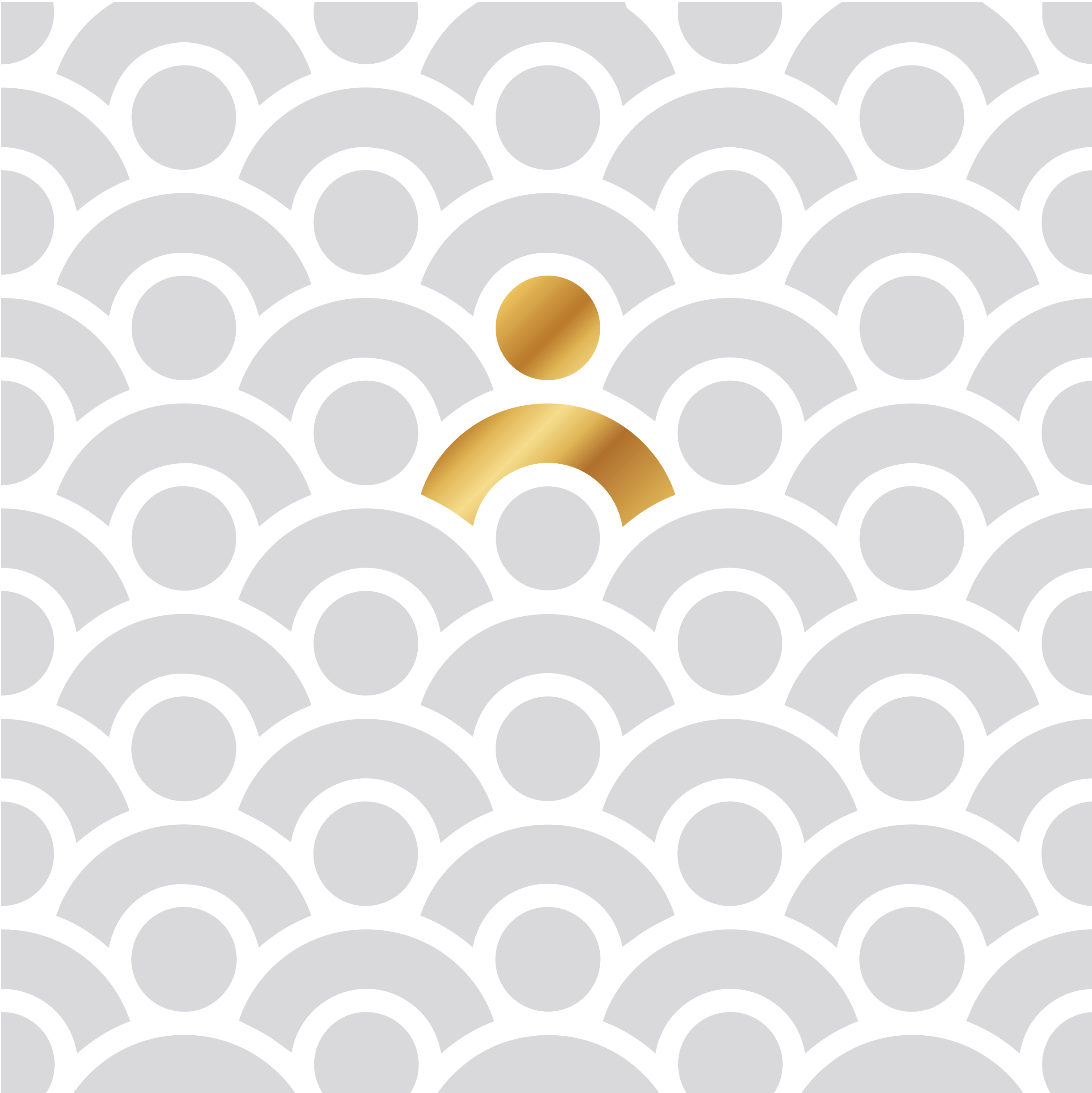
ASIA ASSET FINANCE PLC
A Finance Company with a Golden Heritage
Muthoot Group Company

FITCH RATING OF A+ (OUTLOOK STABLE)

Great Place To Work® Certified SEP 2024-SEP 2025 LKA



INTERIM FINANCIAL
ASIA ASSET FINANCE PLC

For the Period ended 30th June 2025

Financial Review for the Q1 Period Ended 30th June 2025.

