

AMW CAPITAL LEASING AND FINANCE PLC

Publication of Financial Statements

Statement of Financial Position		
As at	30.09.2017	30.09.2016
	Rs.'000	Rs.'000
Assets		
Cash and Cash Equivalents	297,377	105,621
Loans and Receivables -Leases	6,856,833	7,007,659
Loans and Receivables -Hire Purchase	47,708	146,944
Loans and Advances	4,021,428	2,727,362
Financial Investments -Available- for- Sale	80	80
Financial Investments -Held-to-Maturity	400,244	433,084
Property Plant and Equipment	39,813	54,397
Goodwill and Intangible Assets	9,798	15,177
Other Assets	102,818	82,010
Total Assets	11,776,099	10,572,334
Liabilities		
Due to Banks	1,964,968	2,240,167
Due to Customers	2,399,420	1,638,871
Other Borrowings	4,462,058	4,108,231
Current Tax Liabilities	184,706	165,118
Deferred Tax Liabilities	148,886	139,548
Other Provisions	361,073	337,906
Other Liabilities	371,229	356,992
Total Liabilities	9,892,340	8,986,833
Equity		
Stated Capital	200,000	200,000
Statutory Reserve Fund	84,983	68,845
Retained Earnings	1,598,776	1,316,656
Other Reserves	-	-
Total Equity	1,883,759	1,585,501
Total Equity and Liabilities	11,776,099	10,572,334
Contingent Liabilities and Commitments		
	-	-

We, the undersigned, being the Chief Executive Officer and the Senior Accountant of AMW Capital Leasing and Finance PLC certify jointly that:

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

(b) the information contained in these statements have been extracted from the unaudited financial statements of the Licensed Finance Company unless indicated as audited.

Brandon Morris
Director/CEO

29.11.2017
Colombo

Dimuthu Tillekeratne
Senior Accountant



AMW Capital Leasing and Finance PLC (PB14PQ)
185, Union Place, Colombo 02.
Telephone - 0112 309300

Fitch Rating BBB+(lka)

Licensed by the Monetary Board of the Central Bank of Sri Lanka under the Finance Companies Act No.78 of 1988

Statement of Comprehensive Income		
For 6 months ended	30.09.2017	30.09.2016
	Rs.'000	Rs.'000
Interest Income	946,646	782,283
Interest Expenses	(529,399)	(399,008)
Net Interest Income	417,247	383,275
Fee and Commission Income	23,125	20,102
Fee and Commission Expenses	-	-
Net Fee and Commission Income	23,125	20,102
Net Gain/(Loss) from trading	-	-
Other Operating Income (net)	153,882	140,565
Total Operating Income	594,254	543,942
Impairment for loans and other loans		
Individual Impairment	(8,285)	(15,132)
Collective Impairment	-	-
Others	-	-
Net Operating Income	585,969	528,810
Personal Cost	(100,614)	(121,147)
Depreciation and Amortization	(11,626)	(13,815)
Other Expenses	(120,016)	(110,779)
Operating Profit/(Loss) before Value Added Tax (VAT)	353,713	283,069
VAT on Financial Services	(52,561)	(33,978)
Operating Profit/(Loss) after Value Added Tax (VAT)	301,152	249,091
Share of profits of associates and Joint Ventures	-	-
Profit Before Taxation	301,152	249,091
Tax Expenses	(131,872)	(85,142)
Profit for the period	169,280	163,949
Other Comprehensive Income, net of tax	-	-
Total Comprehensive Income, net of tax	169,280	163,949
Earnings Per Share - Basic	8.46	8.20

Selected Performance Indicators		
Indicator	30.09.2017	30.09.2016
Regulatory Capital Adequacy		
Core Capital (Tier 1 Capital) Rs.'000	1,714,479	1,467,752
Total Capital Base Rs.'000	1,714,479	1,467,752
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum 5%)	15.51%	14.65%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum 10%)	15.51%	14.65%
Capital Funds to Deposit Liabilities Ratio (Minimum 10%)	71%	90%
Asset Quality (Quality of Loan Portfolio)		
Gross Non-Performing Accommodations, Rs.'000	245,973	246,958
Gross Non-Performing Accommodations Ratio, %	2.19%	2.43%
Net Non-Performing Accommodations Ratio, %	0.12%	0.10%
Profitability (%)		
Interest Margin - (Annualized)	7.71%	8.00%
Return on Assets (before tax) - (Annualized)	5.39%	5.07%
Return on Equity (after tax) - (Annualized)	19.52%	22.41%
Regulatory Liquidity (Rs.'000)		
Required Minimum Amount of Liquid Assets	427,454	398,548
Available Amount of Liquid Assets	614,270	509,411
Required Minimum Amount of Government Securities	331,972	242,908
Available Amount of Government Securities	340,000	375,000
Memorandum Information		
No of Employees	237	256
No of Branches	15	15
Number of Service Centers	7	7
Number of Pawning Centers	-	-