



## SRI LANKA DEPOSIT INSURANCE SCHEME AUDITED FINANCIAL STATEMENTS OF THE DEPOSIT INSURANCE FUND – 2025

**Statement of Comprehensive Income**

**Statement of Financial Position**

(In Rupees Thousands)

(In Rupees Thousands)

Item	For the year ended 31 December		Item	As at 31 December	
	2025	2024		2025	2024
<b>INCOME</b>			<b>ASSETS</b>		
Premium Collection from Member Institutions	19,095,086	17,305,065	Cash A/C No. 54523 at Market Operations Department of the Central Bank of Sri Lanka	1,060	1,108
Interest Income from Financial Instruments in Local Currency	20,738,060	18,051,075	Cash A/C No. 54530 at Market Operations Department of the Central Bank of Sri Lanka - FSSNP	5,672	24,553
Interest Income from Financial Instruments in Foreign Currency	1,387,686	552,916	Ring Fenced Account No. 45038 - in USD at Federal Reserve Bank - FSSNP	-	29,258,330
Foreign Currency Miscellaneous Income	2	-	Account No. 45041 - in USD at Federal Reserve Bank - FSSNP	-	292,710
<b>Total Income</b>	<b>41,220,834</b>	<b>35,909,056</b>	Ring Fenced Account - in USD at Bank for International Settlements	93,437	-
<b>EXPENDITURE</b>			Receivable from Member Institutions	4,535,953	4,139,116
Rent and Administrative Expenses	140,606	74,162	Accrued Interest paid at Investment	348,429	61,225
Publication Expenses	1,362	1,240	Interest Income Receivable from Financial Instruments in Foreign Currency	4,942	93,403
RTGS Charges	40	70	Financial Instruments at Fair Value through Other Comprehensive Income in Local Currency	179,608,970	151,273,875
Tax Consultancy Fee	523	-	Financial Instruments at Fair Value through Other Comprehensive Income in Foreign Currency	41,345,730	-
Compensation	4,275,341	(1,644,395)	Financial Instruments at Amortized Cost in Local Currency	-	-
Custodian Fees and Other Charges	2,663	1,131	Over payment recoverable	851	881
Administrative Expenses – Financial Sector Safety Net Strengthening Project (FSSNP)	67,021	4,547	Receivable from International Development Association (IDA) SL 226 - FSSNP Component 2 & 3	17,481	174
Financial Expenses – FSSNP	660,707	244,166	<b>TOTAL ASSETS</b>	<b>225,962,525</b>	<b>185,145,375</b>
(Gains)/Losses on Revaluation of Foreign Exchange	(42,307)	4,070	<b>LIABILITIES</b>		
Impairment Charges	5,808	22,651	Foreign Currency Financial Liabilities – Payable to IDA – Component 1	40,299,272	29,258,330
Rounding-off Differences in Forex Conversion	(0)	-	Foreign Currency Financial Liabilities – Payable to IDA – Component 2 and 3	97,105	29,258
<b>Total Expenditure</b>	<b>5,111,764</b>	<b>(1,292,358)</b>	Loan Service Charge Payable to IDA	136,899	81,449
<b>SURPLUS OVER EXPENDITURE FOR THE PERIOD BEFORE INCOME TAX</b>	<b>36,109,070</b>	<b>37,201,414</b>	Provision for Compensation	5,611,306	1,336,374
Less: Provision for Income Tax	(12,123,742)	(10,559,035)	Sundry Creditors	136,324	81,548
<b>SURPLUS OVER EXPENDITURE FOR THE PERIOD AFTER INCOME TAX</b>	<b>23,985,328</b>	<b>26,642,379</b>	Payable to the Department of Inland Revenue	6,436,214	5,634,059
<b>OTHER COMPREHENSIVE INCOME</b>			<b>TOTAL LIABILITIES</b>	<b>52,717,120</b>	<b>36,421,018</b>
Gains/(Losses) on re-measuring of financial instruments at fair value through other comprehensive income in Local Currency	166,332	9,103,760	<b>EQUITY</b>		
Gains/(Losses) on re-measuring of financial instruments at fair value through other comprehensive income in Foreign Currency	148,271	-	Deposit Insurance Fund	160,862,100	136,876,771
Less: Tax relating to components of other comprehensive income	-	-	Other Comprehensive Income Reserve- Local Currency Securities	12,188,432	11,847,586
<b>OTHER COMPREHENSIVE INCOME FOR THE YEAR AFTER TAX</b>	<b>314,603</b>	<b>9,103,760</b>	Other Comprehensive Income Reserve- Foreign Currency Securities	194,873	-
<b>TOTAL COMPREHENSIVE INCOME</b>	<b>24,299,931</b>	<b>35,746,139</b>	<b>TOTAL EQUITY</b>	<b>173,245,405</b>	<b>148,724,357</b>
			<b>TOTAL EQUITY AND LIABILITIES</b>	<b>225,962,525</b>	<b>185,145,375</b>

The above financial information has been extracted from the audited financial statements of the Deposit Insurance Fund of the Sri Lanka Deposit Insurance Scheme as per the Report of the Auditor General dated 23 April 2026 and approved by the Governing Board.

(Sgd.)  
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(Sgd.)  
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23.04.2026