,dóh**

fuu fldgig mdßfNda.slhskag msßkuk bcdrd" uqrnd" uqIrld iy fj<| uqrnd ksIamdok we;=<;a fõ'

**rlaIK jHdmdrh**

rlaIK jHdmdr wxYhg idudkH rlaIKh we;=<;a fõ'

**fjk;a jHdmdr**

by; fldgia yer wfkl=;a ishru jHdmdr l%shdldrlï fuu fldgig we;=<;a fõ'

**ud¾;= 31 jk**

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Èfkka wjika** | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 | 2025 | 2024 |
| **jQ jir i|yd** | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 | **re**.'000 |
| fmd,S wdodhu | 15,403,947 | 12,333,980 | 9,158,211 | 10,589,539 | 1,086,637 | 828,950 | 1,108,849 | 1,391,108 | 3,185,446 | 7,530,937 | (417,396) | (457,817) | 29,525,694 | 32,216,697 |
| Y=oaO Wmhd.;a jdßlh | - | - | - | - | - | - | 4,833,404 | 3,969,415 | - | - | (259,005) | (234,090) | 4,574,399 | 3,735,325 |
| Y=oaO .dia;= iy fldñia wdodhu | 1,265,710 | 936,245 | 752,511 | 803,828 | 89,287 | 62,924 | - | - | 290,113 | 288,531 | (1,134,915) | (1,112,133) | 1,262,706 | 979,395 |
| Y=oaO fj<| wdodhu | - | - | - | - | - | - | 35,393 | - | 147,005 | 124,229 | - | - | 182,398 | 124,229 |
| wfkl=;a fufyhqï wdodhu | 166,459 | 286,042 | 98,966 | 245,586 | 11,742 | 19,225 | 130,208 | 118,785 | 369,858 | 178,366 | (406,128) | (350,792) | 371,105 | 497,212 |
| o< wdodhu | 16,836,116 | 13,556,267 | 10,009,688 | 11,638,953 | 1,187,666 | 911,099 | 6,107,854 | 5,479,308 | 3,992,422 | 8,122,063 | (2,217,444) | (2,154,832) | 35,916,302 | 37,552,858 |
| fmd,S úhoï | 7,088,059 | 7,415,894 | 4,214,110 | 6,367,036 | 500,011 | 498,413 | - | - | 1,680,822 | 4,443,135 | (417,391) | (457,819) | 13,065,611 | 18,266,659 |
| uq¿ fufyhqï wdodhu | 9,748,057 | 6,140,373 | 5,795,578 | 5,271,917 | 687,655 | 412,686 | 6,107,854 | 5,479,308 | 2,311,600 | 3,678,928 | (1,800,053) | (1,697,013) | 22,850,691 | 19,286,199 |
| Kh wysñ úhoï | 827,475 | (726,672) | 1,083,297 | (617,527) | 111,819 | (1,771) | - | - | (11,474) | (8,234) | - | - | 2,011,117 | (1,354,204) |
| Y=oaO fufyhqï wdodhu | 8,920,582 | 6,867,045 | 4,712,281 | 5,889,444 | 575,836 | 414,457 | 6,107,854 | 5,479,308 | 2,323,074 | 3,687,162 | (1,800,053) | (1,697,013) | 20,839,574 | 20,640,403 |
| laIhùu | 346,244 | 262,673 | 281,742 | 238,117 | 29,271 | 21,548 | 116,416 | 102,678 | 44,202 | 157,365 | (179,621) | (168,513) | 638,254 | 613,868 |
| nÿ j,g fmr fldgia m%;sM,h | 4,478,581 | 3,196,557 | 2,662,682 | 2,744,453 | 315,932 | 214,836 | 734,371 | 627,587 | 1,062,024 | 1,915,172 | (266,030) | (272,956) | 8,987,560 | 8,425,649 |
| wvq( uQ,H fiajd i|yd noao | 1,108,278 | 841,439 | 658,912 | 650,288 | 78,181 | 50,905 | - | - | 262,810 | 453,793 | - | - | 2,108,182 | 1,996,425 |
| wdodhï nÿ úhou | 1,389,850 | 846,707 | 826,317 | 726,953 | 98,044 | 56,906 | 227,899 | 166,236 | 329,581 | 507,292 | (82,558) | (72,301) | 2,789,133 | 2,231,793 |
| fldgia ysñlug wdfrdamKh l< yels ,dNh | 1,980,453 | 1,592,438 | 1,177,453 | 1,367,212 | 139,707 | 107,025 | 506,472 | 312,647 | 469,633 | 954,087 | (183,472) | (200,655) | 4,090,245 | 4,197,431 |
|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| ud¾;= 31 jk úg |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| fldgia j;alï | 105,833,816 | 69,085,195 86,118,140 62,626,580 | | | 8,947,001 | 5,667,203 13,488,882 12,446,256 13,510,998 41,388,072 | | | | | (7,316,576) (5,955,440) 220,582,261 | | | 185,257,866 |
| uq¿ j;alï | 105,833, 816 | 69,085,195 86,118,140 62,626,580 | | | 8,947,001 | 5,667,203 13,488,882 12,446,256 13,510,998 41,388,072 | | | | | (7,316,576) (5,955,440) 220,582,261 | | | 185,257,866 |
| fldgia j.lSï 82,986,610  uq¿ j.lSu 82,986,610 | | 51,431,804 67,527,113 46,623,559  51,431,804 67,527,113 46,623,559 | | | 7,015,539  7,015,539 | 4,219,058 7,728,475 7,077,051 10,594,268 30,812,144  4,219,058 7,728,475 7,077,051 10,594,268 30,812,144 | | | | | - (5,295,084) (4,051,578) 170,556,921  (5,295,084) (4,051,578) 170,556,921 | | | 136,112,038  136,112,038 |

**,Sisx iy l=,Smsg**

**.ekSï**

**Kh bia,dóh rlaIKh fjk;a bj;a lsÍï iuQyh**

54' wemlrKh l< j;alï

my; j;alï j.lSï i|yd iq/l=ïm;a f,i wemhg ;nd we;'

**fmdfrdkaÿ jQ /f.k hdfï uqo,**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **j;alïj, iajNdjh** | **j.lSïj, iajNdjh** | **iud.u** | | **iuQyh** | |  |
| 2025  **ud¾;= 31**  **re**. '000 | 2024  **ud¾;= 31**  **re**. '000 | 2025  **ud¾;= 31**  **re**. '000 | 2024  **ud¾;= 31**  **re**. '000 **hgf;a we;=<;a lr we;** | |
| l,anÿ u; l=,S ,eìh hq;= foa | iq/l=ïlrKh | - | - | - | - Kh iy ,eìh hq;= foa | |
| ld,Sk Kh | - | 2,179,094 | - | 2,179,094 Kh iy ,eìh hq;= foa | |
| flá ld,Sk Kh | 20,689,756 | 23,509,389 | 20,689,756 | 23,509,389 Kh iy ,eìh hq;= foa | |
| l=,S ñ,§ .ekSfï§ l=,S ,eìh hq;= foa iq/l=ïlrKh | | - | - | - | - Kh iy ,eìh hq;= foa | |
|  | ld,Sk Kh | - | - | 3,781,101 | 1,037,255 Kh iy ,eìh hq;= foa | |
| flá ld,Sk Kh | - | - | - | 46,705 Kh iy ,eìh hq;= foa | |
| Kh u; l=,S ,eìh hq;= uqo,a | iq/l=ïlrKh | - | - | - | - Kh iy ,eìh hq;= foa | |
| flá ld,Sk Kh | 853,153 | - | 853,153 | Kh iy ,eìh hq;= foa | |
| ia:djr ;ekam;= | ;lafiarej i|yd nexl= wemlrh | - | - | 125,700 | 125,700 wúksYaÑ; j.lSï iy  ne£ï | |
| ia:djr ;ekam;= | whsrd | - | - | 150,839 | 75,000 nexl= iy uQ,H wdh;k iuÕ fYaIhka | |
| iskaklalr bvï iy f.dvke.s,s | ld,Sk Kh | - | - | 3,818,007 | 3,818,007 foam<" msßh;iy  WmlrK iy  wdfhdack foam< | |

55' iïnkaê; md¾Yaj wkdjrK

Y%S ,xld .sKqïlrK m%ñ;Ska - LKAS 24 ^wdY%s; md¾Yj fy<sorõ lsÍu& ys wod< md¾Yj f,i w¾: olajd we;s md¾Yjhka iuÕ idudkH jHdmdr lghq;=j,§ iud.u iy iuQyh .kqfokq isÿ lrhs" ta ms<sn| úia;r my; jd¾;d fõ(

55'1 uõ iud.u iy wjidk md,l mlaIh

iud.fï wdikak;u uõ nexl=j jkafka rchg wh;a wdh;khla jk uyck nexl=jhs'

55'2 m%Odk l<ukdlrK msßia ^KMP& iy Tjqkaf.a mjqf,a idudðlhka iuÕ .kqfokq

Y%S ,xld .sKqïlrK m%ñ;sh - LKAS -24& - —wdY%s; md¾Yj fy<sorõ lsÍï˜ wkqj" iud.fï l%shdldrlï ie,iqï lsÍu" fufyhùu iy md,kh lsÍu i|yd wêldßh iy j.lSu ork wh m%Odk l<ukdlrK msßiaj,g we;=<;a fõ' ta wkqj" iud.fï wOHlaI uKav,h" wdikak;u uõ iud.u iy iud.fï wdh;ksl l<ukdlrK idudðlhska iud.fï m%Odk l<ukdlrK msßia f,i j¾.SlrKh lr we;'

iud.u idudkH jHdmdrfha § jd‚c wkqmd; hgf;a wú wdhqO moku u; KMPs iy Tjqkaf.a ióm mjqf,a idudðlhka iuÕ .kqfokq isÿ lrhs'

m%Odk l<ukdlrK msßiaf.aj, ióm mjqf,a idudðlhka hkq tu m%Odk l<ukdlrK msßia wdh;kh iuÕ lghq;= lsÍfï§ n,mEï lsÍug fyda Tjqkaf.a n,mEug ,laùug wfmalaId l< yels mjqf,a idudðlhka fõ'

**55'2'1 m%Odk l<ukdlrK ks,OdÍka iy Tjqkaf.a ióm mjqf,a idudðlhka iuÕ .kqfokq m%Odk l<ukdlrK ks,OdÍka i|yd fõ;kh**

**^w& wOHlaI uKav,hg jegqma**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| flá ld,Sk fiajlhskaf.a m%;s,dN | 27,668 | 18,727 | 50,818 | 37,865 |
| tl;=j | 27,668 | 18,727 | 50,818 | 37,865 |

**^wd& wdh;ksl l<ukdldÍ;aj jegqma**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| flá ld,Sk fiajlhskaf.a m%;s,dN | 260,251 | 270,450 | 367,351 | 342,398 |
| /lshd miq m%;s,dN | 17,035 | 19,647 | 37,546 | 22,111 |
| tl;=j | 277,286 | 290,097 | 404,897 | 364,509 |

by; lreKq j,g wu;rj" iud.fï wkqu; /lshd kshuhkag wkql+,j iud.u kv;a;= lrk ,o jdyk jeks uqo,a fkdjk m%;s,dN o iud.u úiska m%Odk l<ukdlrK msßia fj; ,nd § we;'

**55'2'2 m%Odk l<ukdlrK mqoa.,hska iuÕ .kqfokq fnod .ekSu**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| idudkH fldgia .Kk | 397,340 | 972,820 | 399,376 | 1,078,985 |
| f.jk ,o uqo,a ,dNdxYh ^re' z000& | 455 | 681 | 455 | 681 |
| fldgia ,dNdxY ^fldgia .Kk& | - | 53,588 | - | 58,088 |

**55'2'3 m%Odk l<ukdlrK msßia ^**KPMs**& iïnkaO .kqfokq" úêúOdk iy .súiqïj,g m%Odk l<ukdlrK msßia" Tyqf.a$wehf.a ióm mjqf,a idudðlhka ^**CFM**& iy m%Odk l<ukdlrK msßia iy Tyqf.a$wehf.a ióm mjqf,a idudðlhdg md,kh fyda taldnoaO md,kh we;s wdh;k we;=<;a fõ'**

**^w& ,dN fyda w,dN m%ldYkfha ud;Dld**

**wOHlaI uKav,h wdh;ksl l<ukdlrKh tl;=j**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wdodhu | - | 57 | 156 | 806 | 156 | 863 |
| fmd,S úhou | 10 | 1,619 | 26,624 | 37,031 | 26,634 | 38,650 |

**^wd& uQ,H ;;a;aj m%ldYkfha ud;Dld**

**wOHlaI uKav,h wdh;ksl l<ukdlrKh tl;=j**

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| j;alï  Kh iy ,eìh hq;= foa | - | - | 904 | 6,475 | 904 | 6,475 |
| tl;=j | - | - | 904 | 6,475 | 904 | 6,475 |
| j.lSï  .kqfokqlrejka fj; f.úh hq;= | 209 | 10,723 | 170,167 | 213,326 | 170,376 | 224,049 |
| tl;=j | 209 | 10,723 | 170,167 | 213,326 | 170,376 | 224,049 |

55' iïnkaê; md¾Yaj wkdjrK ^bÈßhg'''&

55'3 Y=oaO fYaI iy m%d.aOk wruqo,aj, m%;sY;hla f,i Y=oaO

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  % | 2024  % |
| uyck nexl=j  mSm,aia ,Sisx foam, ixj¾Ok iud.u | 433,894 | 462,396 | 1.02 | 1.11 |
| mSm,aia ,Sisx \*a,SÜ uefkaÊukaÜ ,sñgâ | - | - | - | - |
| mSm,aia ,Sisx yeõf,dla fm%dm¾àia ,sñgâ | 827,798 | 843,719 | 1.95 | 2.02 |
| mSm,aia uhsfl%da-fldu¾ia iud.u | 259,264 | 80,044 | 1.00 | - |
| mSm,aia bkaIqjrkaia mSt,aiS | 89,833 | 47,532 | 0.21 | 0.11 |
| t,dhkaia \*skEkaia mSt,aiS | 26,261 | 26,510 | 0.06 | 0.06 |
| wèhlaIl uKav,h | - | - | - | - |
| wdh;ksl l<ukdlrKh | 904 | 6,475 | 0.00 | 0.02 |
| uq¿ Y=oaO fYaI | 1,637,954 | 1,466,676 | 4.24 | 3.32 |

55'4 wod< wdh;k iuÕ .kqfokq

### Y%S ,xld rch iy rchg wod< wdh;k iuÕ .kqfokq

iud.fï wdikak;u uõ nexl=j jkafka rchg wh;a wdh;khla jk uyck nexl=jhs' iud.u Y%S ,xld rch iy ta wdY%s; wdh;k iuÕ .kqfokq" úêúOdk iy .súiqïj,g t<fò' j¾Ih ;=< iy uQ,H ;;a;aj m%ldYk Èkh jk úg isÿ jQ ie,lsh hq;= uQ,H .kqfokq my; mßÈ fõ(

### w' ,dN fyda w,dN m%ldYkfha ud;Dld

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wdodhu | 91 | 1,332 | 91 | 1,332 |
| fmd,S úhoï | 387,721 | 1,129,126 | 387,721 | 1,129,126 |

**wd' uQ,H ;;a;aj m%ldYkfha ud;Dld**

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| j;alï  Kh iy ,eìh hq;= foa | 1,052 | 5,679 | 1,052 | 5,679 |
| tl;=j | 1,052 | 5,679 | 1,052 | 5,679 |
| j.lSï  nexl= i|yd f.úh hq;= | - | - | - | - |
| .kqfokqlrejka fj; f.úh hq;= | 4,988,739 | 3,415,159 | 4,988,563 | 3,415,159 |
| tl;=j | 4,988,739 | 3,415,159 | 4,988,563 | 3,415,159 |

;jo" idudkH jHdmdr lghq;=j,g wod<j my; úia;r lr we;s .kqfokq Y%S ,xld rch iy tys wod< wdh;k iuÕ isÿ flf¾'

0 NdKavd.dr ì,am;a" NdKavd.dr ne÷ïlrj, wdfhdack

0 jHjia:dms; wkqmd; iy nÿ f.ùï

0 m%Odk jYfhka ÿrl:k" úÿ,sh iy c,h we;=<;a Wmfhda.s;d i|yd f.ùï

0 /lshd úY%du m%;s,dN i|yd f.ùï - ETF

0 iïu; wkqmd; u; mokïj f.jkq ,nk RMV .dia;= iy CRIB .dia;= jeks wyUq f.ùï'

### we' ;ks ;ksj ie,lsh hq;= .kqfokq

idudkH tÈfkod jHdmdßl fufyhqï yereKq úg" Y%S ,xld rch iy rchg iïnkaO wdh;k iuÕ ;ks mqoa., ie,lsh hq;= .kqfokq lsisjla isÿ fkdùh'

### 55'4'1 iud.u

uQ,H j¾Ih ;=< iud.u my; i|yka wod< wdh;k iuÕ my; i|yka uQ,H .kqfokq isÿ lr we;'

**w' ,dN fyda w,dN m%ldYkfha ud;Dld**

**uõ iud.u wkqnoaê; wdh;k**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wdodhu | 1,974,337 | 6,201,705 | 213,801 | 272,829 |
| fmd,S úhou | 431,931 | 410,497 | 286,951 | 226,191 |
| .dia;= iy fldñia wdodhu | - | - | 712,680 | 690,539 |
| wfkl=;a fufyhqï wdodhu | - | - | 429,818 | 377,135 |
| m%;s,dN" ysñlï iy wemlr úhoï | - | - | 242,960 | 220,573 |
| laIhùï iy l%ulaIh lsÍï | 3,548 | 4,301 | 226,020 | 215,824 |
| wfkl=;a fufyhqï úhoï | - | - | 1,631 | 16,986 |