Asia Asset Finance PLC (AAF), one of Sri Lanka's most trusted and fastest-growing non-banking financial institutions, has reported a PBT of LKR 294 Million with a YOY growth of 122%. Total Assets grew by 12.8% bringing the total value to by LKR 41.8 billion. Indicating a strong growth for the quarter.

Following are the key highlights of the Q1 performance and financial position of AAF

- Profit Before Income Tax and VAT Increased to 415.8Mn increasing the overall profitability to 181.1Mn
- Total comprehensive increased to 192.4Mn
- NAV per share improved to 31.96
- Loan Portfolio Grew by 3.58Bn in the first Quarter to 34.9Bn
- EPS increased to 1.46 as 30th June 2025
- Asia Asset Finance Capital Adequacy Ratio is maintained at 24.07% well above the industry requirement
- AAF ROE improved to 18.71% QOQ

Asia Asset Finance's footprint continued to grow during the first quarter, with the opening of four new branches, strengthening its presence in key regions and ensuring greater accessibility for customers. . This expansion is a clear demonstration of AAF's commitment to financial inclusion, enabling individuals, families, and small businesses to access much-needed credit and investment products closer to where they live and work.

The first quarter of 2025 has set the tone for another year of growth and transformation for Asia Asset Finance. With a strong financial performance, ambitious expansion plans.The company is redefining its role in the financial services industry and solidifying its place as one of Sri Lanka's most dynamic and forward-looking institutions.

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ASIA ASSET FINANCE PLC
STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

	For the quarter ended		
	30.06.2025 LKR Unaudited*	30.06.2024 LKR Unaudited*	Change %
Interest Income	1,834,333,250	1,284,639,171	42.79%
Interest Expenses	(940,785,463)	(836,639,990)	12.45%
Net Interest Income	893,547,787	447,999,181	99.45%
Other Operating Income	239,864,182	237,900,909	0.83%
Less: Operating Expenses			
Personnel Costs	(204,941,017)	(128,276,017)	59.77%
Provision for Staff Retirement Benefits	(3,000,000)	(3,000,000)	0.00%
General and Administration Expenses	(364,647,247)	(283,223,971)	28.75%
Impairment Charge for Lease Rentals Receivable, Hire Purchase and Loans and Advances	(145,006,299)	(120,143,553)	20.69%
Operating Profit before Value Added Tax on Financial Services	**415,817,406**	**151,256,549**	**174.91%**
Value Added Tax on Financial Services	(121,000,000)	(19,000,000)	536.84%
Profit Before Taxation	**294,817,406**	**132,256,549**	**122.91%**
Income Tax (Expenses) / Reversal	(113,637,017)	(16,500,000)	588.71%
Profit for the Period	**181,180,389**	**115,756,549**	**56.52%**
Deferred tax charge on revaluation gain	10,062,072	-	100.00%
Remeasurment of Unquoted shares	1,036,682	-	100.00%
Deferred tax effect on components of other comprehensive income		-	
Remeasurement gain on defined benefit plan	169,212	-	100.00%
Deferred tax effect on components of other comprehensive income		-	
Other Comprehensive Income for the Period Net of Tax	11,267,966	-	100.00%
Total Comprehensive Income for the Period	**192,448,355**	**115,756,549**	**66%**
Earnings Per Share - Basic	**1.46**	**0.93**	**56.86%**
Earnings Per Share - Diluted	**1.02**	**0.70**	**45.78%**

