



AMW CAPITAL LEASING AND FINANCE PLC

**INTERIM FINANCIAL STATEMENTS
FOR THE PERIOD ENDED 30 JUNE 2025**

AMW CAPITAL LEASING AND FINANCE PLC
STATEMENT OF FINANCIAL POSITION

	As at 30.06.2025 Rs. (Unaudited)	As at 31.12.2024 Rs. (Audited)
ASSETS		
Cash and Bank	245,933,220	198,265,641
Other Financial Assets	89,931,555	65,311,288
Other Non Financial Assets	8,999,325	48,114,125
Deferred tax assets	64,677,217	64,677,217
Rentals Receivable on Lease and Hire Purchase Assets	264,665,408	248,893,692
Loans and Advances	7,244,570,263	5,918,447,431
Equity Instruments at fair value through Other Comprehensive Income	2,358,002	2,358,001
Debt instruments at amortised cost	527,125,899	213,969,129
Plant & Equipment	84,896,089	64,038,086
Right of Use Assets	35,616,156	44,931,548
Total Assets	8,568,773,134	6,869,006,158
EQUITY AND LIABILITIES		
Liabilities		
Bank Overdraft	1,960,968	20,206,510
Trade & Other Payables	1,083,263,998	696,220,842
Time Deposits	2,477,166,332	1,881,211,682
Interest Bearing Borrowings	1,059,687,817	419,682,138
Lease Liability	47,408,488	56,917,361
Provision for Income Tax	63,814,449	35,222,026
Retirement Benefit Obligation	58,309,700	47,613,081
Total Liabilities	4,791,611,752	3,157,073,640
Equity		
Stated Capital	200,000,000	200,000,000
Retained Profit	3,391,025,615	3,325,796,751
Fair Value through OCI Reserve	1,665,652	1,665,652
Statutory Reserve Fund	184,470,115	184,470,115
Total Equity	3,777,161,382	3,711,932,518
Total Equity and Liabilities	8,568,773,134	6,869,006,158

I certify that the Financial Statements have been prepared in compliance with the requirements of the Companies Act No.7 of 2007.

Sgd

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Nareshkantha Perumal
General Manager – Finance

The Board of Directors is responsible for the preparation and presentation of these Financial Statements.

Signed for and on behalf of the Board by:

Sgd

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Chamath Munasinghe
CEO/Director

Sgd

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Brian Selvanayagam
Director

Colombo
06 August 2025

AMW CAPITAL LEASING AND FINANCE PLC
STATEMENT OF COMPREHENSIVE INCOME

	For the Three Months Ended			For the Six Months Ended		
	30.06.2025 Rs. (Unaudited)	30.06.2024 Rs. (Unaudited)	Variance %	30.06.2025 Rs. (Unaudited)	30.06.2024 Rs. (Un-Audited)	Variance %
Income	405,220,853	318,590,916	27%	761,161,420	650,019,006	17%
Interest Income	334,615,873	263,509,340	27%	638,450,411	539,472,069	18%
Interest Expense	(94,673,829)	(84,780,963)	12%	(173,488,551)	(189,514,297)	-8%
Net Interest Income	239,942,044	178,728,377	34%	464,961,860	349,957,773	33%
Other Operating Income	70,604,980	55,081,576	28%	122,711,009	110,546,936	11%
Profit Before Operating Expenses	310,547,025	233,809,953	33%	587,672,869	460,504,709	28%
Operating Expenses						
General Administration Costs	(130,391,144)	(122,370,166)	7%	(258,022,106)	(247,081,669)	4%
Staff Cost	(105,324,148)	(86,148,940)	22%	(200,414,754)	(169,283,595)	18%
Credit Loss Expense	6,245,662	5,191,054	20%	14,386,104	5,992,467	140%
Profit from Operations	81,077,394	30,481,901	166%	143,622,113	50,131,912	186%
Value Added Tax on Financial Services	(27,346,107)	(18,414,152)	49%	(49,800,818)	(33,670,440)	48%
Profit Before Tax	53,731,287	12,067,749	345%	93,821,295	16,461,472	470%
Taxation	(15,407,756)	-		(28,592,431)	(9,318,335)	
Net Profit for the Period	38,323,531	12,067,749	218%	65,228,864	7,143,137	813%
Other Comprehensive Income Net of Tax	-	-		-	-	
Total Comprehensive Income Net of Tax	38,323,531	12,067,749	218%	65,228,864	7,143,137	813%
Earning Per Share	1.92	0.60		3.26	0.36	

Figures in brackets indicate deductions.

The above figures are subject to audit.