**wd' uQ,H ;;a;aj m%ldYkfha ud;Dld**

**uõ iud.u wkqnoaê; wdh;k**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| j;alï  uqo,a iy uqo,a iudk foa | 12,047,568 | 2,340,575 | - | - |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 3,031,551 | 2,989,538 | - | - |
| Kh iy ,eìh hq;= foa | - | - | 1,637,050 | 1,462,655 |
| uQ,H j;alï - l%ulaIh l< msßjeh | 5,161,177 | 18,372,055 | - | - |
| wkqnoaê; $ wdY%s; iud.ïj, wdfhdack ^wvqmdvq Y=oaO& | - | - | 3,832,151 | 3,455,229 |
| wfkl=;a j;alï | - | 4,670 | 252,946 | 111,842 |
| j;alu Ndú;d lsÍfï whs;sh | 22,975 | 14,430 | 489,710 | 152,524 |
| tl;=j | 20,263,271 | 23,721,268 | 6,211,857 | 5,182,250 |
| j.lSï  nexl= i|yd f.úh hq;= | 1,423,816 | 498,705 | - | - |
| .kqfokqlrejka fj; f.úh hq;= | 4,988,563 | 3,415,159 | 1,949,173 | 1,350,179 |
| wfkl=;a uQ,H j.lSï | - | - | 731,099 | 601,598 |
| wfkl=;a j.lSï | - | - | 24,108 | 15,929 |
| l,anÿ j.lSu | 26,050 | 23,962 | 551,086 | 189,003 |
| tl;=j | 6,438,429 | 3,937,826 | 3,255,466 | 2,156,709 |

55' iïnkaê; md¾Yaj wkdjrK ^bÈßhg'''&

**we' .kqfokq**

**uõ iud.u wkqnoaê; wdh;k**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| f.dvke.s,s l=,sh f.jk ,o | 600 | 4,035 | 284,342 | 284,342 |
| f.dvke.s,s l=,sh ,enqKq | - | - | 12,606 | 13,217 |
| uqo,a iy uqo,a iudk foa - m%;s ñ,§ .ekSfï wdfhdack | 9,250,000 | 65,410,137 | - | - |
| uqo,a iy uqo,a iudk foa - m%;sñ,lrK mshùï | 4,296,613 | 65,461,426 | - | - |
| uqo,a iy uqo,a iudk foa - uqo,a fjf<|fmd< .sKqï wdfhdack | 83,775,226 | 33,616,500 | - | - |
| uqo,a iy uqo,a iudk foa - uqo,a fjf<|fmd< .sKqï wdmiq .ekSï | 80,034,053 | 32,924,701 | - | - |
| uqo,a iy uqo,a iudk foa - weu;=ï ;ekam;= wdfhdack | - | 7,662,226 | - | - |
| uqo,a iy uqo,a iudk foa - weu;=ï ;ekam;= uqo,a wdmiq .ekSï | - | 10,814,419 | - | - |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka - ia:djr ;ekam;= wdfhdack | 514,803 | 56,680,782 | - | - |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka - ia:djr ;ekam;= uqo,a wdmiq  .ekSï | 1,041,494 | 82,695,645 | - | - |
| Kh iy ,eìh hq;= uqo,a - m%odk | - | - | 383,840 | 351,395 |
| Kh iy ,eìh hq;= foa - wdmiq f.ùï | - | - | 375,552 | 339,732 |
| Kh WmlrKh - l%ulaIh l< msßjeh - wdfhdack | 30,660,972 | 64,224,591 | - | - |
| Kh jdßl - l%ulaIh l< msßjeh - mshùï | 45,112,787 | 60,074,968 | - | - |
| nexl= Kh- Kh .ekSï | - | - | - | - |
| nexl= Kh - wdmiq f.ùu | - | 295,487 | - | - |
| .kqfokqlrejka fj; Kh - wdfhdack | 5,109,519 | 3,558,902 | 2,174,275 | 1,063,578 |
| .kqfokqlrejka fj; Kh - mshùï | 4,681,511 | 3,536,263 | 4,028,275 | 945,304 |
| wfkl=;a uQ,H j.lSï - ,nd.;a fiajdjka | - | - | 8,258 | 10,203 |
| wfkl=;a uQ,H j.lSï - wdmiq f.ùu | - | - | 8,258 | 10,910 |
| f.jk ,o ,dNdxYh | 4,524,189 | 2,143,977 | - | - |
| ,enqKq ,dNdxYh | - | - | 419,688 | 367,500 |
| mSm,aia ,Sisx wekaâ \*skEkaia mSt,aiS úiska y÷kajd ÿka .kqfokqlrejka i|yd f.jk rlaIK jdßlh | - | - | 669,928 | 1,884,034 |
| tl;=j | 269,001,767 | 489,104,058 | 8,365,022 | 5,270,215 |

**55'4'2 iuQyh**

uQ,H j¾Ih ;=< iuQyh my; i|yka uQ,H .kqfokq isÿ lf<a my; i|yka wod< wdh;k iuÕ h'

**w' ,dN fyda w,dN m%ldYkfha ud;Dld**

**ióm;u uõ iud.u**

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wdodhu | 2,112,845 | 6,463,156 |
| fmd,S úhoï | 433,806 | 419,069 |
| Y=oaO Wmhk ,o jdßl | 365,909 | 347,954 |
| .dia;= iy fldñia wdodhu | 27,783 | 26,316 |
| wfkl=;a fufyhqï wdodhu | 125,240 | 112,227 |
| m%;s,dN" ysñlï iy wemlr úhoï | 39,373 | 34,790 |
| laIhùï iy l%ulaIh lsÍï | 3,548 | 4,301 |

**wd' uQ,H ;;a;aj m%ldYkfha ud;Dld**

**ióm;u uõ iud.u**

|  |  |  |
| --- | --- | --- |
| **ud¾;= 31 jk úg** | 2025  **re**. '000 | 2024  **re**. '000 |
| j;alï  uqo,a iy uqo,a iudk foa | 12,382,904 | 2,584,359 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 4,092,113 | 4,441,178 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 309,017 | 294,726 |
| uQ,H j;alï - l%ulaIh l< msßjeh | 5,161,177 | 18,372,055 |
| wfkl=;a j;alï | 4,962 | 4,670 |
| Ndú;d lsÍfï whs;sh we;s j;alï | 22,975 | 14,430 |
| tl;=j | 21,973,148 | 25,711,418 |
| j.lSï  nexl= i|yd f.úh hq;= | 1,694,029 | 540,649 |
| .kqfokqlrejka fj; f.úh hq;= | 4,988,563 | 3,415,159 |
| wfkl=;a j.lSï | 8,871 | 7,851 |
| l,anÿ j.lSï | 26,050 | 23,962 |
| tl;=j | 6,717,513 | 3,987,621 |

55' iïnkaê; md¾Yaj wkdjrK ^bÈßhg'''&

55'5 iud.fï o< wdodhfuka 10] blaujk .kqfokq

**.kqfokq jákdlu .kqfokq jákdlu o<**

**wdodhfuk a ] l a f,i**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **ud¾; = 31 jk Èfkk a wjik a jQ ld,h i|yd**  **wod< md¾Yjfha ku** | **iïnk aO;djh** | **.kqfokqfõ i ajNdjh** | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 | **kshu iy fldkafoais** |
| uyck nexl=j | ióm;u m%Odk iud.u | m%;sñ,lrK wdfhdack | 9,250,000 | 65,410,137 | 32.54% | 210.75% | idudkH mo |
|  | | frfmda mshùï | 4,296,613 | 65,461,426 | 15.11% | 210.92% | idudkH mo |
| ia:djr ;ekam;= wdfhdack | 514,803 | 56,680,782 | 1.81% | 182.63% | idudkH mo |
| ia:djr ;ekam;= uqo,a | 1,041,494 | 82,695,645 | 3.66% | 266.45% | idudkH mo |
| wdmiq .ekSï |
| Tbill wdfhdack | 30,660,972 | 64,224,591 | 107.86% | 206.93% | idudkH mo |
| Tbill fíreïlrK | 45,112,787 | 60,074,968 | 158.69% | 193.56% | idudkH mo |
| weu;=ï ;ekam;= wdfhdack | - | 7,662,226 | 0.00% | 24.69% | idudkH mo |
| weu;=ï ;ekam;= wdmiq | - | 10,814,419 | 0.00% | 34.84% | idudkH mo |
| .ekSï |
|  |  |  |  |  | |
| mSm,aia bkaIqjrkaia mSt,aiS | wkqnoaê; | rlaIK jdßlh | 669,928 | 1,884,034 | 2.36% | 6.07% | idudkH mo |

56' wjodkï l<ukdlrKh ^iud.u$iuQyh&

56'1 ye¢kaùu

wjodku iuQyfha l%shdldrlï ;=< wdfõksl jk kuq;a" wjodkï iSudjka iy wfkl=;a md,khkag hg;aj" wLKav y÷kd.ekSfï" ñkqï lsÍfï iy wëlaIKh lsÍfï l%shdj,shla yryd l<ukdlrKh flf¾' fuu wjodkï l<ukdlrK l%shdj,sh iud.fï wLKav ,dNodhS;djh" ;sridrNdjh i|yd b;d jeo.;a jk w;r iud.u ;=< isák iEu mqoa.,fhl=u Tyqf.a fyda wehf.a j.lSïj,g wod< wjodkï ksrdjrKhka i|yd j.lsj hq;=h' iud.u m%Odk jYfhka Kh wjodku" øjYS,;d wjodku iy fj<|m, wjodkug ksrdjrKh fõ' th úúO fufyhqï wjodkï j,go hg;a fõ' iúia;rd;aul wjodkï úYaf,aIKh wjodkï l<ukdlrK wxYfha olajd we;'

### wjodkï l<ukdlrK jHqyh

tl;=j wjodkï l<ukdlrK m%fõYh iy wjodkï l<ukdlrK Wmdh ud¾. iy uQ,O¾u wkqu; lsÍu i|yd wOHlaI uKav,h j.lsj hq;=h'

iud.u ;=< tl;=j wjodkï l%shdj,sh ksÍlaIKh lsÍu ioyd wod< j.lSu ork taldnoaO wjodkï l<ukdlrK ^IRM& lñgqj kñka Wm lñgqjla wOHlaI uKav,h úiska m;a lr we;'

wjodkï Wmdhud¾. ixj¾Okh lsÍu iy l%shd;aul lsÍfï uQ,O¾u" rduq" m%;sm;a;s iy iSudjka i|yd taldnoaO wjodkï l<ukdlrK lñgqj tl;=j j.lSu orhs' wjodkï ;SrK l<ukdlrKh lsÍu iy wjodkï uÜgï ksÍlaIKh lsÍu iy uKav,hg jßka jr jd¾;d lsÍu i|yd taldnoaO wjodkï l<ukdlrK lñgqj j.lsj hq;=h'

iud.u mqrd wjodkï uQ,O¾u" m%;sm;a;s iy iSudjkag wkql+, ùu wëlaIKh lsÍu i|yd wjodkï l<ukdlrK iy md,k tallh j.lsj hq;=h'

**j;alï iy j.lSï lñgqj** (ALCO)

j;alï iy j.lSï lñgqfj ys iNdm;s;ajh orkq ,nkafka m%Odk úOdhl ks,Odßhd úisks' j;alï iy j.lSï lñgqfj ys wfkl=;a iaÓr idudðlhska w;rg fcHIaG ksfhdacH idudkHdêldÍjreka-fufyhqï" ksfhdacH idudkHdêldÍ-wjodkï iy md,k" ksfhdacH idudkHdêldÍ- whjehSï iy mßmd,kh" ksfhdacH idudkHdêldÍ-wf,úlrK" ;ekam;= m%Odkshd" uQ,H m%Odkshd" NdKavd.dr m%Odkshd iy lñgq f,alï we;=<;a fõ' kshduk wjYH;d imqrd,ñka iud.fï j;alï iy j.lSï ksÍlaIKh lsÍu iy l<ukdlrKh lsÍu iy tl;=j øjYS,;d ;;a;ajh i|yd lñgq

/iaùï wju jYfhka uilg jrlaj;a meje;aúh hq;=h' ´kEu iaÓr idudðlfhl=f.a b,a,Su u; j;alï iy j.lSï lñgqfjys iNdm;sjrhdg B<Õ ks;sm;d kshñ; /iaùu f;la n,d isáh fkdyels .eg¿jla we;s jQ úg lñgqfõ úfYaI /iaùula le|úh yelsh'

### taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj (IRMOC)

iud.fï wjodkï md,k jHqyh ;jÿrg;a Yla;su;a lsÍu iy iud.fï jHdmdr fufyhqï yd iïnkaO wjodkï taldnoaO wdldrhlska l<ukdlrKh lsÍfï§ uKav,h" uKav, Wm lñgq iy wdh;ksl l<ukdlrKhg iydh ùu i|yd l<ukdlrK uÜgfï lñgqjla f,i taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj ^—IRMOC˜ fyda —lñgqj˜& msysgqjd we;'

lñgqfõ TOR uÕska lñgqfõ wêldßh" jHjia:dj" /iaùï jdr .Kk" j.ùu iy j.lSï" .KmQrKh" jd¾;d lsÍu iy wfkl=;a l%shd mámdá meyeÈ,sj olajd we;' fuu TOR uKav,h úiska 2019 ud¾;= udifha§ iïu; lr we;'

taldnoaO wjodkï l<ukdlrK fufyhqï lñgqfjys iNdm;s;ajh orkafka wjodkï ms<sn| m%Odkshd úisks' lñgqfõ idudðlhska w;rg wdh;ksl l<ukdlrK idudðlhska" m%Odk fufyhqï l<ukdlrejka iy fcHIaG l<ukdlrejka ^YdLdj,g wkqhqla; fcHIaG l<ukdlrejka yer& we;=<;a fõ' iud.fï fufyhqïj,g iïnkaO ishru jHdmdr l<ukdlrejka —wjodkï ysñlrejka˜ f,i y÷kd.; yels w;r" Tjqka uKav,h úiska wkqu; lrk ,o wjodkï l<ukdlrK m%;sm;a;s iy wjodkï bjiSfï iSudjka ;=< úNj .kqfokqlrejka iuÕ wjodkï ksrdjrKhka iïnkaOfhka

mqfrdal:kh lsÍug lghq;= lrhs' ta wkqj" jHdmdr fufyhqïj,g iïnkaO fcHIaG l<ukdlrK idudðlhska fcHIaG wjodkï ysñlrejka f,i ie,lsh yelsh' tneúka" taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj ;=< iud.fï fcHIaG wjodkï ysñlrejkaf.a by< uÜgfï iyNd.S;ajhla ;sîu wksjd¾h fõ'

lñgqj bÈß fmf<a Wml,ams; wjodkï iudf,dapkh lsÍu flfrys wjOdkh fhduq l< hq;= w;r" úfYaIfhka Kh wjodku" fufyhqï wjodku iy wkql+,;d wjodku flfrys wjOdkh fhduq l< hq;=h'

taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj wju jYfhka ld¾;=uh jYfhka fyda wjYH úfgl ks;r /iaúh hq;=h' iudf,dapkhg Ndckh jk j¾Ih ;=< lñgqj ld¾;=uh jYfhka y;r j;djla ^04& /iaúh' taldnoaO wjodkï l<ukdlrK fufyhqï lñgqj taldnoaO wjodkï

l<ukdlrK lñgqjg ^IRMC& j.lsj hq;=h' lñgqfõ woyia" tlÕ;dj iy fyda ksYaÑ; Wmfoia ,nd .ekSu i|yd taldnoaO wjodkï l<ukdlrK

fufyhqï lñgq /iaùïj, igyka lemS fmfkk lreKq taldnoaO wjodkï l<ukdlrK lñgqj fj; bÈßm;a lf<ah'

56'2 Kh wjodku

Kh wjodku hkq iud.ula ;u .kqfokqlrejka fyda m%;smd¾Yaúlhka ;u .súiqï.; ne£ï bgq lsÍug wfmdfydi;a jqjfyd;a isÿúh yels úNj mdvqjhs' fuu wjodku l<ukdlrKh lsÍu iy md,kh lsÍu i|yd" iud.u ;ks iy lKavdhï m%;smd¾Yajhkaf.ka fukau ksYaÑ; N+f.da,Sh l,dm iy l¾udka; j,ska ms<s.ekSug leu;s wjodkï uÜgu ms<sn| iSudjka ia:dms; lrhs' fuu mQ¾j ksYaÑ; iSudjka ;=< tajd mj;sk nj iy;sl lsÍu i|yd iud.u ksrdjrKhka ksÍlaIKh lrhs'

### 56'2'1 Kh wjodkï l<ukdlrKh

meyer yeÍfï wjodku l<ukdlrKh lsÍfï ;SrKd;aul jeo.;alu y÷kd .ksñka" iud.u mq¿,a mrdihl fuj,ï iy Ys,amSh l%u Ndú;d lrhs' l%shdj,sh wdrïN jkafka uKav,h úiska wkqu; lrk ,o Kh m%;sm;a;shla iy iïu; fufyhqï l%shd mámdá ^SOPs& u.ska fufyhjkq ,nk oeä Kh we.hSulsks' Kh fhdackd uOHu Kh fomd¾;fïka;=j úiska .eUqre iudf,dapkhlg Ndckh lrkq ,nk w;r" l<ukdlrK Kh lñgqj úiska by< iSudjka iys; isoaê mÍlaId lrkq ,efí' is,a,r yd l=vd yd uOH mßudK jHdmdr ksrdjrK CR¸B o;a; Ndú;fhka ;lafiare lrkq

,nk w;r" wdh;ksl Kh .e;shka ;ks we.hSulg Ndckh fõ'

uqo,a f.ùfuka miq" iud.u iajdëk udisl iudf,dapk mj;ajk w;r" y÷kd.;a ´kEu ysveila läkñka úi|d we;s nj iy;sl lrhs' jdyk

,Sisx$Wlia flfrys wjOdkh fhduq lsÍu i|yd ,shdmÈxÑ foam, jákdlï ixÑ;hla mj;ajd .ekSu wjYH fõ' fmrksñ wjodku ksÍlaIKh lsÍu yjq,a j.lSula jk w;r" wdh;ksl l<ukdlrKh wNHka;r md,khka iy SOP j,g wkql+, ùu iy;sl lsÍu i|yd wëlaIKh imhhs' m%;sidOk jHqyhka YdLd lKavdhï fufyhjk w;r" uOH.; tall mQ¾j wk;=re weÕùfï ix{d ksÍlaIKh lr kvq lghq;= yiqrejhs'