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

01st August 2025

	30.06.2025 LKR Unaudited*	31.03.2025 LKR Audited*	Change %
ASSETS			
Cash and Cash Equivalents	4,293,484,947	3,150,043,244	36.30%
Other financial assets at amortized cost	3,046,623,777	2,846,501,028	7.03%
Financial assets at amortized cost - Loans and advances	32,596,640,581	29,157,077,081	11.80%
Other Non Financial Assets	176,466,833	178,393,443	-1.08%
Deferred tax assets (net)	10,585,399	-	100.00%
Advances, Deposits and Prepayments	184,324,179	199,349,206	-7.54%
Financial assets - Fair value through other comprehensive income	1,336,682	300,000	345.56%
Property, Plant and Equipment	725,084,269	710,455,188	2.06%
Right-of-use assets	379,165,289	390,830,478	-2.98%
Investment Property	424,581,875	425,274,403	-0.16%
Intangible Assets	45,345,728	48,132,285	-5.79%
Total Assets	**41,883,639,559**	**37,106,356,356**	**12.87%**
LIABILITIES			
Financial liabilities - Due to banks	11,980,398	50,418,316	-76.24%
Other Liabilities	892,216,745	789,783,292	12.97%
Dividend Payable	656,478	29,455,778	-97.77%
Current Tax Liabilities	107,982,324	17,102,880	531.37%
Deferred Tax Liability	-	5,508,866	-100.00%
Financial liabilities - Other borrowed funds	13,317,282,238	9,291,880,609	43.32%
Lease liability	403,356,129	411,187,318	-1.90%
Due to Customers	20,367,988,002	20,004,208,401	1.82%
Debenture	2,762,340,094	2,677,894,881	3.15%
Retirement Benefit Liability	50,660,565	50,096,525	1.13%
Total Liabilities	**37,914,462,973**	**33,327,536,866**	**13.76%**
SHAREHOLDERS' FUNDS			
Stated Capital	2,205,463,801	2,205,463,801	0.00%
Retained Earnings	1,378,760,477	1,186,312,121	16.22%
Statutory Reserve Fund and Other Reserves	384,952,308	387,043,568	-0.54%
Total Equity	**3,969,176,586**	**3,778,819,490**	**5.04%**
Total Equity and Liabilities	**41,883,639,559**	**37,106,356,356**	**12.87%**
Net Assets Per Share	**31.96**	**30.43**	

* Figures in brackets indicate deductions.

I certify that the above Interim Financial Statements are in compliance with the requirements of the Companies Act No. 7 of 2007 and give a true and fair view of the state of affairs of Asia Asset Finance PLC as at 30th June 2025 and its profit for the Period ended 30th June

………Sgd……………….
Geethika Elwalage
Cheif Financial Officer

The Board of Directors is responsible for the preparation and presentation of these Interim Financial Statements.
Approved and Signed for and on behalf of the Board:

………Sgd……………….
R.J.A. Gunawardena
Director/CEO

………Sgd……………….
T.C.D Kumarasiri
Director/Chairman of the Audit Committee

01st August 2025
Colombo
* The above figures are provisional and subject to audit.

	Stated Capital							
	Ordinary Share Capital Rs.	Preference Share Capital Rs.	Revalation reserve fund Rs.	General Reserve Rs.	Statutory Reserve Fund Rs.	Reguler Loss Allowance Reserve Rs.	Accumulated Profit/(Loss) Rs.	Total Rs.
Balance as at 31st March , 2024 (Audited*)	**1,791,478,691**	**413,985,110**	**30,457,762**	**3,000,000**	**207,969,075**	**124,468,915**	**794,058,041**	**3,365,417,595**
Balance as at 1st April, 2024 (Audited*)	**1,791,478,691**	**413,985,110**	**30,457,762**	**3,000,000**	**207,969,075**	**124,468,915**	**794,058,041**	**3,365,417,595**
Dividend for Preference shares								-
Profit for the period Ended 30th June 2024							**115,756,548**	**115,756,548**
Actuarial gain on retirement benefit liability								-
Deferred tax reversal/(charge) on revaluation (gain) and acturial loss								-
Remeasurment of Unquoted shares								-
Transfers to reserves								-
Balance as at 30th June 2024 (Unaudited*)	**1,791,478,691**	**413,985,110**	**30,457,762**	**3,000,000**	**207,969,075**	**124,468,915**	**909,814,589**	**3,481,174,142**
Balance as at 1st April, 2025 (Audited*)	**1,791,478,691**	**413,985,110**	**31,762,505**	**3,000,000**	**296,197,809**	**56,083,254**	**1,186,312,121**	**3,778,819,490**
Remeasurment of Unquoted shares							1,036,682	**1,036,682**
Deferred tax charge on revaluation gain							10,062,072	**10,062,072**
Reversal of Depreciation			(2,091,258.54)					**(2,091,259)**
Remeasurement gain on defined benefit plan							169,212	**169,212**
Profit for the period Ended 30th June 2025							181,180,389	**181,180,389**
Balance as at 30th June 2025 (Unaudited*)	**1,791,478,691**	**413,985,110**	**29,671,246**	**3,000,000**	**296,197,809**	**56,083,254**	**1,378,760,476**	**3,969,176,586**

01st August 2025

* Figures in brackets indicate deductions.