AMW CAPITAL LEASING AND FINANCE PLC
STATEMENT OF CHANGES IN EQUITY

	Stated Capital Rs.	Retained Profit Rs.	Statutory Reserve Fund Rs.	Fair Value through OCI Reserve Rs.	Total Equity Rs.
Balance as at 31 December 2023 (Audited)	200,000,000	3,260,711,358	181,044,568	1,492,693	3,643,248,619
Profit for the Period	-	7,143,137	-	-	7,143,137
Balance as at 30 June 2024 (Unaudited)	<u>200,000,000</u>	<u>3,267,854,495</u>	<u>181,044,568</u>	<u>1,492,693</u>	<u>3,650,391,756</u>
Total Comprehensive Income for the Period		61,367,803	-	172,959	61,540,762
Transfers		(3,425,547)	3,425,547	-	-
Balance as at 31 December 2024 (Audited)	<u>200,000,000</u>	<u>3,325,796,751</u>	<u>184,470,115</u>	<u>1,665,652</u>	<u>3,711,932,518</u>
Profit for the Period		65,228,864			65,228,864
Balance as at 30 June 2025 (Unaudited)	<u>200,000,000</u>	<u>3,391,025,615</u>	<u>184,470,115</u>	<u>1,665,652</u>	<u>3,777,161,382</u>

Figures in brackets indicate deductions.

AMW CAPITAL LEASING AND FINANCE PLC
CASH FLOW STATEMENT

For the Year Ended	30.06.2025 Rs. (Unaudited)	30.06.2024 Rs. (Unaudited)
CASH FLOWS FROM / (USED IN) OPERATING ACTIVITIES		
Net Profit before Income Tax	93,821,295	16,461,472
Adjustments for :		
Interest Income on Debt Instruments at Amortized Cost	(21,221,216)	(102,323,860)
Retiring Gratuity - Charge for the period	11,432,352	9,561,704
Interest on Lease Liability	9,315,392	15,565,096
Depreciation & Amortization	11,577,167	6,337,827
Operating Profit Before Changes in Working Capital	104,924,990	(54,397,762)
Increase / (Decrease) in Trade & Other Payables	387,043,061	247,886,163
(Increase) / Decrease in Other Financial Assets & Non Financial Assets	14,494,533	(41,271,788)
Net Investment in Lease, Hire Purchase and Loans and Advances	(1,341,894,547)	(583,133,462)
Net Deposits from Customers	595,954,650	540,272,410
Net Cash Generated from Operations	(239,477,313)	109,355,562
Gratuity Paid	(735,733)	(5,167,061)
Income Tax Paid	-	(20,217,429)
Net Cash from/ (used in) Operating Activities	(240,213,046)	83,971,071
CASH FLOW FROM / (USED IN) INVESTING ACTIVITIES		
Acquisition of Plant, Equipment and Intangible Assets	(32,435,086)	(6,491,130)
(Investment) / Maturity of HTM investments	(313,156,770)	490,724,031
Interest Received from Debt Instruments at Amortized Cost	21,221,216	102,323,860
Net Cash from/ (used in) Investing Activities	(324,370,640)	586,556,761
CASH FLOW FROM / (USED IN) FINANCING ACTIVITIES		
Rental paid for Right of Use Assets	(9,508,873)	(8,217,484)
Loans Obtained	850,000,000	-
Loan Settlements made	(209,994,321)	(748,474,230)
Net Cash from/ (used in) Financing Activities	630,496,806	(756,691,714)
Net Increase / (Decrease) in Cash & Cash Equivalents	65,913,121	(86,163,882)
Cash & Cash Equivalents at the Beginning of the period	178,059,131	341,390,437
Cash & Cash Equivalents at the End of the period	243,972,252	255,226,555

Figures in brackets indicate deductions.

AMW CAPITAL LEASING AND FINANCE PLC
NOTES TO THE FINANCIAL STATEMENTS
SEGMENTAL ANALYSIS

	Finance Lease		Term Loans		Unallocated		Total	
	30.06.2025 Rs.	30.06.2024 Rs.	30.06.2025 Rs.	30.06.2024 Rs.	30.06.2025 Rs.	30.06.2024 Rs.	30.06.2025 Rs.	30.06.2024 Rs.
Interest Income	24,126,540	50,321,687	593,102,655	386,826,522	21,221,216	102,323,860	638,450,411	539,472,069
Other Operating Income	5,676,819	9,544,952	79,214,965	69,662,164	37,819,224	31,339,820	122,711,009	110,546,936
Total Revenue	29,803,359	59,866,639	672,317,620	456,488,686	59,040,440	133,663,680	761,161,420	650,019,006
Interest Expenses	(5,911,416)	(10,475,893)	(161,810,613)	(143,092,457)	(5,766,522)	(35,945,947)	(173,488,551)	(189,514,297)
Other Expenses	(12,041,484)	(21,703,615)	(329,606,277)	(296,454,314)	(152,203,812)	(125,885,308)	(493,851,574)	(444,043,237)
Profit Before Tax	11,850,459	27,687,132	180,900,730	16,941,915	(98,929,894)	(28,167,575)	93,821,295	16,461,472
Taxation							(28,592,431)	(9,318,335)
Profit After Tax							65,228,864	7,143,137