Kh idkaøK wjodku l<ukdlrKh lrkq ,nkafka uKav,h úiska wkqu; lrk ,o iSudjka ;=< h' wjodkï iy md,k fomd¾;fïka;=j úiska ks;sm;d wëlaIKh lsÍu u.ska Yla;su;a Kh wd;;s mÍlaIK jevigykla l%shd;aul jk mßÈ fuu iSudjkag wkql+, ùu iy;sl flf¾' 2023$24 uQ,H j¾Ifha§" iud.u uq,ska m%fõYï iy.; Kh §fï ia:djrhla mj;ajd f.k .sh w;r" wd¾Ól m%lD;shg m%;spdr jYfhka l%ufhka wvq wjodkï Kh §u olajd jHdma; úh' l%shdj,Ska úêu;a lsÍu iy Kh .=Kd;aulNdjh jeä ÈhqKq lsÍu i|yd kj Kh we.hSï moaO;shla iy lemjQ Kh fomd¾;fïka;=jla l%shd;aul lrk ,§' idkaøK wjodkï ms<sn| jeä wjfndaOhla ,nd foñka" miq-fnod yeÍfï iudf,dapk mq¿,a lrk ,o w;r" tajd iómj ksÍlaIKh lr úOdhl lñgqj,g iudf,dapkh iy l%shdud¾. i|yd jd¾;d lrk ,§'

### ÿ¾j,;d ;lafiarej

iEu jd¾;dlrK Èkhl§u" wfmalaIs; Kh mdvq i|yd §ukdjla ^ECL& igyka lrkq ,efí' fuu §ukdj ;SrKh lrkq ,nkafka udi 12 l wfmalaIs; Kh mdvq fyda Ôú; ld,h mqrdu wfmalaIs; Kh mdvq u; mokïj jk w;r" th uQ,H WmlrKh uq,ska y÷kd .ekSfuka miq tys Kh wjodkfuys ie,lsh hq;= jeä ùula isÿù ;sfío hkak u; r|d mj;S' wfmalaIs; Kh mdvq §ukdjg lrk ´kEu fjkialula ,dN w,dN m%ldYfha ÿ¾j,;d ,dNhla fyda w,dNhla f,i ms<s.efka' ^igyk 25'6 ys meyeÈ,s lr we;&'

### meyer yeÍu w¾: oelaùu

.súiqï.; f.ùï Èk 90lg jvd m%udo jQ úg fyda ta yd iudk ld,hla i|yd wkqu; iSudj blaujd .sh úg" iduQysl wruqKq i|yd wfmalaIs; Kh ydks .Kkh lsÍï meyer yeÍu iy j¾.SlrKh" wÈhr 3 ^Kh-wndê;& f,i w¾: olajhs' w;sf¾lj" SLFRS 9 hgf;a wÈhr 3 f,i j¾.SlrKh lrk ,o ´kEu Kh myiqlï meyer yeÍula f,i ie,fla'

### kej; ld,igyka.; lsÍu iy kej; uQ,HlrKh lsÍu

kej; ie,iqï lrk ,o iy m%;suQ,HlrK fldka;%d;a;= W;afY%a‚ lsÍulg Ndckh jkafka wod< wëlaIK ld, iSudj mqrdjg i;=gqodhl ld¾h idOkhla fmkakqï lsÍfuka miqj muKla jk w;r tu ld,h ;=< mdßfNda.slhd wod< wdmiq f.ùfï kshuhkag wkq.; fõ'

### Kh wjodkfï ie,lsh hq;= jeäùula we;s úg

iud.u úiska wfmalaIs; Kh mdvq ^ECL& i|yd j;alï wLKavj ksÍlaIKh lrkq ,efí' WmlrKhla fyda l<Ula udi 12 l wfmalaIs; Kh mdvq fyda Ôú; ld,h mqrdu wfmalaIs; Kh mdvq ^LTECL& hg;g jefgkafkao hkak ;SrKh lsÍu i|yd iud.u úiska uQ,sl y÷kd.ekSfï isg Kh wjodkfï ie,lsh hq;= jeäùula isÿù we;aoehs ;lafiare lrhs'

w;sf¾lj" m%;sjHqy.; lsÍu fyda m%;suQ,HlrKh fyda$iy wfkl=;a .=Kd;aul o¾Yl fya;=fjka .sKqula ksÍlaIK ,ehsia;=jg f.khdu jeks Kh wjodkfï ie,lsh hq;= jeäùï y÷kd .ekSu i|yd iud.u .=Kd;aul l%u Ndú;d lrhs'

wfmalaIs; Kh mdvq iduQyslj weia;fïka;= lsÍu i|yd" iud.u úiska Kh ksrdjrK my; wÈhr hgf;a j¾.SlrKh lrhs(

wÈhr 1 wdrïNfha isg ì| jeàfï i,l=Kq fkdue;s .sKqï wvq Kh wjodku ^LCR& f,i i,lkq ,nk w;r tajdfha miq.sh f.úh hq;= Èk .Kk 30 lg jvd wvq fyda iudk fõ' tys§ udi 12 l wfmalaIs; Kh mdvq hg;g .Kkh flf¾'

wÈhr 2( .sKqï wdrïN l< Èk isg ie,lsh hq;= Kh msßySula fmkakqï lrhs' kshñ; Èkg Èk 31 isg 90 olajd f.ùï isÿ lr fkdue;s w;r Ôú; ld,h mqrd wfmalaIs; Kh mdvq hgf;a .Kkh flf¾'

wÈhr 3( f.ùï isÿ l< hq;= kshñ; Èkg jvd Èk 90 lg jeä j;alï we;=¿j ÿ¾j, jQ j;alï we;s úg Ôú; ld,h mqrd wfmalaIs; Kh mdvq hgf;a

.Kkh flf¾'

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### mqoa., wmydhk

339 msgqfõ 25'6 igyfka úia;r lr we;s mßÈ" iud.u hï hï idOl u; mokïj iduQyslj fyda ;ks ;ksj wfmalaIs; Kh ydks .Kkh lrhs' ;ks mqoa., jYfhka wod< iSudj jk remsh,a ñ,shk 50 blaujk ksrdjrKhka i|yd ;ks mqoa., wmydhk ;lafiarejla mj;ajkq ,efí'

iud.u tys ;ks ;ksj ie,lsh hq;= .kqfokqlrejka i|yd meyer yeÍï ms<sn| .=Kd;aul yd m%udKd;aul we.hSï isÿ lrhs' f.ùï meyer yeÍfï iïNdú;dj ix{d lrk úúO o¾Yl úYaf,aIKh lsÍu fuhg we;=<;a jk w;r tuÕska .kqfokqlrefjl= wÈhr 3 fyda wÈhr 2 g kej; j¾.SlrKh l< yelsh'

;ks ;ksj ;lafiare lrk ,o iy ydks m%;smdokhla iuÕ y÷kd.;a ksrdjrKhka iduQysl ydks ;lafiarefjka neyer lrkq ,efí' ;ks ;ksj

;lafiare lrk ,o ksrdjrKhla i|yd wfmalaIs; w,dNh ms<sn| ffjIhsl idlaIs fidhd.; fkdyels kï" th iduQysl ydks ;lafiarej i|yd iudk Kh wjodkï ksrdjrKhka ;=<g we;=<;a lrkq ,efí'

### 56'2'2 Kh wjodkug Wmßu ksrdjrKh

**uQ,H j;alï mka;sh wkqj Kh .=Kd;aulNdjh**

iud.u wNHka;r Kh we.hSï moaO;sh Ndú;fhka uQ,H j;alïj, Kh .=Kd;aulNdjh l<ukdlrKh lrhs' iud.fï wNHka;r Kh we.hSï moaO;sh u; mokïj" Kh wjodkug ksrdjrKh jk ishru uQ,H j;alï i|yd j;alï mka;sh wkqj Kh .=Kd;aulNdjh my; j.= uÕska fmkajhs' bÈßm;a lr we;s uqo,a m%udKhka o< jYfhka ydks §ukd fõ'

### w;S; f.ùfï w¾: oelaùu

iud.u ;u .súiqï.; kshñ; Èkg miqj tla Èkla fyda Bg jeä ld,hla whlr fkd.;a ´kEu uqo,la ie,flkafka zkshñ; ld,h bl=;a jQz f,ihs'

|  |  |
| --- | --- |
| **iud.u**  **2025 ud¾;= 31 jk Èkg** | **w;S;fha f.úh hq;= ld,h bl=;a ù we;s kuq;a wmydhkhla isÿ ù ;ks j tl;=j f.úh hq;= fkdue; wmydhkh ù**  **fohla fyda Èk 1-30 Èk 31-60 Èk 61-90 Èk 90lg we; wmydhkhla jeä**  **fkdfõ**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000 |
| uqo,a iy uqo,a iudk oE ^wf;ys we;s uqo,a yer& | 17,170,048 17,170,048 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 3,031,551 3,031,551 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 275,550 - - - - - 275,550 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 122,704,211 20,708,901 7,499,810 2,229,659 6,126,543 3,854,434 163,123,558 |
| uQ,H j;alï - idOdrK jákdlula we;s wfkl=;a úia;S¾K wdodhu | 1,292,140 1,292,140 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 5,161,177 5,161,177 |
| wfkl=;a uQ,H j;alï | 76,511 - - - - - 76,511 |
| tl;=j | 149,711,188 20,708,901 7,499,810 2,229,659 6,126,543 3,854,434 190,130,535 |

**iud.u w;S;fha**

**f.úh hq;= ld,h bl=;a ù we;s kuq;a wmydhkhla isÿ ù**

**;ks j**

**tl;=j**

**f.úh hq;=**

**fkdue; wmydhkh ù**

msßjeh

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **2024 ud¾;= 31 jk Èkg** | **fohla fyda** | **Èk 1-30** | **Èk 31-60** | **Èk 61-90** | **Èk 90lg we;** | | |
| **wmydhkhla** | |  |  |  | **jeä** |  |  |
| **fkdfõ**  **re**. '000 | | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a iy uqo,a iudk oE ^wf;ys we;s uqo,a  yer& 8,553,600 | | - | - | - | - | - | 8,553,600 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka 14,288,282 | | - | - | - | - | - | 14,288,282 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd  idOdrK jákdlu 1,339,867 | | - | - | - | - | - | 1,339,867 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< 69,528,050 | | 14,711,770 | 7,068,333 | 3,822,291 | 13,123,549 | 4,251,247 | 112,505,240 |
| uQ,H j;alï - idOdrK jákdlula we;s  wfkl=;a úia;S¾K wdodhu 1,158,669 | | - | - | - | - | - | 1,158,669 |
| Kh WmlrKh - l%ulaIh l< msßjeh 18,372,055 | | - | - | - | - | - | 18,372,055 |
| wfkl=;a uQ,H j;alï 69,989 | | - | - | - | - | - | 69,989 |
| tl;=j 113,310,512 | | 14,711,770 | 7,068,333 | 3,822,291 | 13,123,549 | 4,251,247 | 156,287,702 |

|  |  |
| --- | --- |
| **iud.u**  **2025 ud¾;= 31 jk Èkg** | **w;S;fha f.úh hq;= ld,h bl=;a ù we;s kuq;a wmydhkhla isÿ ù ;ks j tl;=j f.úh hq;= fkdue; wmydhkh ù**  **fohla fyda Èk 1-30 Èk 31-60 Èk 61-90 Èk 90lg we; wmydhkhla jeä**  **fkdfõ**  **re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000 **re**. '000 |
| uqo,a iy uqo,a iudk oE ^wf;ys we;s uqo,a yer& | 18,007,629 18,007,629 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 5,694,373 5,694,373 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 1,290,581 1,290,581 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 133,864,139 21,457,221 9,129,951 3,078,215 6,887,828 3,000,561 177,417,915 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 1,698,354 1,698,354 |
| uQ,H j;alï - idOdrK jákdlula we;s wfkl=;a úia;S¾K wdodhu | 1,827,482 1,827,482 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 11,561,272 11,561,272 |
| tl;=j | 173,943,830 21,457,221 9,129,951 3,078,215 6,887,828 3,000,561 217,497,606 |

**iud.u w;S;fha**

**f.úh hq;= ld,h bl=;a ù we;s kuq;a wmydhkhla isÿ ù**

**;ks j**

**tl;=j**

**f.úh hq;=**

**fkdue; wmydhkh ù**

**2024 ud¾;= 31 jk Èkg**

**fohla fyda**

**Èk 1-30 Èk 31-60 Èk 61-90 Èk 90lg**

**we;**

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **wmydhkhla**  **fkdfõ** |  |  |  | **jeä** |  | |
| **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a iy uqo,a iudk oE ^wf;ys we;s uqo,a yer& | 9,425,325 | - | - | - | - | - | 9,425,325 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 17,562,955 | - | - | - | - | - | 17,562,955 |
| uQ,H j;alï - fj<|du i|yd r|jd ;nd we; | 1,451,613 | - | - | - | - | - | 1,451,613 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 80,563,974 | 14,560,800 | 7,475,834 | 4,935,743 | 16,178,828 | 2,917,288 | 126,632,467 |
| rlaIK iy m%;srlaIK ,eìh hq;= foa | 1,586,697 | - | - | - | - | - | 1,586,697 |
| uQ,H j;alï - idOdrK jákdlula we;s wfkl=;a úia;S¾K wdodhu | 1,720,475 | - | - | - | - | - | 1,720,475 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 23,826,514 | - | - | - | - | - | 23,826,514 |
| tl;=j | 136,137,553 | 14,560,800 | 7,475,834 | 4,935,743 | 16,178,828 | 2,917,288 | 182,206,046 |

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### 56'2'3 l¾udka;h wkqj wjodkï idkaøKh úYaf,aIKh lsÍu

uQ,H ;;a;aj m%ldYkfha ixrpl i|yd l¾udka; wkqj wjodkï idkaøKh my; j.=fõ oelafõ'

### l¾udka; úYaf,aIKh iud.u

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2025 ud¾;= 31** | **uQ,H**  **fiajd**\*  **re**. '000 | **lDIs l¾udka;h**  **re**. '000 | **ksIamdokh**  **re**. '000 | **ixpdrl jHdmdrh**  **re**. '000 | **m%jdykh**  **re**. '000 | **bÈlsÍï**  **re**. '000 | **fj<|**  **re**. '000 | **fiajd**  **re**. '000 | **l¾udka;h**  **re**. '000 | **fiiq**  **re**. '000 | **tl;=j**  **re**. '000 |
| uqo,a iy uqo,a iudk foa | 18,696,732 | - | - | - | - | - | - | - | - | - | 18,696,732 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 3,031,551 | - | - | - | - | - | - | - | - | - | 3,031,551 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | - | - | - | - | - | - | - | 275,550 | - | - | 275,550 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 12,117,847 | 20,271,319 | 7,119,867 | 3,185,110 | 24,747,085 | 10,601,352 | 20,126,980 | 14,624,830 | 1,886,864 | 48,442,304 | 163,123,558 |
| wvq - wmydhk .dia;= | - | - | - | - | - | - | - | - | - | - | 6,031,171 |
| Y=oaO Kh iy ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | - | 157,092,387 |
| uQ,H j;alï - idOdrK jákdlula we;s wfkl=;a úia;S¾K wdodhu | 277,095 | - | - | - | - | - | - | 1,015,045 | - | - | 1,292,140 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 5,161,177 | - | - | - | - | - | - | - | - | - | 5,161,177 |
| wfkl=;a uQ,H j;alï | 76,511 | - | - | - | - | - | - | - | - | - | 76,511 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2024 ud¾;= 31** | **uQ,H**  **fiajd**\* | **lDIs l¾udka;h** | **ksIamdokh** | **ixpdrl jHdmdrh** | **m%jdykh** | **bÈlsÍï** | **fj<|** | **fiajd** | **l¾udka;h** | **fiiq** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a iy uqo,a iudk foa | 9,728,132 | - | - | - | - | - | - | - | - | - | 9,728,132 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 14,288,282 | - | - | - | - | - | - | - | - | - | 14,288,282 |
| uQ,H j;alï - ,dNh |  |  |  |  |  |  |  |  |  |  |  |
| fyda w,dNh yryd  idOdrK jákdlu | 1,059,150 | - | - | - | - | - | - | 280,717 | - | - | 1,339,867 |
| Kh iy ,eìh hq;= |  |  |  |  |  |  |  |  |  |  |  |
| uqo,a - l%ulaIh l<  msßjeh | 7,482,293 | 24,068,961 | 7,097,228 | 2,478,577 | 20,245,475 | 7,357,034 | 15,198,784 | 18,050,647 | 2,261,527 | 8,264,713 | 112,505,240 |
| wvq - wmydhk .dia;= | - | - | - | - | - | - | - | - | - | - | 8,854,787 |
| Y=oaO Kh iy ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | - | 103,650,453 |
| uQ,H j;alï - |  |  |  |  |  |  |  |  |  |  |  |
| idOdrK jákdlula |  |  |  |  |  |  |  |  |  |  |  |
| we;s wfkl=;a úia;S¾K  wdodhu | 202,382 | - | - | - | - | - | - | 956,287 | - | - | 1,158,669 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 18,372,055 | - | - | - | - | - | - | - | - | - | 18,372,055 |
| wfkl=;a uQ,H j;alï | 69,989 | - | - | - | - | - | - | - | - | - | 69,989 |

\* uQ,H fiajdjka ;=<g nexl=" uQ,H wdh;k" rlaIK iud.ï" fldgia ;e/õldr iud.ï iy wruqo,a l<ukdlrK iud.ï" jHdmdr m%d.aOk iud.ï iy wdfhdack WmfoaYk fiajd iud.ï we;=<;a fõ'