ASIA ASSET FINANCE PLC

STATEMENT OF CASH FLOWS
FOR THE PERIOD ENDED 30th JUNE 2025

	2025/2026 Rs.	2024/2025 Rs.
Cash flows from operating activities		
Profit before income tax	294,817,406	132,256,548
Adjustments for		
Depreciation and amortisation of property, plant and equipment, investment property and intangible assets	29,384,012	21,986,207
Amortization of right-of-use asset	22,926,816	18,223,793
Interest expenses on lease liability	15,798,015	9,867,226
Impairment of lease, hire purchase, loans and advances	145,006,299	120,143,553
Early termination of loans, leases and hire purchase	-	(2,520,909)
Loss on disposal of property, plant and equipment	-	371,415
Provision for retirement benefit liability	3,000,000	3,000,000
Interest expense on other borrowings	264,275,435	222,686,420
Interest expense on debentures	85,804,617	63,870,822
Operating profit before working capital changes	861,012,599	589,885,075
Changes in,		
Financial assets at amortised cost - loans and advances	(3,584,569,799)	(2,862,205,554)
Other non financial assets	16,951,637	-
Advances, deposits and prepayments	(1,978,595)	(115,367,227)
Due to customers	363,779,602	2,951,467,892
Other liabilities	102,433,454	278,146,187
Cash generated from / (used in) operations	(2,242,371,102)	841,926,373
Taxes paid	(26,250,000)	(2,251,258)
Gratuity paid	(2,435,960)	(1,628,980)
Interest paid	(128,305,107)	
Dividednd paid	(28,799,300)	-
Net cash generated from / (used in) operations	(2,428,161,469)	838,046,135
Cash flows from investing activities		
Acquisition of property, plant and equipment	(42,625,268)	(34,522,795)
Acquisition of intangible assets	-	(834,555)
Net investments in other financial assets at amortized cost	(200,122,749)	(44,067,910)
Net cash used in investing activities	(242,748,017)	(79,425,260)
Cash flows from financing activities		
Repayment of other borrowed funds	(1,860,568,696)	(2,007,112,258)
Proceeds from other borrowed funds	5,750,000,000	2,725,000,000
Repayment of debenture	(1,359,405)	(12,452,684)
Repayment of operating lease rental	(35,282,791)	(23,423,496)
Net cash generated from/ (used in) financing activities	3,852,789,107	682,011,562
Net increase in cash and cash equivalents	1,181,879,621	1,440,632,437
Cash and cash equivalents at the beginning of the year	3,099,624,928	3,904,538,934
Cash and cash equivalents at the end of the year	4,281,504,550	5,345,171,371
At the end of the year		
Cash and cash equivalents	4,293,484,947	5,433,520,916
Bank overdraft	(11,980,398)	(88,349,545)
	4,281,504,550	5,345,171,371

Figures in brackets indicate deductions.

The accounting notes on pages 05 to 15 form an integral part of these financial information.

Colombo
01st August 2025

FINANCIAL REPORTING BY SEGMENT

As per the provisions of Sri Lanka Financial Reporting Standard, SLFRS- 8, the operating segment of the company have been identified based on the product and services offered by the Company of which level of risk and rewards is significantly different from one another. Top management of the company considers the operating results and condition of its business segments in their decision making process and performance evaluation. Types of products and services from which each operating segment derives its revenues are described as follows.

An operating segment is a component of the Company that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relate to transactions with any of the company's other components. All operating segments' operating results are reviewed regularly by the Senior Management to make decisions about resources to be allocated to the segment and to assess its performance, and for which discrete financial information is available.

Segment results that are reported to the Senior Management Personnel and the Board of Directors include items directly attributable to a segment as well as those that can be allocated on a reasonable basis.