	Finance Lease		Term Loans		Unallocated		Total	
	30.06.2025 Rs.	31.12.2024 Rs.	30.06.2025 Rs.	31.12.2024 Rs.	30.06.2025 Rs.	31.12.2024 Rs.	30.06.2025 Rs.	31.12.2024 Rs.
Segment Assets	264,665,408	248,893,692	7,244,570,263	5,918,447,431	-	-	7,509,235,671	6,167,341,124
Unallocated Assets	-	-	-	-	1,059,537,463	701,665,034	1,059,537,463	701,665,034
Total Assets	264,665,408	354,691,436	7,244,570,263	4,844,806,125	1,059,537,463	2,268,692,045	8,568,773,134	6,869,006,158
Segment Liabilities	162,837,539	120,953,734	4,457,280,608	2,876,160,928	-	-	4,620,118,146	2,997,114,662
Unallocated Liabilities	-	-	-	-	171,493,606	159,958,978	171,493,606	159,958,978
Total Liabilities	162,837,539	248,640,570	4,457,280,608	3,396,234,685	171,493,606	236,455,973	4,791,611,752	3,157,073,640

Figures in brackets indicate deductions.
The above figures are subject to audit.

AMW CAPITAL LEASING AND FINANCE PLC**Notes to the Financial Statements**

1 The Interim Financial Statements of the Company are prepared in compliance with the Sri Lanka Accounting Standard-LKAS 34, Interim Financial Reporting. These Interim Financial Statements should be read in conjunction with the Annual Audited Financial Statements for the year ended 31 December 2024.

2 There are no changes in accounting policies and methods of computation since the publication of annual accounts for the year 2024.

3 Information on Ordinary Shares

	For the Year Ended	
	30.06.2025	30.06.2024
(i) Market Price Per Share		
	Rs. 22.40 *Not Traded	22.40 *Not Traded
	Rs. 22.40 *Not Traded	22.40 *Not Traded
	Rs. 22.40 *Not Traded	22.40 *Not Traded
(ii) Float adjusted market capitalization - Rs. 44,800,000/-		
(iii) The Public Shareholding as at 30 June 2025 is 10%		
(iv) No of Public Shareholders - Two (2) Shareholders		
(v) Steps to be adopted by the Entity to comply with the Minimum Public Holding Requirement will be notified in due cause.		
(vi) Directors' Share Holdings as at 30 June 2025 - NIL		
(vii) Top Share Holders as at 30 June 2025		
	No. of Shares	%
Associated Motorways (Private) Limited	18,000,000	90.00
Trading Enterprises Company LLC	1,999,999	9.99
A A De Silva	1	0.01
	30.06.2025	30.06.2024
(viii) Net Assets per Share (Rs.)	188.86	182.52
(ix) Number of shares representing the Entity's Stated Capital as of 30 June 2025 is 20,000,000.		

4 As of 30 June 2025, the Company had no contingent liability.

5 No circumstances have arisen subsequent to the Statement of Financial Position Date that require disclosure.

AMW CAPITAL LEASING AND FINANCE PLC
Selected Performance Indicators

	30.06.2025	30.06.2024
Regulatory Capital Adequacy		
Core Capital (Tier 1 Capital) Rs.'000	3,645,589	3,495,961
Total Capital Base Rs.'000	3,713,544	3,495,961
Tier 1 Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum 2023 - 10% , 2022 - 7%)	33.90%	44.78%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum 2023 - 12.5% , 2021 - 11%)	34.53%	44.78%
Capital Funds to Deposit Liabilities Ratio (Minimum 10%)	147%	183%
Profitability (%)		
Interest Margin	12.90%	10.33%
Return on Assets (before tax)	2.43%	0.44%
Return on Equity	3.48%	0.39%
Regulatory Liquidity (Rs.'000)		
Required Minimum Amount of Liquid Assets	256,048	197,038
Available Amount of Liquid Assets	773,374	1,879,656
Required Minimum Amount of Government Securities	183,509	137,945
Available Amount of Government Securities	529,402	1,624,429