### l¾udka; úYaf,aIKh iuQyh

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2025 ud¾;= 31** | **uQ,H**  **fiajd**\*  **re**. '000 | **lDIs l¾udka;h**  **re**. '000 | **ksIamdokh**  **re**. '000 | **ixpdrl jHdmdrh**  **re**. '000 | **m%jdykh**  **re**. '000 | **bÈlsÍï**  **re**. '000 | **fj<|**  **re**. '000 | **fiajd**  **re**. '000 | **l¾udka;h**  **re**. '000 | **fiiq**  **re**. '000 | **tl;=j**  **re**. '000 |
| uqo,a iy uqo,a iudk foa | 19,583,402 | - | - | - | - | - | - | - | - | - | 19,583,402 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 5,694,373 | - | - | - | - | - | - | - | - | - | 5,694,373 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 968,993 | - | - | - | - | - | - | 321,588 | - | - | 1,290,581 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 14,614,966 | 21,214,126 | 11,143,734 | 3,587,488 | 24,921,854 | 11,054,435 | 21,550,252 | 18,350,047 | 1,974,972 | 49,006,041 | 177,417,915 |
| wvq - wmydhk .dia;= | - | - | - | - | - | - | - | - | - | - | 6,966,074 |
| Y=oaO Kh iy ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | - | 170,451,841 |
| m%;srlaIK iy ,eìh hq;= rlaIK | - | - | - | - | - | - | - | - | - | 1,698,354 | 1,698,354 |
| uQ,H j;alï - idOdrK jákdlula we;s wfkl=;a úia;S¾K wdodhu | 812,437 | - | - | - | - | - | - | 1,015,045 | - | - | 1,827,482 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 11,561,272 | - | - | - | - | - | - | - | - | - | 11,561,272 |

|  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **2024 ud¾;= 31** | **uQ,H**  **fiajd**\* | **lDIs l¾udka;h** | **ksIamdokh** | **ixpdrl jHdmdrh** | **m%jdykh** | **bÈlsÍï** | **fj<|** | **fiajd** | **l¾udka;h** | **fiiq** | **tl;=j** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 |
| uqo,a iy uqo,a iudk foa | 10,636,505 | - | - | - | - | - | - | - | - | - | 10,636,505 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 17,562,955 | - | - | - | - | - | - | - | - | - | 17,562,955 |
| uQ,H j;alï - ,dNh |  |  |  |  |  |  |  |  |  |  |  |
| fyda w,dNh yryd  idOdrK jákdlu | 1,090,960 | - | - | - | - | - | - | 360,653 | - | - | 1,451,613 |
| Kh iy ,eìh hq;= |  |  |  |  |  |  |  |  |  |  |  |
| uqo,a - l%ulaIh l<  msßjeh | 10,357,850 | 24,631,279 | 12,396,221 | 2,491,645 | 20,346,201 | 7,308,784 | 15,618,303 | 19,946,958 | 3,408,020 | 10,127,205 | 126,632,467 |
| wvq - ÿ¾j,;d .dia;= | - | - | - | - | - | - | - | - | - | - | 9,712,517 |
| Y=oaO Kh iy ,eìh hq;= foa | - | - | - | - | - | - | - | - | - | - | 116,919,950 |
| m%;srlaIK iy ,eìh hq;= rlaIK | - | - | - | - | - | - | - | - | - | 1,586,697 | 1,586,697 |
| uQ,H j;alï - |  |  |  |  |  |  |  |  |  |  |  |
| idOdrK jákdlula |  |  |  |  |  |  |  |  |  |  |  |
| we;s wfkl=;a úia;S¾K  wdodhu | 764,188 | - | - | - | - | - | - | 956,287 | - | - | 1,720,475 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 23,826,514 | - | - | - | - | - | - | - | - | - | 23,826,514 |

\* uQ,H fiajdjka ;=<g nexl=" uQ,H wdh;k" rlaIK iud.ï" fldgia ;e/õldr iud.ï iy wruqo,a l<ukdlrK iud.ï" jHdmdr m%d.aOk iud.ï iy wdfhdack WmfoaYk fiajd iud.ï we;=<;a fõ'

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### Kh iy ,eìh hq;= foaj, N+f.da,Sh jHdma;sh

Y%S ,xldj ;=< Kh iy ,eìh hq;= foa i|yd m<d;a fjkalsÍu my; mßÈ fõ¦

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **iud.u** | **nÿ$bcdrd**  **,eìh hq;=**  **re**. '000 | **l=,shg .ekSu**  **uqrdnd**  **,eìh hq;=**  **re**. '000 | **ld,Sk Kh wdY%s; md¾Yaj iy fj;ska**  **,eìh hq;= foa ,eìh hq;= foa**  **re**. '000 **re**. '000 | | **tl;=j**  **re**. '000 |
| 2025 ud¾;= 31 jk úg uOHu | 10,864,346 | 3,822 | 4,126,451 | - | 14,994,619 |
| kef.kysr | 3,998,032 | 861 | 2,232,065 | - | 6,230,958 |
| W;=re ueo | 5,840,842 | 1,003 | 1,812,859 | - | 7,654,704 |
| W;=re | 3,705,808 | - | 2,089,370 | - | 5,795,178 |
| jhU | 9,175,979 | 2,063 | 2,763,319 | - | 11,941,361 |
| inr.uqj | 7,617,274 | 3,347 | 3,016,592 | - | 10,637,213 |
| ol=Kq | 12,803,300 | 3,018 | 6,526,299 | - | 19,332,617 |
| W!j | 6,476,366 | 1,355 | 2,227,912 | - | 8,705,633 |
| ngysr | 29,747,357 | 25,836 | 46,421,032 | 1,637,050 | 77,831,275 |
| tl;=j | 90,229,304 | 41,305 | 71,215,899 | 1,637,050 | 163,123,558 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 2024 ud¾;= 31 jk úg  uOHu | 7,408,537 | 11,142 | 3,744,741 | - | 11,164,420 |
| kef.kysr | 2,923,457 | 8,370 | 2,444,336 | - | 5,376,164 |
| W;=re ueo | 3,681,503 | 7,955 | 1,376,644 | - | 5,066,102 |
| W;=re | 5,800,516 | 13,753 | 2,422,502 | - | 8,236,770 |
| jhU | 2,348,189 | 2,065 | 2,454,552 | - | 4,804,806 |
| inr.uqj | 4,983,146 | 7,917 | 1,822,552 | - | 6,813,615 |
| ol=Kq | 9,147,608 | 19,536 | 4,585,224 | - | 13,752,368 |
| W!j | 4,431,732 | 11,151 | 1,627,351 | - | 6,070,234 |
| ngysr | 21,228,576 | 103,103 | 28,499,371 | 1,389,711 | 51,220,760 |
| tl;=j | 61,953,264 | 184,992 | 48,977,273 | 1,389,711 | 112,505,240 |

### Kh iy ,eìh hq;= foaj, N+f.da,Sh jHdma;sh

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **iuQyh** | **nÿ$bcdrd**  **,eìh hq;=**  **re**. '000 | **l=,shg .ekSu**  **uqrdnd**  **,eìh hq;=**  **re**. '000 | **ld,Sk Kh**  **iy**  **,eìh hq;= foa**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2025 ud¾;= 31 jk úg uOHu | 10,864,346 | 715,038 | 4,144,150 | 15,723,534 |
| kef.kysr | 3,998,032 | 533,480 | 2,268,775 | 6,800,287 |
| W;=re ueo | 5,840,842 | 787,188 | 1,832,820 | 8,460,850 |
| W;=re | 3,705,808 | 4,222 | 2,089,370 | 5,799,400 |
| jhU | 9,175,979 | 153,057 | 2,786,265 | 12,115,301 |
| inr.uqj | 7,617,274 | 335,606 | 3,030,256 | 10,983,136 |
| ol=Kq | 12,803,300 | 439,805 | 6,607,676 | 19,850,781 |
| W!j | 6,476,366 | 842,319 | 2,276,081 | 9,594,766 |
| ngysr | 29,747,549 | 605,983 | 46,587,141 | 76,940,673 |
| nx.a,dfoaYh | - | - | 11,149,379 | 11,149,379 |
| tl;=j | 90,229,496 | 4,416,698 | 82,771,913 | 177,418,107 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2024 ud¾;= 31 jk úg  uOHu | 7,408,537 | 440,260 | 3,747,875 | 11,596,672 |
| kef.kysr | 2,923,457 | 436,760 | 2,447,146 | 5,807,364 |
| W;=re ueo | 3,681,503 | 452,817 | 1,378,918 | 5,513,238 |
| W;=re | 5,800,516 | 13,753 | 2,422,502 | 8,236,771 |
| jhU | 2,348,189 | 103,476 | 2,455,541 | 4,907,206 |
| inr.uqj | 4,983,146 | 223,634 | 1,824,148 | 7,030,928 |
| ol=Kq | 9,147,608 | 259,383 | 4,587,105 | 13,994,096 |
| W!j | 4,431,732 | 650,373 | 1,631,473 | 6,713,578 |
| ngysr | 21,226,122 | 440,237 | 28,581,293 | 50,247,651 |
| nx.a,dfoaYh | - | - | 12,584,963 | 12,584,963 |
| tl;=j | 61,950,810 | 3,020,693 | 61,660,964 | 126,632,467 |

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### 56'2'4 r|jd ;nd we;s wemlr iy Kh jeäÈhqKq lsÍï j, idOdrK jákdlu

idudkH uQ,O¾uhla f,i" iud.u ;u Kh l<U iqrlaIs; lsÍu i|yd m%udKj;a wemlrhla ,nd .kshs' úNj Kh ydks wju lsÍu i|yd iud.u tjeks wemlrfha .=Kd;aulNdjh iy j.lSu flfrys wjOdkh fhduq lrhs' l<ukdlrKh wemlrfha fj<|m, jákdlu ksÍlaIKh lrk w;r" háka mj;sk .súiqug wkql+,j wu;r wemlrhla b,a,d isà' wemlr jákdlïj, idOdrK wdrlaIs; wdka;slhla mj;ajd f.k hkq ,efí'

,nd .kakd m%Odk wemlr j¾. my; mßÈ fõ(

0 jd‚c Kh §u i|yd" foam< fj<|dï foam," bkafjkagß iy fj<| ,eìh hq;= uqo,a i|yd .dia;= iy jdykj, whs;sh mejÍu'

0 is,a,r Kh §u i|yd fkajdisl foam, Wlia lsÍu iy jdyk i|yd whs;sh mejÍu'

ie,lsh hq;= .kqfokqlrejkaf.a idudkH Kh iqÿiqlï" tu md¾Yjhkag ,nd fok myiqlul Kh .=Kd;aulNdjh ms<sn| jvd;au wod< o¾Ylh fõ' flfia fj;;a" wemlrh wu;r wdrlaIdjla imhk w;r iud.u idudkHfhka úYd, Kh .e;shkaf.ka th ,nd fok f,i b,a,d isà' foam< fj<|dï i|yd m<uq .dia;=jla" ishru wdh;ksl j;alï i|yd mdfjk .dia;= iy wfkl=;a ysñlï iy wemlr wdldrfhka iud.ug wemlrhla

,nd .; yelsh' wdh;ksl .kqfokqlrejka flfrys iud.fï wjOdkh m%Odk jYfhka Tjqkaf.a Kh iqÿiqlï" jHdmdr ;;a;ajh iy lS¾;sh u; mokï jk neúka" iud.u wdh;ksl fiajdodhlhskaf.ka wemlrfha hdj;ald,Sk ;lafiarejla i|yd wjOdrkh fkdlrhs' Kh ;;a;ajfhys mqfrdal:kh l< yels msßySula fyda yels Kh wjodkula ms<sn| idlaIs ;sfí kï muKla wdh;ksl fiajdodhlhskaf.ka tjeks ;lafiare lsÍï

b,a,d isákq we;' ta wkqj" iud.u úfYaIs; .kqfokqlrejkag ishru myiqlï j,g tfrysj ;nd we;s wemlrfha ;lafiarej ks;sm;d hdj;ald,Sk fkdlrhs' ÿ¾j, myiqlï i|yd" iud.u idudkHfhka wemlrfha j;auka fj<|m, jákdlu ,nd .kS' ukao th ÿ¾j,;d uekSu i|yd wdodkhla úh yels neúks'

my; j.= uÕska iud.u iy iuQyh úiska orkq ,nk wemlr iy Kh jeäÈhqKq lsÍï j, idOdrK jákdlu fmkajhs'

|  |  |  |  |
| --- | --- | --- | --- |
| iud.u | **2205 ud¾;= 31** | | 2024 ud¾;= 31 |
| **Wmßu ksrdjrK Kh wjodku**  **re**. '000 | **Y=oaO ksrdjrKh**  **re**. '000 | **Wmßu Y=oaO**  **ksrdjrK ksrdjrKh Kh wjodku**  re. '000 re. '000 |
| uqo,a iy uqo,a iudk oE ^w;e;s uqo,a yer& | 17,170,048 | 17,170,048 | 8,553,600 8,553,600 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 3,031,551 | 3,031,551 | 14,288,282 14,288,282 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 275,550 | 275,550 | 1,339,867 1,339,867 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 157,092,387 | 82,728 | 103,650,453 201,752 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,292,140 | 1,292,140 | 1,158,669 1,158,669 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 5,161,177 | 5,161,177 | 18,372,055 18,372,055 |
| wfkl=;a uQ,H j;alï | 76,511 | 76,511 | 69,989 69,989 |
| tl;=j | 184,099,364 | 27,089,705 | 147,432,915 43,984,214 |

|  |  |  |  |
| --- | --- | --- | --- |
| iuQyh | **2205 ud¾;= 31** | | 2024 ud¾;= 31 |
| **Wmßu ksrdjrK Kh wjodku**  **re**. '000 | **Y=oaO ksrdjrKh**  **re**. '000 | **Wmßu Y=oaO**  **ksrdjrK ksrdjrKh Kh wjodku**  re. '000 re. '000 |
| uqo,a iy uqo,a iudk oE ^w;e;s uqo,a yer& | 18,007,629 | 18,007,629 | 9,425,325 9,425,325 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 5,694,373 | 5,694,373 | 17,562,955 17,562,955 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 1,290,581 | 1,290,581 | 1,451,613 1,451,613 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 170,451,841 | 82,728 | 116,919,950 201,752 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,698,354 | 1,698,354 | 1,586,697 1,586,697 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 1,827,482 | 1,827,482 | 1,720,475 1,720,475 |
| wfkl=;a uQ,H j;alï | 11,561,272 | 11,561,272 | 23,826,514 23,826,514 |
| tl;=j | 210,531,532 | 40,162,419 | 172,493,529 55,775,331 |

my; j.=j uÕska 3 jk wÈhf¾ j;alï i|yd j;auka idOdrK w.hka iy Kh jeäÈhqKq lsÍï ms<sn| úYaf,aIKhla imhhs' wemlr uÜgu u; mokïj" 3 jk wÈhf¾ we;eï ksrdjrKj,g wemlrfha wfmalaIs; w.h fok ,o meyer yeÍï ydkshg jvd jeä jQ úg ;ks wfmalaIs; Kh ydks w.hla fkd;sìh yelsh" nyq wd¾Ól wjia:d Ndú;fhka wemlrfha wkd.; jákdlu mqfrdal:kh l<;a' flfia fj;;a" nyq wd¾Ól wjia:d Ndú;fhka ukskq ,nk wemlrfha wkd.; jákdlu my; jefgkq we;ehs wfmalaId lrk úg" 3 jk wÈhr wfmalaIs; Kh ydks my; olajd we;s Y=oaO ksrdjrKhg jvd jeä úh yelsh'

wemlr fyda Kh jeäÈhqKq lsÍfï j¾.h uQ,sl wjia:d wjia:dj hgf;a ;nd we;s wemlr iy Kh jeäÈhqKq lsÍï j, idOdrK

jákdlu

re.'000

Wmßu ksrdjrK Kh wjodku

p,kh l<

yels iq/l=ïm;a

ksYap, iuia; wemlrh

Y=oaO ksrdjrKh

wfmalaIs; Kh ydks

ms<sn|

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| iud.u  2025 ud¾;= 31 jk úg |  | | | | | |
| Kh iy ,eìh hq;= uqo,a | 9,559,365 | 6,924,407 | 9,460,900 | 16,385,307 | (6,825,942) | 5,110,953 |

2024 ud¾;= 31 jk úg

Kh iy ,eìh hq;= uqo,a 17,826,158 11,926,818 9,111,034 21,037,852 (3,211,694) 8,299,041

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| iuQyh  2025 ud¾;= 31 jk úg |  | | | | | |
| Kh iy ,eìh hq;= uqo,a | 9,888,389 | 7,324,498 | 9,994,974 | 21,406,794 | (11,518,405) | 5,487,823 |

2024 ud¾;= 31 jk úg

Kh iy ,eìh hq;= uqo,a 19,096,116 12,294,550 9,112,244 21,406,794 (2,310,678) 8,668,685

### 56'2'5 uQ,H j;alï iy j.lSï ys,õ lsÍu

uQ,H j;alï iy uQ,H j.lSï mshjd .kq ,nk w;r" iuQyhg ms<s.;a uqo,a ys,õ lsÍug kS;Hdkql+, whs;shla we;s úg iy Y=oaO mokula u; mshùug fyda j;alu idlaId;a lr .ekSug iy j.lSu tljr mshùug woyia lrk úg Y=oaO uqo, uQ,H ;;a;aj m%ldYfha bÈßm;a flf¾'

### 56'2'6 uQ,H j;alï iy j.lSï ys,õ lsÍug hg;a fkdfõ

ys,õ lsÍu i|yd iqÿiqlï fkd,nk uqo,a w;rg" tlu m%;súreoaO md¾Yjh iuÕ mj;sk .kqfokq meyer yeÍul§ fyda l,ska fjk;a ;SrKh l< isÿùï we;s jqjfyd;a muKla ysÕ .kqfokq mshjd .ekSug bv i,ik Y=oaO ieliqï we;=<;a flf¾' tjeks Y=oaO ieliqï w;rg kej; ñ,§ .ekSfï