Types of products and services from which each operating segment derives its revenues described as follows;
Lease & Hire-purchase This segment includes Leasing and Hire Purchase products offered to the customers. Loans This segment includes Loan products offered to the customers.
Loans This segment includes Loan products offered to the customers
Gold Loans This segment includes Gold Loan products offered to the customers
Investment This segment includes treasury investments
Other business This segment include all other business activities that engaged other than above segments.

	Finance lease		Gold Loan		Loans and advances		Investment		Other		Total	
	30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024	30.06.2025	30.06.2024
	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.
Interest income	41,778,443	4,270,677	1,175,451,196	840,160,940	507,457,731	293,352,539	109,645,880	146,855,015	-	-	1,834,333,250	1,284,639,171
Other income	6,181,380	19,364,651	205,313,909	164,801,959	28,238,088	53,734,299		-	-	-	239,864,182	237,900,909
Total revenue	47,959,823	23,635,328	1,380,765,105	1,004,962,899	535,695,820	347,086,838	109,645,880	146,855,015	-	-	2,074,066,627	1,522,540,080
Segmental result	9,615,182	2,348,049	276,821,466	99,837,909	107,398,501	34,481,297	21,982,257	14,589,293	-	-	415,817,406	151,256,548
Value added tax on financial services											(121,000,000)	(19,000,000)
Profits from operations											294,817,406	132,256,548
Income tax charge for the year											(113,637,017)	(16,500,000)
Net profit for the year											181,180,389	115,756,548
Segment assets	979,118,714	461,000,523	23,899,389,721	15,501,396,807	7,718,132,146	5,839,694,028	7,340,108,725	7,168,577,211	-	-	39,936,749,306	28,970,668,569
Unallocated assets	-	-	-	-	-	-	-	-	1,946,890,253	1,301,452,950	1,946,890,253	1,301,452,950
Total assets	979,118,714	461,000,523	23,899,389,721	15,501,396,807	7,718,132,146	5,839,694,028	7,340,108,725	7,168,577,211	1,946,890,253	1,301,452,950	41,883,639,558	30,272,121,519
											-	
Segment liabilities	893,870,137	407,780,665	21,818,550,161	13,711,849,726	7,046,140,313	5,165,534,949	6,701,030,121	6,341,006,213	-	-	36,459,590,732	25,626,171,553
Unallocated liabilities			-	-	-		-	-	1,454,872,241	1,164,775,827	1,454,872,241	1,164,775,827
Total liabilities	893,870,137	407,780,665	21,818,550,161	13,711,849,726	7,046,140,313	5,165,534,949	6,701,030,121	6,341,006,213	1,454,872,241	1,164,775,827	37,914,462,973	26,790,947,380

In determining segment results, expenses have been allocated on proportionate basis on interest income and the segment liabilities have been proportionately allocated based on segment assets.

01. The Interim Financial Statements are in compliance with the Sri Lanka Accounting Standard - LKAS 34: Interim Financial Reporting and the provisions of the Companies Act No. 7 of 2007 and provide the information as required in terms of Rule 7.4 of the Colombo Stock Exchange.

02. The company has adopted consistent accounting policies and methods of computation as disclosed in the Annual Report for the year ended 31st March 2025.

03. The Interim financial statements of Asia Asset Finance PLC for the period ended 30th June, 2025 (including comparatives) were approved and authorized for issue on 01st August 2025 in accordance with a resolution of the board of directors on 01st, August 2025.

04. The presentation and classification of the financial statements for previous periods have been amended where relevant for better presentation and to be comparable with those of the current period.

05. Impact Due To Current Economic Condition

The Company has taken the following measures to ensure it continues its operations as a going concern.

- Focus on asset backed lending
- Strict credit evaluation to minimize credit risk
- Restructure/reshedulment of stressed loans due to current adverse market conditions
- Additional financing to minimize liquidity risk
- Managing operational cost

Based on proactive analyses and our operating model, financial strength of the company and the backing of the group, the management is confident that the company has no impact to its business continuity and expects to manage the economic challenges effectively

06. Ordinary Share capital is represented by number of shares in issue as follows.

	30.06.2025	**30.06.2024**
Issued and Fully Paid Ordinary Shares (Quoted)	124,195,533	124,195,533