.súiqï iy fjk;a iudk iqrlaIs; Kh §fï iy Kh .ekSfï ieliqï we;=<;a fõ'

oe,a lsÍfï úêúOdkj,g hg;aj" kuq;a ys,õ lsÍu i|yd iqÿiqlï fkd,nk" ,enqKq fyda fmdfrdkaÿ jQ uQ,H wemlrfha m%udKh my; fy<sorõ lr we;'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ud¾;= 31 jk úg | **o< uqo,**  **re**. '000 | 2025  **Y=oaO w.h oelaùug iqÿiqlï ,nk tfy;a ys,õ**  **fkdjk**  **re**. '000 | **Y=oaO uqo,**  **re**. '000 | **o< uqo,**  **re**. '000 | 2024  **Y=oaO w.h oelaùug iqÿiqlï ,nk tfy;a ys,õ**  **fkdjk**  **re**. '000 | **Y=oaO uqo,**  **re**. '000 |
| uQ,H j;alï  Kh iy ,eìh hq;= foa | 12,109,103 | 3,820,825 | 8,288,278 | 12,109,103 | 4,767,983 | 7,341,120 |

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### 56'2'7 Kh iy ,eìh hq;= foa u; ydks m%;smdok ixfõ§;dj

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **uQ,H ;;a;aj m%ldYkhg ECL ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj ^wvqmdvq m%;smdok jeä lsÍu$^wvq lsÍu&** | | | | **wdodhu u; ixfõ§;d**  **n,mEu**  **re**. '000 |
| **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) |
| iud.u - 2025 ud¾;= 31 jk úg  ishru jhia ldKav yryd PD 1] l jeäùula | 4,180 | 1,523 | - | 5,703 | 5,703 |
| ishru jhia ldKav yryd PD1] l wvqùula | (4,180) | (1,523) | - | (5,703) | (5,703) |
| LGD 5] l jeäùula | 20,899 | 7,998 | 77,116 | 106,013 | 106,013 |
| LGD 5] l wvqùula | (20,899) | (7,998) | (77,116) | (106,013) | (106,013) |
| iïNdú;dj nr ;enQ wd¾Ól wjia:d |  | | | | |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu | 1,276 | 233 | - | 1,509 | 1,509 |
| - uQ,sl wjia:dj 10] wvq ùu" krlu wjia:dj 5] jeäùu iy fyd|u wjia:dj 5] jeäùu | (1,276) | (233) | - | (1,509) | (1,509) |

**uQ,H ;;a;aj m%ldYkhg ECL ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj ^wvqmdvq m%;smdok jeä lsÍu$^wvq lsÍu&**

**wdodhu u; ixfõ§;d**

**n,mEu**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) | **re**. '000 |
| iud.u - 2024 ud¾;= 31 jk úg |  |  |  |  |  |
| ishru jhia ldKav yryd PD 1] l jeäùula | 2,917 | 2,236 | - | 5,153 | 5,153 |
| ishru jhia ldKav yryd PD1] l wvqùula | (2,917) | (2,236) | - | (5,153) | (5,153) |
| LGD 5] l jeäùula | 13,308 | 10,651 | 98,370 | 122,329 | 122,329 |
| LGD 5] l wvqùula | (13,308) | (10,651) | (98,370) | (122,329) | (122,329) |
| iïNdú;dj nr ;enQ wd¾Ól wjia:d |  |  |  |  |  |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu | (91) | (173) | - | (264) | (264) |
| - uQ,sl wjia:dj 10] wvq ùu" krlu wjia:dj 5] jeäùu iy fyd|u wjia:dj 5] jeäùu | 91 | 173 | - | 264 | 264 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **uQ,H ;;a;aj m%ldYkhg ECL ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj ^wvqmdvq m%;smdok jeä lsÍu$^wvq lsÍu&** | | | | **wdodhu u; ixfõ§;d**  **n,mEu**  **re**. '000 |
| **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) |
| iuQyh - 2025 ud¾;= 31 jk úg  ishru jhia ldKav yryd PD 1] l jeäùula | 4,421 | 1,611 | - | 6,032 | 6,032 |
| ishru jhia ldKav yryd PD1] l wvqùula | (4,421) | (1,611) | - | (6,032) | (6,032) |
| LGD 5] l jeäùula | 22,571 | 8,638 | 83,285 | 114,494 | 114,494 |
| LGD 5] l wvqùula | (22,571) | (8,638) | (83,285) | (114,494) | (114,494) |
| iïNdú;dj nr ;enQ wd¾Ól wjia:d |  | | | | |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu | 1,295 | 236 | - | 1,531 | 1,531 |
| - uQ,sl wjia:dj 10] wvq ùu" krlu wjia:dj 5] jeäùu iy fyd|u wjia:dj 5] jeäùu | (1,295) | (236) | - | (1,531) | (1,531) |

**uQ,H ;;a;aj m%ldYkhg ECL ixfõ§;djfha n,mEu ms<sn| ixfõ§;dj ^wvqmdvq m%;smdok jeä lsÍu$^wvq lsÍu&**

**wdodhu u; ixfõ§;d**

**n,mEu**

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  | **wÈhr 1**  (**re**. ’000) | **wÈhr 2**  (**re**. ’000) | **wÈhr 3**  (**re**. ’000) | **tl;=j**  (**re**. ’000) | **re**. '000 |
| iuQyh - 2024 ud¾;= 31 jk úg |  |  |  |  |  |
| ishru jhia ldKav yryd PD 1] l jeäùula | 3,085 | 2,365 | - | 5,450 | 5,450 |
| ishru jhia ldKav yryd PD1] l wvqùula | (3,085) | (2,365) | - | (5,450) | (5,450) |
| LGD 5] l jeäùula | 14,373 | 11,503 | 106,240 | 132,115 | 132,115 |
| LGD 5] l wvqùula | (14,373) | (11,503) | (106,240) | (132,115) | (132,115) |
| iïNdú;dj nr ;enQ wd¾Ól wjia:d |  |  |  | - | - |
| - uQ,sl wjia:dj 10] lska jeä ùu" krlu wjia:dj 5] lska wvq ùu iy fyd|u wjia:dj 5] lska wvq ùu | (92) | (176) | - | (268) | (268) |
| - uQ,sl wjia:dj 10] wvq ùu" krlu wjia:dj 5] jeäùu iy fyd|u wjia:dj 5] jeäùu | 92 | 176 | - | 268 | 268 |

56' wjodkï l<ukdlrKh ^bÈßhg'''&

56'3 øjYS,;d wjodku iy wruqo,a l<ukdlrKh

øjYS,;d wjodku hkq iud.ug uqo,a fyda fjk;a uQ,H j;alula ,nd §fuka mshjkq ,nk uQ,H j.lSï yd iïnkaO ne£ï imqrd,Sfï§ ÿIalr;djkag uqyqK §ug isÿjk wjodku f,i w¾: oelafõ' øjYS,;d wjodku mek k.skafka idudkH iy wd;;s ;;ajhka hgf;a f.ùug isÿjk úg iud.ug tys f.ùï ne£ï imqrd,Sug fkdyels ùfï yelshdj ksidh' fuu wjodku iSud lsÍu i|yd" l<ukdlrKh tys ;ekam;= mokug wu;rj úúOdx.SlrKh jQ wruqo,a m%Njhka ixúOdkh lr we;s w;r" øjYS,;djh ukfia ;ndf.k j;alï l<ukdlrKh lsÍfï iy wkd.; uqo,a m%jdy iy øjYS,;djh Èkm;d ksÍlaIKh lsÍfï m%;sm;a;shla wkq.ukh flf¾'

2013 wxl 4 ork uQ,H iud.ï ^øj j;alï& úOdkhg wkql+,j" lsisÿ Èkhl jHdmdrh wjika jk úg" uq¿ tl;=jg jvd wvq fkdúh hq;=h¦

^w& tÈk jHdmdrh wjidkfha f.úh hq;= ld,Sk ;ekam;= j, ysÕ jákdlñka iy WmÑ; fmd,sfhka 10] la iy

^wd& tÈk jHdmdrh wjidkfha f.úh hq;= b;sß lsÍfï ;ekam;=fjys ysÕ jákdlfuka iy WmÑ; fmd,sfhka 15] la iy

^we& uq¿ ysÕ Kh j,ska 10] la

;jo" iud.u úiska Y%S ,xld rcfha NdKavd.dr ì,am;a iy rcfha iq/l=ïm;a wdldrfhka øjYS, j;alï mj;ajdf.k hd hq;= w;r" tu øjYS, j;alï" fmr uQ,H j¾Ifha udi 12 i|yd tys udih wjidkfha uq¿ ;ekam;= j.lSï iy Kh .ekSïj, idudkHfhka 7'5] lg iudk fõ'

.kqfokqlrejkag Kh §u i|yd wruqo,a imhk uQ,dY%hla f,i b;=reï .sKqïj, jeo.;alu iud.u wjOdrKh lrhs' tajd ksÍlaIKh lrkq

,nkafka w;a;sldrï-;ekam;= wkqmd;h Ndú;d lrñks' th .kqfokqlrejkaf.a b;=reï .sKqï iy ia:djr ;ekam;= j, m%;sY;hla f,i Kh iy w;a;sldrï .kqfokqlrejkag ixikaokh lrhs'

jir wjidkfha wkqmd; my; mßÈ úh(

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| ud¾;= 31 jk úg  øjYS,;d wkqmd; | 2025  **re**. '000 | 2024  **re**. '000 | 2025  **re**. '000 | 2024  **re**. '000 |
| ;ekam;= wkqmd; i|yd w;a;sldrï ^fõ,djka& | 1.26 | 1.06 | 1.31 | 1.13 |
| ;ekam;= l< hq;= øjYS,;d j;alï ^]& | 12 | 36 | 14 | 38 |

### 56'3'1 b;sß fldka;%d;a l,amsÍï u.ska uQ,H j;alï iy j.lSï úYaf,aIKh lsÍu

2025 ud¾;= 31 Èkg iud.fï uQ,H j;alï iy j.lSïj, jÜgï fkdl< uqo,a m%jdyhkaf.a l,amsÍfï me;slv my; j.=fõ idrdxY lr we;'

oekqï §ug hg;a jk wdmiq f.ùï jydu oekqï §ula f,i i,lkq ,efí' flfia fj;;a" iud.ug f.ùug wjYH úh yels uq,au Èkfha§ fndfyda

.kqfokqlrejka wdmiq f.ùula b,a,d fkdisákq we;ehs iud.u wfmalaId lrk w;r iud.fï ;ekam;= r|jd .ekSfï b;sydih u.ska oelafjk wfmalaIs; uqo,a m%jdyhka j.=fõ ms<sìUq fkdfõ'

### 56'3'2 uQ,H j;alï iy j.lSïj, jÜgï fkdl< uqo,a m%jdyj, b;sß .súiqï.; l,amsÍï

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **iud.u**  **2025 ud¾;= 31 jk Èkg** | **b,aÇu u;**  **re**. '000 | **udi 3 g**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **wjqreÿ 1 isg wjqreÿ 3 isg wjqreÿ 5 lg**  **3 olajd 5 olajd jeä**  **re**. '000 **re**. '000 **re**. '000 | **tl;=j**  **re**. '000 |
| uQ,H j;alu  uqo,a iy uqo,a iudk foa | 8,574,096 | 10,122,636 |  | - - - | 18,696,732 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | - |  | - | 7,478 4,778,041 - | 4,785,519 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | - | 275,550 | - | - - - | 275,550 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 8,742,875 | 43,302,563 | 51,303,361 | 72,661,981 20,832,941 376,113 | 197,219,834 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | - | 400,846 | - | 1,003,931 - | 1,404,777 |
| Kh WmlrKh - l%ulaIh l< msßjeh | - | 5,192,759 | - | - - - | 5,192,759 |
| wfkl=;a uQ,H j;alï | - | 76,511 | - | - - - | 76,511 |
| jÜgï fkdl< uq¿ uQ,H j;alï | 17,316,971 | 59,370,865 | 51,303,361 | 73,673,390 25,610,982 376,113 | 227,651,682 |
| uQ,H j.lSï nexl= Kh | 1,431,684 | 1,896,741 | 2,595,947 | 6,173,580 1,056,501 - | 13,154,453 |
| .kqfokqlrejka fj; we;s Kh | 6,777,490 | 35,770,419 | 45,564,217 | 46,639,776 5,917,491 204,727 | 140,874,120 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | - | 554 | 384,512 | 5,218,138 - - | 5,603,204 |
| wfkl=;a uQ,H j.lSï | - | 6,415,071 | - | - - - | 6,415,071 |
| l,anÿ j.lSï | - | 178,840 | 543,902 | 1,197,180 612,390 330,876 | 2,863,188 |
| uq¿ jÜgï fkdl< uQ,H j.lSï | 8,209,174 | 44,261,625 | 49,088,578 | 59,228,674 7,586,382 535,603 | 168,910,036 |
| Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï& | 9,107,797 | 15,109,240 | 2,214,782 | 14,444,716 18,024,601 (159,491) | 58,741,646 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u**  **2024 ud¾;= 31 jk Èkg** | **b,aÇu u;**  **re**. '000 | **udi 3 g**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **wjqreÿ 1 isg**  **3 olajd**  **re**. '000 | **wjqreÿ 3 isg**  **5 olajd**  **re**. '000 | **wjqreÿ 5 lg**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| uQ,H j;alu |  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 3,519,033 | 6,276,202 | - | - | - | - | 9,795,235 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | - | 11,913,537 | - | - | 4,785,519 | - | 16,699,056 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | - | 1,339,867 | - | - | - | - | 1,339,867 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 13,751,137 | 28,274,112 | 39,597,951 | 43,027,687 | 8,868,749 | 204,166 | 133,723,802 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | - | 1,158,659 | - | - | - | 10 | 1,158,669 |
| Kh WmlrKh - l%ulaIh l< msßjeh | - | 9,123,110 | 9,736,373 | - | - | - | 18,859,483 |
| wfkl=;a uQ,H j;alï | - | 69,989 | - | - | - | - | 69,989 |
| jÜgï fkdl< uq¿ uQ,H j;alï | 17,270,170 | 58,155,476 | 49,334,324 | 43,027,687 | 13,654,268 | 204,176 | 181,646,101 |
| uQ,H j.lSï |  |  |  |  |  |  |  |
| nexl= Kh | 507,748 | 604,341 | 1,179,341 | - | - | - | 2,291,430 |
| .kqfokqlrejka fj; we;s Kh | 4,652,100 | 42,133,884 | 37,162,583 | 11,101,283 | 15,431,220 | 193,796 | 110,674,866 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | - | - | 6,611,425 | 5,602,650 | - | - | 12,214,075 |
| wfkl=;a uQ,H j.lSï | - | 3,188,693 | - | - | - | - | 3,188,693 |
| l,anÿ j.lSï | - | 171,599 | 346,687 | 915,909 | 472,468 | 262,692 | 2,169,354 |
| uq¿ jÜgï fkdl< uQ,H j.lSï | 5,159,848 | 46,098,517 | 45,300,036 | 17,619,842 | 15,903,688 | 456,488 | 130,538,418 |
| Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï& | 12,110,322 | 12,056,959 | 4,034,288 | 25,407,845 | (2,249,419) | (252,312) | 51,107,684 |

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### 56'3'2 uQ,H j;alï iy j.lSïj, jÜgï fkdl< uqo,a m%jdyj, b;sß .súiqï.; l,amsÍï

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **iuQyh**  **2025 ud¾;= 31 jk Èkg** | **b,aÇu u;**  **re**. '000 | **udi 3 g**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **wjqreÿ 1 isg wjqreÿ 3 isg wjqreÿ 5 lg**  **3 olajd 5 olajd jeä**  **re**. '000 **re**. '000 **re**. '000 | **tl;=j**  **re**. '000 |
| uQ,H j;alu  uqo,a iy uqo,a iudk foa | 9,460,766 | 10,122,636 | - | - - - | 19,583,402 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 37,210 | 513,920 | 2,549,868 | 7,478 5,437,241 - | 8,545,717 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | - | 1,290,581 | - | - - - | 1,290,581 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 8,897,939 | 46,789,997 | 56,393,445 | 80,075,646 23,360,970 3,025,133 | 218,543,130 |
| m%;srlaIK iy ,eìh hq;= rlaIK | - | 1,268,209 | 572,030 | - - - | 1,840,239 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | - | 1,827,472 | - | - - 10 | 1,827,482 |
| Kh WmlrKh - l%ulaIh l< msßjeh | - | 6,702,844 | 3,395,336 | 1,188,195 - - | 11,286,375 |
| jÜgï fkdl< uq¿ uQ,H j;alï | 18,395,915 | 68,515,659 | 62,910,679 | 81,271,319 28,798,211 3,025,143 | 262,916,926 |
| uQ,H j.lSï | 1,863,144 | 2,486,590 | 4,058,867 | 8,997,942 1,999,945 - | 19,406,488 |
| nexl= Kh |
| .kqfokqlrejka fj; we;s Kh | 6,777,490 | 42,743,045 | 47,498,899 | 46,690,254 5,950,755 213,455 | 149,873,898 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | - | 554 | 384,512 | 5,218,138 - - | 5,603,204 |
| wfkl=;a uQ,H j.lSï | - | 8,187,438 | - | - - - | 8,187,438 |
| f.úh hq;= rlaIK iy m%;srlaIK | 5,420,071 | 38,717 | - | - - - | 5,458,788 |
| l,anÿ j.lSï | - | 109,137 | 336,403 | 910,141 485,158 191,776 | 2,032,615 |
| uq¿ jÜgï fkdl< uQ,H j.lSï | 14,060,705 | 53,565,481 | 52,278,680 | 61,816,476 8,435,858 405,231 | 190,562,431 |
| Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï& | 4,335,210 | 14,950,178 | 10,631,999 | 19,454,844 20,362,353 2,619,912 | 72,354,495 |

|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh**  **2024 ud¾;= 31 jk Èkg** | **b,aÇu u;**  **re**. '000 | **udi 3 g**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **wjqreÿ 1 isg**  **3 olajd**  **re**. '000 | **wjqreÿ 3 isg**  **5 olajd**  **re**. '000 | **wjqreÿ 5 lg**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| uQ,H j;alu |  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 4,185,051 | 6,451,454 | - | - | - | - | 10,636,505 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 15,416 | 12,427,457 | 2,446,656 | - | 5,444,719 | - | 20,334,248 |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | - | 1,451,613 | - | - | - | - | 1,451,613 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 13,906,202 | 31,798,085 | 44,646,300 | 49,933,073 | 11,387,952 | 2,870,292 | 154,541,904 |
| m%;srlaIK iy ,eìh hq;= rlaIK | - | 1,268,209 | 572,030 | - | - | - | 1,840,239 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | - | 1,720,465 | - | - | - | 10 | 1,720,475 |
| Kh WmlrKh - l%ulaIh l< msßjeh | - | 10,633,195 | 13,131,709 | 1,188,195 | - | - | 24,953,099 |
| jÜgï fkdl< uq¿ uQ,H j;alï | 18,106,669 | 65,750,478 | 60,796,695 | 51,121,268 | 16,832,671 | 2,870,302 | 215,478,083 |
| uQ,H j.lSï |  |  |  |  |  |  |  |
| nexl= Kh | 1,530,087 | 1,110,899 | 2,349,865 | 2,075,379 | 491,063 | - | 7,557,293 |
| .kqfokqlrejka fj; we;s Kh | 4,652,100 | 49,106,510 | 39,097,265 | 11,151,761 | 15,464,484 | 202,524 | 119,674,644 |
| ksl=;a lrk ,o Kh iq/l=ïm;a | - | - | 6,611,425 | 5,602,650 | - | - | 12,214,075 |
| wfkl=;a uQ,H j.lSï | - | 3,926,092 | - | - | - | - | 3,926,092 |
| f.úh hq;= rlaIK iy m%;srlaIK | 5,469,976 | 38,717 | - | - | - | - | 5,508,693 |
| l,anÿ j.lSï | - | 109,137 | 336,403 | 910,141 | 485,158 | 191,776 | 2,032,615 |
| uq¿ jÜgï fkdl< uQ,H j.lSï | 11,652,163 | 54,291,355 | 48,394,958 | 19,739,931 | 16,440,705 | 394,300 | 150,913,412 |
| Y=oaO jÜgï fkdl< uQ,H j;alï$^j.lSï& | 6,454,506 | 11,459,123 | 12,401,737 | 31,381,337 | 391,966 | 2,476,002 | 64,564,671 |

**56'3'3 m%hdmk iy wemlr**

my; j.=fõ oelafjkafka iud.fï wúksYaÑ; j.lSï iy ne£ïj, mßK;Ndjh wkqj .súiqï.; l,a bl=;aùuhs' wdmiq ,nd fkd.;a iEu Kh ne£ulau th wdmiq ,nd .; yels uq,au Èkh wvx.= ld, mrdihg we;=<;a fõ'

ksl=;a lrk ,o uQ,H wemlr fldka;%d;a;= i|yd" wemlrh le|úh yels uq,au ld, mßÉfþoh i|yd Wmßu wemlr uqo, fjka lrkq ,efí'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **b,aÇu u;**  **re**. '000 | **udi 3 g**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **wjqreÿ 1 isg**  **3 olajd**  **re**. '000 | **wjqreÿ 5 lg**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2025 ud¾;= 31 jk Èkg wemlr | - | 27,800 | 41,093 | 263 | - | 69,156 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq  ;lafiarej | - | - | - | - | - | - |
| iud.ug tfrysj kvq mejÍu | - | 214,005 | 180,021 | - | - | 394,026 |
| m%d.aOk m%hdmk | - | 17,436,613 | 1,152,819 | - | - | 18,589,432 |
| iïmQ¾K m%hdmk iy wemlr | - | 17,678,418 | 1,373,933 | 263 | - | 19,052,614 |

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| 2024 ud¾;= 31 jk Èkg  wemlr | - 16,910 | 41,225 | 298 | - 58,433 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq  ;lafiarej | - - | - | - | - - |
| iud.ug tfrysj kvq mejÍu | - 226,650 | 68,171 | - | - 294,821 |
| m%d.aOk m%hdmk | - 12,484,415 | 1,402,648 | - | - 13,887,063 |
| iïmQ¾K m%hdmk iy wemlr | - 12,727,975 | 1,512,044 | 298 | - 14,240,316 |

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **b,aÇu u;**  **re**. '000 | **udi 3 g**  **wvq**  **re**. '000 | **udi 3 isg**  **12 olajd**  **re**. '000 | **wjqreÿ 1 isg**  **3 olajd**  **re**. '000 | **wjqreÿ 5 lg**  **jeä**  **re**. '000 | **tl;=j**  **re**. '000 |
| 2025 ud¾;= 31 jk Èkg wemlr | - | 27,800 | 41,093 | 263 | - | 69,156 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq  ;lafiarej | - | - | - | 198,334 | - | 198,334 |
| iud.ug tfrysj kvq mejÍu | - | 214,005 | 180,021 | - | - | 394,026 |
| m%d.aOk m%hdmk | - | 17,436,613 | 1,152,819 | - | - | 18,589,432 |
| iïmQ¾K m%hdmk iy wemlr | 198,334 | 17,678,418 | 1,373,933 | 263 | - | 19,250,948 |

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| 2024 ud¾;= 31 jk Èkg  wemlr | - 16,910 | 41,225 | 298 | - | 58,433 |
| foaYSh wdodhï fomd¾;fïka;=fjka ,enqKq  ;lafiarej | - - | - | 162,579 | - | 162,579 |
| iud.ug tfrysj kvq mejÍu | - 226,650 | 68,171 | - | - | 294,821 |
| m%d.aOk m%hdmk | - 12,484,415 | 1,402,648 | - | - | 13,887,062 |
| iïmQ¾K m%hdmk iy wemlr | - 12,727,974 | 1,512,044 | 162,877 | - | 14,402,895 |

ne£ï l,a bl=;a ùug fmr ishru wúksYaÑ; j.lSï fyda ne£ï ,nd .ekSu isÿ fkdjkq we;ehs iud.u wfmalaId lrhs'

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### 56'3'4 uq¿ øjYS, j;alï

my; j.=fõ iud.fï øjYS, j;alïj, ixrpl olajd we;¦

|  |  |  |
| --- | --- | --- |
| ud¾;= 31 jk úg | 2025 | 2024 |
| **m%udKh**  **re**. '000 | **m%udKh**  **re**. '000 |
| wf;a we;s uqo,a | 1,518,172 | 1,167,062 |
| cx.u .sKqïj, fYaIhka | 454,062 | 577,194 |
| jd‚c nexl=j, ;ekam;= | 7,977,781 | 15,264,738 |
| m%;sf,dau m%;sñ,§ .ekSfï .súiqu hgf;a iq/l=ïm;a | 10,122,636 | 6,209,999 |
| NdKavd.dr ì,am;a iy NdKavd.dr ne÷ïlr | 5,161,108 | 18,460,778 |
| uq¿ øjYS,;d j;alï | 25,233,759 | 41,678,871 |

56'4 fj<|m, wjodku

fj<|fmd< wjodku hkq fmd,S wkqmd;" úfoaY úksuh wkqmd; iy fldgia ñ, .Kka jeks fj<|fmd< úp,Hhkays isÿjk fjkialï fya;=fjka uQ,H WmlrKj, idOdrK jákdlu fyda wkd.; uqo,a m%jdyhka WÉpdjpkh ùfï wjodkuhs' iud.u fj<|fmd< wjodkug ksrdjrKh ùu fj<|du fyda fj<|du fkdjk l<U f,i j¾.SlrKh lrk w;r tu tla tla l<U fjk fjku l<ukdlrKh lrhs'

j¾;udkfha" fndfyda uQ,H j;alï mka;sj, wia:djr;ajh jeäùu iy jákdlu my; jeàu" jeäjk fj<|m, wjodku fya;=fjka fndfyda iud. ïj, fj<| fmd;a j,g n,mEï l< yelsh' jix.;h ksid we;s jk wúksYaÑ;;djh foaYSh uqo,a u; mSvkh jeä lsÍug fya;= úh yels w;r tuÕska úfoaY úksuh wjodku by< hd yelsh'

iud.u fmd,S wkqmd; wvq lsÍu Tjqkaf.a wkqmd; ixfõ§ j;alï iy j.lSï j,g n,mdk wdldrh iy ,dNodhs;djhg tys n,mEu ms<sn|j weia;fïka;= lrhs'

### 56'4'1 fmd,S wkqmd; wjodku

fmd,S wkqmd; wjodku hkq fj<|fmd< fmd,S wkqmd;j, isÿjk fjkialï fya;=fjka uQ,H WmlrKhl idOdrK jákdlu fyda wkd.; uqo,a m%jdyhka WÉpdjpkh ùfï wjodkuhs' fj<|fmd< fmd,S wkqmd;j, isÿjk fjkialïj,g iud.u ksrdjrKh ùu m%Odk jYfhka mdfjk fmd,S wkqmd; iys; iud.fï È.=ld,Sk Kh ne£ï iuÕ iïnkaO fõ' iud.fï m%;sm;a;sh jkafka ks;sm;d fmd,S wkqmd; ksÍlaIKh lsÍuhs' ia:djr iy úp,H wkqmd; uQ,H j;alï iy uQ,H j.lSïj, iu;=,s; l<Ula ;sîfuka iud.u ish fmd,S wkqmd; wjodku l<ukdlrKh lrhs'

2025 ud¾;= 31 iy 2024 ud¾;= 31 Èfkka wjika jQ j¾Ih i|yd iud.fï ,dN fyda w,dN m%ldYkfha" wfkl=;a ishru úp,H ksh;hka iuÕ" fmd,S wkqmd;j, idOdrK úh yels fjkila i|yd ixfõ§;dj my; j.=fjka fmkakqï flf¾'

|  |  |  |
| --- | --- | --- |
| ud¾;= 31 jk úg | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wkqmd; lïmk fya;=fjka ,dN fyda w,dN m%ldYkhg we;s n,mEu  0.50% | (79,492) | (30,211) |
| 1% | (158,985) | (60,421) |
| -0.50% | 79,492 | 30,211 |
| -1% | 158,985 | 60,421 |

### m%Odk Wml,amkhka flfrys l,anÿ j.lSfï ixfõ§;dj

Kh .ekSfï jeäjk wkqmd;j,g ixfõ§;dj

|  |  |  |
| --- | --- | --- |
| ud¾;= 31 jk úg | 2025  **re**. '000 | 2024  **re**. '000 |
| fmd,S wkqmd; lïmk fya;=fjka iud.fï uQ,H ;;a;aj m%ldYkhg we;s n,mEu  1% | (285,687) | (32,520) |
| -1% | 285,687 | 33,677 |

my; j.=j uÕska iud.fï fj<|dï fkdjk uQ,H j;alï iy j.lSï i|yd jk fmd,S wkqmd; wjodkï ksrdjrKh úYaf,aIKh lrhs' iud.fï j;alï iy j.lSï" OdrK uqo,g we;=<;a lr we;s w;r .súiqï.; kej; ñ,lrKh fyda l,amsÍfï Èkhka wkqj j¾.SlrKh lr we;'

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **/f.k hk** | **b,aÇu u;** | **udi 3 g** | **udi 3 isg** | **wjqreÿ** | **wjqreÿ** | **wjqreÿ 5 lg** | **fmd,S** |
| **2025 ud¾;= 31 jk Èkg** |  |  | **wvq** | **12** | **1 isg 3** | **3 isg 5** | **jeä** | **fkdjk** |
|  |  |  |  | **olajd** | **olajd** | **olajd** |  | **oeÍï** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. ‘000 |
| j;alï  uqo,a iy uqo,a iudk foa | 18,696,732 | 4,946,230 | 10,122,636 | - | - | - | - | 3,627,866 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 3,031,551 | 1,028,481 | - | - | 3,070 | 2,000,000 | - | - |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 275,550 | - | - | - | - | - | - | 275,550 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 163,123,558 | 14,458,978 | 39,682,780 | 46,256,240 | 48,803,776 | 13,628,433 | 293,351 | - |
| wvq - wmydhk .dia;= | 6,031,171 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= foa | 157,092,387 | - | - | - | - | - | - | - |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,292,140 | - | - | - | 977,135 | - | - | 315,005 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 5,161,177 | - | 5,161,177 | - | - | - | - | - |
| wfkl=;a uQ,H j;alï | 76,511 | - | - | - | - | - | - | 76,511 |
| tl;=j | 191,657,219 | 20,433,689 | 54,966,593 | 46,256,240 | 49,783,981 | 15,628,433 | 293,351 | 4,294,932 |
| j.lSï nexl= Kh | 11,436,573 | 1,431,683 | 1,671,757 | 2,000,600 | 5,334,933 | 997,600 | - | - |
| .kqfokqlrejka fj; we;s Kh | 124,529,684 | 7,742,239 | 34,385,693 | 40,455,671 | 38,191,668 | 3,549,686 | 204,727 | - |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 5,014,652 | 384,977 | - | - | 4,629,675 | - | - | - |
| wfkl=;a uQ,H j.lSï | 6,415,071 | - | - | - | - | - | - | 6,415,071 |
| l,anÿ j.lSï | 2,236,091 | - | 198,431 | 363,162 | 898,290 | 482,264 | 293,944 | - |
| tl;=j | 149,632,071 | 9,558,899 | 36,255,881 | 42,819,433 | 49,054,566 | 5,029,550 | 498,671 | 6,415,071 |
| uq¿ fmd,S ixfõ§;d mr;rh | 42,025,148 | 10,874,790 | 18,710,712 | 3,436,807 | 729,415 | 10,598,883 | (205,320) | - |

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### uQ,H j;alï iy j.lSï u; fmd,S wkqmd; wjodkï ksrdjrKh

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iud.u** | **/f.k hk** | **b,aÇu u;** | **udi 3 g** | **udi 3 isg** | **wjqreÿ** | **wjqreÿ** | **wjqreÿ 5 lg** | **fmd,S** |
| **2024 ud¾;= 31 jk Èkg** |  |  | **wvq** | **12** | **1 isg 3** | **3 isg 5** | **jeä** | **fkdjk** |
|  |  |  |  | **olajd** | **olajd** | **olajd** |  | **oeÍï** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. ‘000 |
| j;alï |  |  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 9,728,132 | 976,455 | 6,209,099 | - | - | - | - | 2,542,578 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 14,288,282 | 714,865 | 11,570,347 | - | - | 2,003,070 | - | - |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 1,339,867 | - | - | - | - | - | - | 1,339,867 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 112,505,240 | 17,542,913 | 24,841,576 | 31,122,411 | 33,052,043 | 5,872,083 | 74,214 | - |
| wvq - wmydhk .dia;= | 8,854,787 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= foa | 103,650,453 | - | - | - | - | - | - | - |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,158,669 | - | 924,177 | - | - | - | - | 234,492 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 18,372,055 | 738,656 | 8,517,164 | 9,116,235 | - | - | - | - |
| wfkl=;a uQ,H j;alï | 69,989 | - | - | - | - | - | - | 69,989 |
| tl;=j | 148,607,447 | 19,972,889 | 52,062,363 | 40,238,646 | 33,052,043 | 7,875,153 | 74,214 | 4,186,926 |
| j.lSï |  |  |  |  |  |  |  |  |
| nexl= Kh | 2,263,494 | 1,513,884 | 249,870 | 499,740 | - | - | - | - |
| .kqfokqlrejka fj; we;s Kh | 97,437,726 | 10,797,794 | 37,093,264 | 31,047,332 | 6,268,895 | 12,036,645 | 193,796 | - |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 11,032,248 | 1,044,248 | - | 5,356,436 | 4,631,564 | - | - | - |
| wfkl=;a uQ,H j.lSï | 3,188,693 | - | - | - | - | - | - | 3,188,693 |
| l,anÿ j.lSï | 1,636,537 | 72,062 | 119,449 | 206,359 | 654,952 | 358,822 | 224,893 | - |
| tl;=j | 115,558,698 | 13,427,988 | 37,462,583 | 37,109,867 | 11,555,411 | 12,395,467 | 418,689 | 3,188,693 |
| uq¿ fmd,S ixfõ§;d mr;rh | 33,048,749 | 6,544,902 | 14,599,780 | 3,128,779 | 21,496,632 | (4,520,314) | (344,475) |  |

my; j.=j uÕska iuQyfha fj<|dï fkdjk uQ,H j;alï iy j.lSï u; fmd,S wkqmd; wjodkï ksrdjrKh úYaf,aIKh lrhs' iuQyfha j;alï iy j.lSï OdrK uqo,g we;=<;a lr we;s w;r .súiqï.; kej; ñ,lrKh fyda l,amsÍfï Èkhka wkqj j¾.SlrKh lr we;'