07. Market Value of Shares(Ordinary Shares)

	2025/2026 (1st Quarter)	**2024/2025 (1st Quarter)**
	Rs.	**Rs.**
Highest Traded Price (30/06/2025)	41.50	15.00
Lowest Traded Price (07/04/2025)	25.00	13.00
Last Traded Price (30/06/2025)	41.20	13.50
Close Price(30/06/2025)	41.00	13.10

08 Prefernce Share capital is represented by number of shares in issue as follows.

Asia Asset Finance PLC issued 41,398,511 preference shares [non-cumulative, irredeemable and convertible] at a price of LKR 10/- per share. (Carrying a Preferential Non-Cumulative Dividend of Cents Seventy (Rs. 0.70) Per Convertible Irredeemable Preference Share, per financial year.)

	Number	Rs.
Preference shares	41,398,511	413,985,110
Balance at the beginning of the period	41,398,511	413,985,110
Share issued during the period		
Balance at the end of the period	41,398,511	413,985,110

8.1 Market Value of Shares(Prefernce Shares)

For the Year ended 30th June 2025	**2025/2026 (1st Quarter)**	**2024/2025 (1st Quarter)**
	Rs.	**Rs.**
Highest Traded Price (12/06/2025)	41.80	17.90
Lowest Traded Price (11/04/2025)	26.20	12.10
Last Traded Price (30/06/2025)	36.60	14.50
Close Price(30/06/2025)	36.60	15.00
Adjusted weighted average number of ordinary shares in issue	177,544,130	177,544,130

09. There has been no significant change to the contingent liabilities disclosed in the previous Audited Financial statements.

10 **Key performance Indicators**

	30.06.2025	30.06.2024
Debt Holders		
Debt/Equity Ratio (Times)	9.19	7.36
Interest Cover (Times)	1.95	1.09
Capital Adequacy		
Tier 1 Capital Adequacy Ratio (Minimum 8.5%)	24.07%	21.97%
Total Capital Adequacy Ratio (Minimum 12.5%)	23.89%	21.58%
Profitability		
Net Interest Margin - Annualized	10.57%	8.53%
Return on Assets -Annualized (After Tax)	1.83%	2.10%
Return on Equity -Annualized (After Tax)	18.71%	15.51%
Asset Quality		
Gross Non-Performing Accommodations Ratio	12.52%	18.90%
Net Non-Performing Accommodations Ratio	6.56%	12.64%
Provision Coverage Ratio	51.11%	33.04%
Liquidity		
Available Liquid Assets to Required Liquid Assets	285.95%	269.33%
Advances to deposit (%)	171.42%	134.01%

SHARE HOLDER INFORMATION

11 Major 25 share holders as at 30th June2025 (ORDINARY SHARES)

	NAME	No of Shares	(%)
1	MUTHOOT FINANCE LIMITED	90,558,778	72.92
2	FINCO HOLDINGS (PRIVATE) LIMITED	12,078,160	9.73
3	J.B. COCOSHELL (PVT) LTD	8,199,212	6.60
4	ASSETLINE FINANCE LIMITED/C.DISSANAYAKE	882,500	0.71
5	HATTON NATIONAL BANK PLC/SRI DHAMAN RAJENDRAM ARUDPRAGASAM	811,051	0.65
6	MR. H.S. DISSANAYAKE	808,980	0.65
7	BANSEI SECURITIES CAPITAL (PVT) LTD/I.S.P. PERERA	685,000	0.55
8	MR. A.S. DISSANAYAKE	655,000	0.53
9	MR. L.T.R.S.L. JAYAWARDHANA	500,000	0.40
10	MR. C.W. GUNASEKARA	440,000	0.35
11	MR. A. SITHAMPALAM	375,433	0.30
12	MRS. C. DISSANAYAKE	366,500	0.30
13	SAMPATH BANK PLC/MR. ABISHEK SITHAMPALAM	229,389	0.19
14	ARUNA EQUITY CARE (PVT) LTD	218,969	0.18
15	ASSETLINE FINANCE LIMITED/P.H.SUSIL RANATUNGA	213,542	0.17
16	MR. S.D. WIDANAGAMA	206,000	0.17
17	MR. S. WEERARATNE & MR. P.N.WEERARATNE	164,200	0.13
18	FAST GAIN INTERNATIONL LIMITED	159,000	0.13
19	MR. J. RUDRA & MRS. S.RUDRA	150,000	0.12
20	MR. L.S. WICKRAMASINGHE	130,029	0.11
21	HETTIGODA CITY (PVT) LTD	125,252	0.10
22	MR. A. RAGUPATHY	125,000	0.10
23	MERCHANT BANK OF SRI LANKA & FINANCE PLC/U S RATHNAYAKE	122,650	0.10
24	MISS. S. DURGA	120,000	0.10
25	MR. S.M.B. THAMBIMUTTU	110,000	0.09
		118,434,645	95.36
	Othres	5,760,888	4.64
	Total	**124,195,533**	**100**