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **/f.k hk** | **b,aÇu u;** | **udi 3 g** | **udi 3 isg** | **wjqreÿ** | **wjqreÿ** | **wjqreÿ 5 lg** | **fmd,S** |
| **2025 ud¾;= 31 jk Èkg** |  |  | **wvq** | **12** | **1 isg 3** | **3 isg 5** | **jeä** | **fkdjk** |
|  |  |  |  | **olajd** | **olajd** | **olajd** |  | **oeÍï** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. ‘000 |
| j;alï  uqo,a iy uqo,a iudk foa | 19,583,402 | 5,070,127 | 10,297,888 | - | - | - | - | 4,215,387 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 5,694,373 | 1,331,368 | 1,434,608 | 387,012 | 421,385 | 2,120,000 | - | - |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 1,290,581 | - | - | - | - | - | - | 1,290,581 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 177,417,915 | 14,120,019 | 43,545,766 | 48,336,036 | 54,124,145 | 15,286,474 | 2,005,475 | - |
| wvq - wmydhk .dia;= | 6,966,074 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= foa | 170,451,841 | - | - | - | - | - | - | - |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,698,354 | - | - | - | - | - | - | 1,698,354 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 1,827,482 | - | 535,342 | - | 977,135 | - | - | 315,005 |
| wfkl=;a uQ,H j;alï | 11,561,272 | 957,298 | 6,317,314 | 3,667,117 | 619,544 | - | - | - |
| tl;=j | 212,107,305 | 21,478,813 | 62,130,918 | 52,390,165 | 56,142,209 | 17,406,474 | 2,005,475 | 7,519,326 |
| j.lSï nexl= Kh | 16,828,985 | 1,863,143 | 2,185,787 | 3,308,785 | 7,936,029 | 1,535,242 | - | - |
| .kqfokqlrejka fj; we;s Kh | 130,068,713 | 7,374,502 | 39,445,425 | 41,957,675 | 37,534,251 | 3,551,484 | 205,378 | - |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 5,014,652 | 384,977 | - | - | 4,629,675 | - | - | - |
| wfkl=;a uQ,H j.lSï | 8,187,438 | - | - | - | - | - | - | 8,187,438 |
| rlaIK j.lSï iy m%;srlaIK f.ùï | 5,458,788 | - | - | - | - | - | - | 5,458,788 |
| l,anÿ j.lSu | 1,778,792 | 75,870 | 139,914 | 229,882 | 716,018 | 380,332 | 236,777 | - |
| tl;=j | 167,337,368 | 9,698,492 | 41,771,126 | 45,496,342 | 50,815,973 | 5,467,058 | 442,155 | 13,646,226 |
| uq¿ fmd,S ixfõ§;d mr;rh | 44,769,937 | 11,780,321 | 20,359,792 | 6,893,823 | 5,326,236 | 11,939,416 | 1,563,320 |  |

56' wjodkï l<ukdlrKh ^bÈßhg'''&

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **iuQyh** | **/f.k hk** | **b,aÇu u;** | **udi 3 g** | **udi 3 isg** | **wjqreÿ** | **wjqreÿ** | **wjqreÿ 5 lg** | **fmd,S** |
| **2025 ud¾;= 31 jk Èkg** |  |  | **wvq** | **12** | **1 isg 3** | **3 isg 5** | **jeä** | **fkdjk** |
|  |  |  |  | **olajd** | **olajd** | **olajd** |  | **oeÍï** |
|  | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. '000 | **re**. ‘000 |
| j;alï |  |  |  |  |  |  |  |  |
| uqo,a iy uqo,a iudk foa | 10,636,505 | 1,245,885 | 6,384,351 | - | - | - | - | 3,006,269 |
| nexl= iy uQ,H wdh;k iuÕ fYaIhka | 17,562,955 | 1,386,051 | 13,577,631 | 596,203 | - | 2,003,070 | - | - |
| uQ,H j;alï - ,dNh fyda w,dNh yryd idOdrK jákdlu | 1,451,613 | - | - | - | - | - | - | 1,451,613 |
| Kh iy ,eìh hq;= uqo,a - l%ulaIh l< msßjeh | 126,632,467 | 17,691,869 | 27,831,216 | 35,120,002 | 35,872,665 | 7,311,688 | 2,069,390 | - |
| wvq- wmydhk .dia;= | 9,712,517 | - | - | - | - | - | - | - |
| Y=oaO Kh iy ,eìh hq;= foa | 116,919,950 | - | - | - | - | - | - | - |
| m%;srlaIK iy ,eìh hq;= rlaIK | 1,586,697 | - | - | - | - | - | - | 1,586,697 |
| uQ,H j;alï - wfkl=;a úia;S¾K wdodhï yryd idOdrK jákdlu | 1,720,475 | - | 1,485,983 | - | - | - | - | 234,492 |
| Kh WmlrKh - l%ulaIh l< msßjeh | 23,826,514 | 1,240,724 | 9,703,668 | 11,843,578 | 1,038,544 | - | - | - |
| tl;=j | 173,704,709 | 21,564,529 | 58,982,849 | 47,559,783 | 36,911,209 | 9,314,758 | 2,069,390 | 6,279,071 |
| j.lSï |  |  |  |  |  |  |  |  |
| nexl= Kh | 7,181,365 | 2,536,223 | 711,040 | 1,548,385 | 1,907,032 | 478,685 | - | - |
| .kqfokqlrejka fj; we;s Kh | 103,843,054 | 10,514,019 | 42,823,652 | 32,672,198 | 6,302,623 | 11,336,766 | 193,796 | - |
| ksl=;a lrk ,o Kh iq/l=ïm;a | 11,032,248 | 1,044,248 | - | 5,356,436 | 4,631,564 | - | - | - |
| wfkl=;a uQ,H j.lSï | 3,926,092 | - | - | - | - | - | - | 3,926,092 |
| l,anÿ j.lSu | 1,554,027 | 66,283 | 122,235 | 200,834 | 625,543 | 332,274 | 206,858 | - |
| rlaIK j.lSï iy m%;srlaIK f.ùï | 5,508,693 | - | - | - | - | - | - | 5,508,693 |
| tl;=j | 133,045,479 | 14,160,773 | 43,656,927 | 39,777,853 | 13,466,762 | 12,147,725 | 400,654 | 9,434,785 |
|  |  |  |  |  |  |  |  |  |
| uq¿ fmd,S ixfõ§;d mr;rh | 40,659,230 | 7,403,756 | 15,325,922 | 7,781,930 | 23,444,447 | (2,832,967) | 1,668,736 |  |

### 56'4'2 uqo,a wjodku

uqo,a wjodku hkq úfoaY úksuh wkqmd;j, fjkiaùï fya;=fjka uQ,H WmlrKhl jákdlu WÉpdjpkh ùfï wjodkuhs' weußldkq fvd,¾ ;ekam;= j, wdfhdack wvq jQ neúka" iud.fï$lKavdhfï uqo,a wjodku wju úh'

2025 ud¾;= 31 jk Èk jk úg iud.u ie,lsh hq;= f,i ksrdjrKh jQ uqo,a j¾. iy fj<|m, úksuh wkqmd; 1] lska by< hdu$my< hdul§

,dN$w,dN flfrys we;s n,mEu my; j.= uÕska fmkakqï lrhs' úYaf,aIKh uÕska wfkl=;a ishru úp,Hhka ksh;j ;nd .ksñka" remsh,g tfrysj uqo,a wkqmd;fha idOdrK úh yels p,khl n,mEu .Kkh lrhs ^uqo,a ixfõ§ fj<| fkdjk uqo,a j;alï iy j.lSïj, idOdrK jákdlu fya;=fjka&'

### úksuh wkqmd; lïmk fya;=fjka ,dN fyda w,dN m%ldYkhg we;s n,mEu

**iud.u**

**iuQyh**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **ud¾;= 31 jk Èfkka wjika jQ jir i|yd wkqmd;h ] hgf;a**  **uqo,a tallj, isÿ jQ fjki** | 2025  **nÿ j,g fmr**  **,dNh flfrys n,mEu**  **re**. '000 | 2024  **nÿ j,g fmr**  **,dNh flfrys n,mEu**  **re**. '000 | 2025  **nÿ j,g fmr**  **,dNh flfrys**  **,mEu**  **re**. '000 | 2024  **nÿ j,g fmr**  **,dNh flfrys n,mEu**  **re**. '000 |
| we' fvd' 1 | - | - | 330 | 1,927 |
| we' fvd' -1 | - | - | (330) | (1,927) |

fldgia wjodku i|yd jk ixfõ§;d úYaf,aIKh" jd¾;dlrK Èkfha§ fldgia iq/l=ïm;aj, idOdrK jákdlfuys fjkialï" fldgia fjf<|fmd< ñ, .Kkaj, Wml,ams; fjkialïj,g m%;spdr jYfhka WÉpdjpkh jk wdldrh ms<sìUq lrhs' ¬$- 1] l Wml,ams; fldgia ñ, p,khkag m%;spdr jYfhka l<U úiska orkq ,nk fldgia iq/l=ïm;aj, idOdrK jákdlfuys m%lafIams; fjkialï ;lafiare lsÍfuka ksÍlaIKh lrkq ,nk fldgia iq/l=ïm;aj, idOdrK jákdlfuys p,khka oelafõ'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| ud¾;= 31 jk úg  fldgia fjf<|fmd< ñ, .Kka 1] lska by< hdu$wvqùu | 2025 | | | 2024 | | |
| **Y=oaO j;alï jákdlug**  **re**. '000 | **n,mEu nÿ j,g fmr ,dNhg**  **re**. '000 | **n,mEu mq¿,a**  **wdodhug n,mEu**  **re**. '000 | **Y=oaO j;alï jákdlug**  **re**. '000 | **n,mEu nÿ j,g fmr ,dNhg**  **re**. '000 | **n,mEu mq¿,a**  **wdodhug n,mEu**  **re**. '000 |
| iud.u  uQ,H j;alï - FVTPL | 3,150 | - | - | 2,807 | 2,807 | - |
| uQ,H j;alï - FVOCI | - | - | 3,150 | 3,665 | - | 3,665 |
| iuQyh  uQ,H j;alï - FVTPL | 3,339 | 3,339 | - | 3,924 | 3,924 | - |
| uQ,H j;alï - FVOCI | 3,150 | - | 3,150 | 3,665 | - | 3,665 |

### 56'4'4 NdKav ñ, wjodku

NdKav ñ, wjodku hkq NdKav ñ, WÉpdjpkhka fya;=fjka wkd.; fj<|m, jákdlu iy wkd.; wdodhï mßudKfha wúksYaÑ;;djhhs' iuQyhg rka Kfhys jeo.;alu ie,ls,a,g f.k" rka ñf,ys wia:djr;ajh ,dN fyda w,dN m%ldYkhg wys;lr f,i n,mE yelsh' rka ñf,ys WÉpdjpkhka fj<|m, wjodkug fya;= jk w;r th fuu ksIamdokh yd iïnkaO Kh wjodkfï m%Odk uQ,dY%h fõ'

iuQyh úiska rka ñ, .Kkaj, wys;lr fjkiaùï fya;=fjka mek k.sk Kh iy fj<|fmd< wjodkï l<ukdlrKh lsÍu i|yd my; Wmdh ud¾. Ndú;d lrkq ,efí'

0 LTV - iuQyh úiska mßmQ¾K Kh-jákdlï wkqmd;hla mj;ajd .ekSu i|yd fj<|m, jákdlfï wia:djr;ajh ms<sìUq lsÍu i|yd iEu rka mjqrla i|ydu w;a;sldrï f.ùï ixfYdaOkh lsÍfï l%shdj,shla l%shd;aul lrhs'

0 ksIamdok wdhq ld,h - Kh wjodkï l<ukdlrK Wmdh ud¾.hla f,i" iuQyh wvq ld,hla ;=< fiajd imhk w;r" fõ.j;a m%;sidOk l%shdj,shla il%Sh lrhs'

56'5 fufyhqï wjodku

fufyhqï wjodku hkq moaO;s wid¾:l;ajh" udkj fodaI" jxpd fyda ndysr isÿùï fya;=fjka we;sjk w,dN wjodkuhs' md,khka M,odhS f,i l%shd;aul ùug wfmdfydi;a jQ úg" fufyhqï wjodkï lS¾;s kduhg ydks lsÍug" kS;suh fyda kshduk weÕjqï we;s lsÍug fyda uQ,Huh w,dNhlg fya;= úh yel'

iud.fï fufyhqï wjodku l<ukdlrKh lrkq ,nkafka wOHlaI uKav,h úiska wkqu; lrk ,o fufyhqï wjodkï l<ukdlrK m%;sm;a;s md,k rduqjla yryd jk w;r th úNj wjodkï ksÍlaIKh lsÍu iy tajdg m%;spdr oelaùu we;=<;a fõ'

56'6 rlaIK wjodkï

mSm,aia bkaIqjrkaia mSt,aiS ^PIL& hkq m%Odk jHdmdr wxYh f,i idudkH rlaIK jHdmdrh isÿ lrk iud.fï wkqnoaê; wdh;khls' 2025 ud¾;= 31 Èfkka wjika jQ tys jHjia:dms; j¾Ih i|yd PI j,ska mek k.sk wjodkï iy tajdfha l<ukdlrKh my; oelafõ'

### 56'6'1 kshduk rduqj

rlaIK Tmamq ysñhkaf.a whs;sjdislï wdrlaId lsÍu iy rlaIK Tmamq ysñhkaf.a m%fhdackh i|yd PI i;=gqodhl f,i lghq;= l<ukdlrKh lrk nj iy;sl lsÍu i|yd Tjqka iómj ksÍlaIKh lsÍu i|yd kshdulhska m%Odk jYfhka Wkkaÿ fj;s' ta iuÕu" wd¾Ól lïmk fyda iajdNdúl úm;a fya;=fjka mek k.sk wkfmalaIs; j.lSï imqrd,Su i|yd PI iqÿiq kqnqkaj;a lsÍfï yelshdjla mj;ajd f.k hk nj iy;sl lsÍu i|yd o kshdulhska Wkkaÿ fõ'

rlaIKlrefjl= f,i" rlaIK iud.fï fufyhqï Y%S ,xld rlaIK uKav,fha ^IBSL& kshduk wëlaIKhg hg;a fõ' rlaIK iud.u jir mqrd wod< fr.=,dis j,g wkql+, ùug iy tajdg wkql+, ùug wjYH mshjr f.k we;'

56' wjodkï l<ukdlrKh ^bÈßhg'''&

### 56'6'2 rlaIK .súiqï j,ska mek k.sk wjodkï j, iajNdjh iy m%udKh

rlaIK .súiqï j,ska mek k.sk wjodkï l<ukdlrKh i|yd wruqKq" m%;sm;a;s iy l%shdj,Ska

PI ish m%Odk jákdlï ks¾udKh lsÍfï l%shdldrlu f,i wfkl=;a ixúOdkj, wjodkï leue;af;kau Ndr .kS' fuh rlaIK jHdmdrfha yrh jk w;r rlaIs; wjodkug we;s úh yels n,mEu uekSug mßmQ¾K l%uhla fkdue;' Ôú; rlaIK fkdjk jHdmdr i|yd" jvd;au ie,lsh hq;= wjodkï mek k.skafka foaY.=‚l úm¾hdi" iajdNdúl úm;a iy ;%ia;jd§ l%shdldrlï u.sks'

by; wjodkï ksrdjrKh rlaIK .súiqï iy N+f.da,Sh lafIa;% úYd, m%udKhla yryd úúOdx.SlrKh lsÍfuka wju lrkq ,efí' PI ys wjodkï l<ukdlrK rduqj Wmdhud¾.sl wjodku" Wml,ams; wjodkï iy úNj wjodkï flfrys wjOdkh fhduq lrhs' PI wjodkï y÷kdf.k j¾.SlrKh lrkafka tajdfha uQ,dY%h" PI u; tajdfha n,mEu iy tajd iuÕ lghq;= lsÍu i|yd leu;s Wmdh ud¾. wkqj h'

wjodkï l<ukdlrKh lsÍug Ndú;d lrk l%uh

### wjodkï reÑh iy wjodkï ord .ekSu

ms<s.; yels wjodkï uÜgulska fldgia ysñhkaf.a jákdlu ks¾udKh lsÍu i|yd fyd|u úNjh ,nd fok neúka" rlaIK fj<|fmdf<a idudkHhg jvd uOHia:j wjodkï reÑh mj;ajd .ekSug PI Wmdhud¾.sl ;SrKhla f.k we;' PI úúOdx.SlrKh yryd wia:djr;ajh iy úNj my<g hk wjodku l<ukdlrKh lrhs'

### lïmk mdvq y÷kd .ekSu

lïmk w,dN i|yd úYd,;u úNjh we;s nj PI úiska y÷kdf.k we;s wd¾Ól jákdlug øjHuh jYfhka ydks lsÍfï yelshdj we;s wjodkï lafIa;%

;=kla ;sfí' tajd kï jHikh" fjka lsÍu iy fldgia wdfhdack wjodkuhs' ksYaÑ; wjodkï i|yd bjiSfï iSudjka iy PI ksrdjrKh lsÍug leu;s m%d.aOk m%udKh u; PI lïmk w,dN wjodku l<ukdlrKh lrhs'

my; j.=fõ oelafjkafka fldka;%d;a j¾.h wkqj Ôú; fkdjk rlaIK .súiqï j.lSïj, idkaøKhhs'

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
|  | **2025 ud¾;= 31** | | | **2024 ud¾;= 31** | | |
| **o< j.lSï**  **re**. '000 | **m%;srlaIK**  **,eìh hq;=**  **re**. '000 | **Y=oaO j.lSï**  **re**. '000 | **o< j.lSï**  **re**. '000 | **m%;srlaIK**  **,eìh hq;=**  **re**. '000 | **Y=oaO j.lSï**  **re**. '000 |
| fudag¾ | 4,505,311 | 770,102 | 3,735,209 | 654,585 | 110,140 | 544,445 |
| kdúl | 58,990 | 42,374 | 16,616 | 16,261 | 9,621 | 6,640 |
| .sks | 727,937 | 503,947 | 223,990 | 111,737 | 87,117 | 24,620 |
| úúO | 1,024,896 | 443,236 | 581,660 | 303,370 | 138,591 | 164,779 |
| tl;=j | 6,317,134 | 1,759,659 | 4,557,475 | 1,085,953 | 345,469 | 740,484 |

my; j.= u.ska tla tla ld¾;=j i|yd iuqÉÑ; ysñlï weia;fïka;= iy wo olajd iuqÉÑ; f.ùï fmkajhs'