	No of Shareholders	% of Shareholding
12 Ordinary Shares held by public as at 30th June 2025	2,062	27.01%

The Float adjusted market capitalization of the Company falls under Option 5 of Rule 7.13.1 (i) (a)
the Listing Rules of the Colombo Stock Exchange and the Company has complied with the minimum public holding requirement applicable under the said option.

The float adjusted market capitalization as at 30th June 2025 Rs.1,375,533,313

13 Major 25 share holders as at 30th June 2025 (PREFERENCE SHARES)

	NAME	No of Shares	(%)
1	MUTHOOT FINANCE LIMITED	39,687,516	95.87
2	J.B. COCOSHELL (PVT) LTD	1,377,262	3.33
3	MR. Y.R.P. DE SILVA	58,479	0.14
4	COCOSHELL ACTIVATED CARBON COMPANY (PRIVATE) LIMITED	50,000	0.12
5	BANSEI SECURITIES CAPITAL (PVT) LTD/N.A.WAKISHTA	28,365	0.07
6	SENKADAGALA FINANCE PLC/G.B.R.P.GUNAWARDANA	25,252	0.06
7	DFCC BANK PLC/MR.K.S.D.SENAWEERA	17,400	0.04
8	MR. A.S. ATAPATTU	17,014	0.04
9	MR. N.A. WAKISHTA	14,250	0.03
10	MR. S.M.C.N. SAMARAKOON	12,613	0.03
11	MISS. K.H.S.T. KUMARASINGHE	11,998	0.03
12	MR. S.S. KUMARA	9,446	0.02
13	MR. G.R. SELLAHEWA	9,210	0.02
14	MR. M.H.V.U. GUNATILAKA	7,497	0.02
15	MISS M.A.B.C. MANCHANAYAKE	7,389	0.02
16	ASSETLINE FINANCE LIMITED/C.DISSANAYAKE	6,200	0.02
17	MR. K. VEERABAGU	5,111	0.01
18	MR. B.M.R.C. BANDARANAYAKE	5,000	0.01
19	MR. L.L. MIGARA	4,279	0.01
20	CITIZENS DEVELOPMENT BUSINESS FINANCE PLC/K.H.S.KUMARASINGHE & M.N.D.PEIRIS	3,658	0.01
21	MR. S. VASUTHEVAN	2,928	0.01
22	MR. A.E. DASSANAYAKE	2,500	0.01
23	MR. U.I. SURIYABANDARA	2,490	0.01
24	MR. G. ARCHCHUNA	2,449	0.01
25	MR. G.D.S. FERNANDO	2,001	0.01
		41,370,307	99.93
	Othres	28,204	0.07
	Total	**41,398,511**	**100**

	No of Shareholders	% of Shareholding
14 Prefernce Shares held by public as at 30th June 2025	157	4.092%

The float adjusted market capitalization as at 30th June 2025 - Rs 61,999,704.60

Directors'And CEO'S Shareholding As At 30th June 2025

15 Directors'And Ceo'S Shareholding -Ordinary Shares

Name	**No. of Shares 30.06.2025**	**%**
Mr. V A Prasanth	Nil	Nil
Mr. R J A Gunawardena	Nil	Nil
Mr. S S R De Silva Gunasekera	6,000	0.0050
Mr. G M Alexander	Nil	Nil
Mr. K R Bijimon	Nil	Nil
Mr. K G K Pillai	Nil	Nil
Mr. R A B Basnayake	Nil	Nil
Mr. J P D R Jayasekera	Nil	Nil
Mr.T.C.D.Kumarasiri	Nil	Nil
Mr.M.Thiruneelakandan	28,071	0.023