### 2025 i|yd Ôú; rlaIK fkdjk o< ysÕ ysñlï m%;smdok

wk;=re ld,h

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2011  **re**. '000 | 2012  **re**. '000 | 2013  **re**. '000 | 2014  **re**. '000 | 2015  **re**. '000 | 2016  **re**. '000 | 2017  **re**. '000 | 2018  **re**. '000 | 2019  **re**. '000 | 2020  **re**. '000 | 2021  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2024  **re**. '000 | 2025 Q1  g fmr  re. '000 | **tl;=j**  **re**. '000 |
| 2011 | 213,653 | 2,762 | 4,224 | 3,148 | 1,465 | 1,703 | (945) | (844) | (120) | - | 193 | - | (1,253) | (650) | (150) | 223,187 |
| 2012 | - | 1,396,938 | (58,704) | 50,297 | 1,577 | 6,377 | (113) | 4,738 | 11,385 | 42,085 | 10,771 | 558 | (5,240) | (23,893) | 6,150 | 1,442,927 |
| 2013 | - | - | 2,042,934 | (167,837) | 28,391 | (5,165) | (17,006) | (608) | 51 | 5,515 | 2,942 | (1,319) | (4,004) | (10,190) | 9,027 | 1,882,731 |
| 2014 | - | - | - | 2,042,094 | (15,126) | 35,874 | (8,555) | 8,298 | (8,584) | 1,591 | 1,485 | (600) | 560 | (4,891) | 4,318 | 2,056,464 |
| 2015 | - | - | - | - | 2,040,473 | 31,044 | 5,397 | 5,704 | 4,918 | 1,014 | 705 | (7) | 8,045 | (14,099) | 1,470 | 2,084,665 |
| 2016 | - | - | - | - | - | 2,182,704 | 50,267 | 21,071 | (9,647) | 2,662 | 2,602 | (907) | (7,319) | (8,967) | 11,474 | 2,243,940 |
| 2017 | - | - | - | - | - | - | 2,635,203 | 33,255 | 21,099 | 4,183 | 7,258 | 2,629 | (9,297) | (21,790) | 2,640 | 2,675,179 |
| 2018 | - | - | - | - | - | - | - | 2,792,805 | 73,912 | 31,282 | 7,573 | 6,465 | (2,855) | (19,128) | 7,244 | 2,897,298 |
| 2019 | - | - | - | - | - | - | - | - | 3,165,480 | 92,881 | 32,132 | 4,197 | (11,824) | (15,073) | 5,700 | 3,273,492 |
| 2020 | - | - | - | - | - | - | - | - | - | 3,803,005 | (27,248) | 47,351 | (5,845) | (10,124) | 1,003 | 3,808,141 |
| 2021 | - | - | - | - | - | - | - | - | - | - | 2,738,130 | 67,214 | 53,369 | 4,504 | (14,858) | 2,848,359 |
| 2022 | - | - | - | - | - | - | - | - | - | - | - | 3,014,295 | 347,744 | 76,409 | 13,640 | 3,452,088 |
| 2023 | - | - | - | - | - | - | - | - | - | - | - | - | 3,517,983 | 316,981 | 64,745 | 3,899,709 |
| 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | 3,013,747 | 218,107 | 3,231,854 |
| 2025 ld¾;=j 1g fmr | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3,686,747 | 3,686,747 |
| isÿ jQ iuqÉÑ; ysñlïj, j;auka weia;fïka;=.; w.h | 213,653 | 1,399,700 | 1,988,454 | 1,927,702 | 2,056,780 | 2,252,537 | 2,664,248 | 2,864,420 | 3,258,495 | 3,984,217 | 2,776,543 | 3,139,875 | 3,880,064 | 3,282,834 | 4,017,259 | 39,706,782 |

isÿ jQ iuqÉÑ; ysñlïj, j;auka weia;fïka;=j

wk;=re ld,h

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|  | 2011  **re**. '000 | 2012  **re**. '000 | 2013  **re**. '000 | 2014  **re**. '000 | 2015  **re**. '000 | 2016  **re**. '000 | 2017  **re**. '000 | 2018  **re**. '000 | 2019  **re**. '000 | 2020  **re**. '000 | 2021  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2024  **re**. '000 | 2025 Q1  g fmr  re. '000 | **tl;=j**  **re**. '000 |
| 2011 | (134,902) | (72,227) | (5,154) | (3,495) | (2,329) | (1,718) | (390) | (2,129) | - | - | (193) | - | (650) | - | - | (223,187) |
| 2012 | - | (893,615) | (311,763) | (57,574) | (19,215) | (16,664) | (8,262) | (8,627) | (16,329) | (84,791) | (3,154) | (58) | (387) | (4,357) | (4,594) | (1,429,390) |
| 2013 | - | - | (1,465,582) | (252,384) | (29,760) | (53,691) | (16,478) | (10,057) | (5,532) | (9,222) | (7,835) | (2,569) | (10,807) | (300) | (10,289) | (1,874,504) |
| 2014 | - | - | - | (1,621,312) | (329,993) | (28,525) | (12,958) | (10,447) | (14,079) | (4,101) | (4,584) | (2,428) | (11,439) | (2,194) | (8,488) | (2,050,549) |
| 2015 | - | - | - | - | (1,586,379) | (395,617) | (23,979) | (13,186) | (15,396) | (13,820) | (6,434) | (5,012) | (10,011) | (1,450) | (2,733) | (2,074,017) |
| 2016 | - | - | - | - | - | (1,743,315) | (389,878) | (30,768) | (26,780) | (21,259) | (10,697) | (3,402) | 6,738 | (1,832) | (13,731) | (2,234,924) |
| 2017 | - | - | - | - | - | - | (2,129,944) | (468,923) | (26,927) | (15,975) | (11,924) | (8,644) | 10,175 | (3,414) | (3,620) | (2,659,196) |
| 2018 | - | - | - | - | - | - | - | (2,267,584) | (515,478) | (39,809) | (12,594) | (12,075) | (3,340) | (10,694) | (10,559) | (2,872,133) |
| 2019 | - | - | - | - | - | - | - | - (2,646,682) | | (551,787) | (29,128) | (10,880) | 1,316 | (9,915) | (6,640) | (3,253,716) |
| 2020 | - | - | - | - | - | - | - | - | - | (2,956,804) | (737,058) | (41,866) | (7,386) | (13,410) | (18,018) | (3,774,542) |
| 2021 | - | - | - | - | - | - | - | - | - | - | (2,214,578) | (534,897) | (24,130) | (17,166) | (8,454) | (2,799,225) |
| 2022 | - | - | - | - | - | - | - | - | - | - | - | (2,397,109) | (846,549) | (114,455) | (29,628) | (3,387,741) |
| 2023 | - | - | - | - | - | - | - | - | - | - | - | - | (2,831,414) | (824,727) | (108,523) | (3,764,664) |
| 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | (2,396,800) | (734,492) | (3,131,292) |
| 2025 m<uq ld¾;=jg fmr | - | - | - | - | - | - | - | - | - | - | - | - | - | - | (2,856,598) | (2,856,598) |
| fï olajd iuqÉÑ; f.ùï | (134,902) | (965,842) | (1,782,499) | (1,934,765) | (1,967,676) | (2,239,530) | (2,581,889) | (2,811,721) | (3,267,202) | (3,697,567) | (3,038,180) | (3,018,940) | (3,727,883) | (3,400,716) | (3,816,368) | (38,385,678) |
| ysÕ uq¿ o< ysñlï mEï | 78,751 | 433,858 | 205,955 | (7,063) | 89,104 | 13,007 | 82,359 | 52,699 | (8,707) | 286,650 | (261,636) | 120,935 | 152,180 | (117,882) | 200,892 | 1,321,104 |

fï olajd iuqÉÑ; f.ùï

### ysñlï ieliqï j.=j

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### 2025 i|yd Y=oaO Ôú; fkdjk rlaIK ysÕ ysñlï m%;smdok

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|  | 2011  **re**. '000 | 2012  **re**. '000 | 2013  **re**. '000 | 2014  **re**. '000 | 2015  **re**. '000 | 2016  **re**. '000 | 2017  **re**. '000 | 2018  **re**. '000 | 2019  **re**. '000 | 2020  **re**. '000 | 2021  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2024  **re**. '000 | 2025 Q1  g fmr  re. '000 | **tl;=j**  **re**. '000 |
| 2011 | 209,132 | 4,621 | 4,239 | 3,157 | 1,465 | 1,599 | (945) | (844) | (120) | - | 193 | - | (2,589) | (650) | (150) | 219,109 |
| 2012 | - | 1,224,086 | (15,515) | 51,344 | 2,382 | 6,454 | (128) | 9,001 | 11,400 | 321 | 10,793 | 58 | (16,234) | (21,398) | 20,954 | 1,283,518 |
| 2013 | - | - | 1,976,422 | (158,485) | 28,151 | (3,982) | (16,949) | (608) | 51 | 5,515 | 2,942 | (1,387) | (37,642) | (9,190) | 14,767 | 1,799,605 |
| 2014 | - | - | - | 2,034,121 | (15,127) | 34,203 | (10,511) | 14,290 | (11,575) | 1,591 | 1,485 | 428 | (24,812) | (4,644) | 5,421 | 2,024,871 |
| 2015 | - | - | - | - | 2,023,094 | 16,076 | 6,864 | 5,742 | 5,037 | 1,014 | 705 | 718 | (10,677) | (13,495) | 6,171 | 2,041,248 |
| 2016 | - | - | - | - | - | 2,100,737 | 59,287 | 15,721 | (3,500) | 2,667 | 2,602 | 2,126 | 72,430 | (8,812) | 11,474 | 2,254,732 |
| 2017 | - | - | - | - | - | - | 2,549,666 | 37,716 | 24,501 | 4,325 | 6,735 | 4,019 | (12,733) | (13,169) | 5,362 | 2,606,423 |
| 2018 | - | - | - | - | - | - | - | 2,692,279 | 77,270 | 37,666 | 8,961 | 7,482 | (3,403) | (9,527) | 18,135 | 2,828,864 |
| 2019 | - | - | - | - | - | - | - | - | 3,106,289 | 79,873 | 33,117 | 8,701 | (17,256) | (5,143) | 10,169 | 3,215,750 |
| 2020 | - | - | - | - | - | - | - | - | - | 3,398,413 | 58,000 | 50,064 | (9,480) | 327 | 24,456 | 3,521,781 |
| 2021 | - | - | - | - | - | - | - | - | - | - | 2,601,103 | 121,616 | (1,385) | 13,362 | 30,216 | 2,764,913 |
| 2022 | - | - | - | - | - | - | - | - | - | - | - | 2,719,396 | 420,682 | 81,006 | 49,386 | 3,270,471 |
| 2023 | - | - | - | - | - | - | - | - | - | - | - | - | 3,067,091 | 246,771 | 235,759 | 3,549,621 |
| 2024 | - | - | - | - | - | - | - | - | - | - | - | - | - | 2,860,159 | 90,629 | 2,950,788 |
| 2025 ld¾;=j 1g fmr | - | - | - | - | - | - | - | - | - | - | - | - | - | - | 3,292,463 | 3,292,463 |
| isÿ jQ iuqÉÑ; ysñlïj, j;auka weia;fïka;=.; w.h | 209,132 | 1,228,707 | 1,965,146 | 1,930,137 | 2,039,965 | 2,155,087 | 2,587,284 | 2,773,296 | 3,209,354 | 3,531,385 | 2,726,638 | 2,913,221 | 3,423,993 | 3,115,597 | 3,815,213 | 37,624,156 |

isÿ jQ iuqÉÑ; ysñlïj, j;auka weia;fïka;=j

wk;=re ld,h

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | 2011  **re**. '000 | 2012  **re**. '000 | 2013  **re**. '000 | 2014  **re**. '000 | 2015  **re**. '000 | 2016  **re**. '000 | 2017  **re**. '000 | 2018 2019  **re**. '000 **re**. '000 | 2020  **re**. '000 | 2021  **re**. '000 | 2022  **re**. '000 | 2023  **re**. '000 | 2024  **re**. '000 | 2025 Q1  g fmr  re. '000 | **tl;=j**  **re**. '000 |
| 2011 | (131,282) | (71,904) | (5,123) | (3,495) | (2,329) | (1,614) | (390) | (2,129) - | - | (193) | - | (650) | - | - | (219,109) |
| 2012 | - | (881,711) | (248,760) | (32,280) | (17,417) | (16,664) | (8,244) | (8,627) (16,329) | (13,201) | (3,154) | (58) | (387) | (4,357) | (4,594) | (1,255,783) |
| 2013 | - | - | (1,424,239) | (226,969) | (29,152) | (31,860) | (16,282) | (10,057) (5,532) | (9,222) | (7,835) | (2,569) | (10,807) | (300) | (10,289) | (1,785,112) |
| 2014 | - | - | - | (1,593,260) | (329,883) | (27,883) | (12,833) | (10,432) (11,079) | (4,101) | (4,584) | (2,428) | (11,439) | (2,194) | (8,488) | (2,018,605) |
| 2015 | - | - | - | - | (1,564,956) | (369,486) | (23,866) | (13,132) (15,396) | (13,820) | (6,434) | (5,012) | (10,011) | (1,450) | (2,733) | (2,026,295) |
| 2016 | - | - | - | - | - | (1,756,890) | (387,579) | (30,608) (26,799) | (21,259) | (10,697) | (3,402) | 6,738 | (1,832) | (13,731) | (2,246,060) |
| 2017 | - | - | - | - | - | - | (2,075,965) | (446,918) (25,385) | (15,969) | (11,371) | (8,644) | 10,190 | (3,414) | (3,620) | (2,581,097) |
| 2018 | - | - | - | - | - | - | - | (2,209,836) (492,761) | (32,630) | (12,311) | (12,075) | (3,340) | (10,694) | (10,559) | (2,784,208) |
| 2019 | - | - | - | - | - | - | - | - (2,619,040) | (521,977) | (15,045) | (10,872) | 1,316 | (9,915) | (6,640) | (3,182,175) |
| 2020 | - | - | - | - | - | - | - | - - | (2,902,120) | (487,549) | (37,663) | (3,707) | (13,410) | (18,018) | (3,462,468) |
| 2021 | - | - | - | - | - | - | - | - - | - | (2,149,086) | (505,153) | (23,120) | (15,402) | (8,333) | (2,701,093) |
| 2022 | - | - | - | - | - | - | - | - - | - | - | (2,331,752) | (774,441) | (94,330) | (27,730) | (3,228,253) |
| 2023 | - | - | - | - | - | - | - | - - | - | - | - | (2,666,268) | (774,098) | (73,404) | (3,513,770) |
| 2024 | - | - | - | - | - | - | - | - - | - | - | - | - | (2,309,670) | (680,316) | (2,989,986) |
| 2025 m<uq ld¾;=jg fmr | - | - | - | - | - | - | - | - - | - | - | - | - | - | (2,604,135) | (2,604,135) |
| fï olajd iuqÉÑ; f.ùï | (131,282) | (953,615) | (1,678,122) | (1,856,004) | (1,943,737) | (2,204,397) | (2,525,159) | (2,731,738) (3,212,322) | (3,534,299) | (2,708,260) | (2,919,629) | (3,485,927) | (3,241,066) | (3,472,590) | (36,598,148) |
| ysÕ uq¿ o< ysñlï mEï | 77,850 | 275,092 | 287,024 | 74,133 | 96,228 | (49,310) | 62,125 | 41,558 (2,967) | (2,915) | 18,378 | (6,407) | (61,934) | (125,469) | 342,623 | 1,026,008 |

fï olajd iuqÉÑ; f.ùï

ysñlï yeisrùfï úhoï" w,dN ixj¾Ok idOl iy wys;lr wm.ukh i|yd m%;smdok ms<sn| ixfõ§;d úYaf,aIKh my; olajd we;'

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| **j.=j 1( m%Odk úp,Hj, fjkialï j,g ysñlï j.lSï u; n,mEu** |  | | | |
| úp,H | úp,Hfha | 75] ysñlï | 75] ysñlï |  |
|  | fjkila | j.lSï 75] | j.lSïj, |  |
|  |  | ysñlï | fjkila |  |
|  |  | j.lSïj, |  |  |
|  |  | fjkila |  |  |
|  |  | re. '000 | re. '000 |  |
| uq,aw.h |  | 1,703,990 | - |  |
| ysñlï yeisrùfï úhoï (CHE) | 10% | 1,710,529 | 6,539 |  |
| ysñlï yeisrùfï úhoï (CHE) | -10% | 1,697,450 | (6,539) |  |
| 2024 wk;=re j¾Ifha wjidk w,dN wkqmd;h (ULR) | 10% | 2,042,815 | 338,825 |  |
| 2024 wk;=re j¾Ifha wjidk w,dN wkqmd;h (ULR) | -10% | 1,365,164 | (338,825) |  |
| wys;lr wm.ukh i|yd m%;smdok (PRAD) | 100% | 1,864,267 | 160,277 |  |
| wys;lr wm.ukh i|yd m%;smdok (PRAD) | 50% | 1,623,851 | (80,139) |  |
| **j.=j 2( m%Odk úp,Hj, fjkialï j,g jdßl j.lSu u; n,mEu** |  |  |  |  |
| úp,H | úp,Hfha fjki | URR 75]  úYajdikSh uÜgul | jdßl j.lSï  (PL) | jdßl j.lSïj,  fjki |
|  |  | re. '000 | re. '000 | re. '000 |
| uq,a w.h |  | 2,509,659 | 2,568,663 | - |
| l,a bl=;a fkdjQ wjodkï ixÑ; (URR) | 10% | 2,718,053 | 2,718,053 | 149,390 |
| l,a bl=;a fkdjQ wjodkï ixÑ; (URR) | -10% | 2,301,265 | 2,568,663 | - |
| ysñlï yeisrùfï úhoï (CHE) | 10% | 2,560,228 | 2,568,663 | - |
| ysñlï yeisrùfï úhoï (CHE) | -10% | 2,459,089 | 2,568,663 | - |
| wys;lr wm.ukh i|yd m%;smdok (PRAD) | 100% | 2,828,335 | 2,828,335 | 259,672 |
| wys;lr wm.ukh i|yd m%;smdok (PRAD) | 50% | 2,350,321 | 2,568,663 | - |

57' jd¾;dlrK ld,fhka miq isÿùï

jd¾;dlrK ld,mßÉfþofhka miq isÿùï hkq jd¾;dlrK Èkh iy uQ,H m%ldYk ksl=;a lsÍu i|yd wjir § we;s Èkh w;r isÿjk ys;lr iy wys;lr isÿùï iïnkaOfhka jd¾;dlrK Èkfhka miq uQ,H m%ldYkj, .e,mSï fyda fy<sorõ lsÍï wjYH jk lsisÿ ;;ajhla we;s ù fkdue;'