16 Directors'And Ceo'S Shareholding -Prefernce Shares

Name	**No. of Shares 30.06.2025**	**%**
Mr. V A Prasanth	Nil	Nil
Mr. R J A.Gunawardena	Nil	Nil
Mr. S S R D De Silva Gunasekera	Nil	Nil
Mr. G M.Alexander	Nil	Nil
Mr. K R Bijimon	Nil	Nil
Mr. K G K Pillai	Nil	Nil
Mr. R A B Basnayake	Nil	Nil
Mr. J P D R Jayasekara	Nil	Nil
Mr.T.C.D.Kumarasiri	Nil	Nil
Mr.M.Thiruneelakandan	Nil	Nil

17 INFORMATION ON DEBENTURES

Debenture Categories	CSE Listing	Interest Payable Frequency	Face Value as at 30/06/2025	Oustanding as at 30/06/2025	Market Values			Interest Rates		Interest rate of comparable Government Security %	Interest yield			Yield to Maturity		
					Highest LKR	Lowest LKR	Period end LKR	Coupon Rate	Effective Annual Yield		Highest	Lowest	Last traded	Highest	Lowest	Last traded
Debenture - Type C	Listed	Annually	1,550,000	1,757,448	Not traded during the quarter			9.26%	9.26%	7.94%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type D	Listed	Annually	563,700,000	627,645,652	Not traded during the quarter			14.18%	14.18%	7.94%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type A	Listed	Annually	130,980,000	139,288,782	Not traded during the quarter			12.20%	12.20%	7.94%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type B	Listed	Semi Annual Interest	6,600,000	6,627,672	Not traded during the quarter			11.85%	12.20%	7.94%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type C	Listed	Annually	1,846,990,000	1,971,550,838	Not traded during the quarter			13.00%	13.00%	7.94%	Not traded during the quarter			Not traded during the quarter		
Debenture - Type D	Listed	Semi Annual Interest	15,430,000	15,469,702	Not traded during the quarter			12.60%	13.00%	7.94%	Not traded during the quarter			Not traded during the quarter		
Total Debentures			2,565,250,000	2,762,340,094												

18 UTILIZATION OF DEBENTURE PROCEEDS

Objective as per Prospectus	Amount allocated as per prospectus in LKR	Proposed date of utilization as per prospectus	Amount allocated in LKR (A)	% of total proceeds	Amount utilized in LKR (B)	% of utilized against allocation (B/A)	Clarification if not fully utilized including where are the funds invested (e.g Whether lent to related party/s etc.)
Supporting the expansion of the loan portfolio of the company	Initial issue of LKR 1 Bn and a maximum issue of LKR 2 Bn	Within 06 - 12 months from the date of allotment	2,000,000,000	100%	Amount fully utilized for gold loan business	100%	

19 ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

As at 30th June 2025	Financial instruments at amortized cost (AC)	Fair Value through Other Comprehensive Income (FVTOCI)	Total
Financial Assets			
Cash and cash equivalents	4,293,484,947		4,293,484,947
Other financial assets at amortized cost	3,046,623,777		3,046,623,777
Financial assets measured at amortized cost			-
-Loans and advances	32,596,640,581		32,596,640,581
Financial assets - Fair value through other comprehensive		1,336,682	1,336,682
Total Financial Assets	**39,936,749,305**	**1,336,682**	**39,938,085,987**
Financial Liabilities			
Due to banks	11,980,398		11,980,398
Financial liabilities at amortized cost			
-Due to Customers	20,367,988,002		20,367,988,002
-Saving Control	-		-
-Other borrowed funds	13,317,282,238		13,317,282,238
-Due to debt securities holders (Debenture)	2,762,340,094		2,762,340,094
Other Payable	656,478		656,478
Total Financial Liabilities	**36,460,247,210**	**-**	**36,460,247,210**

As at 31st March 2025	Financial instruments at amortized cost (AC)	Fair Value through Other Comprehensive Income (FVTOCI)	Total
Financial Assets			
Cash and cash equivalents	3,150,043,244		3,150,043,244
Other financial assets at amortized cost	2,846,501,028		2,846,501,028
Financial assets measured at amortized cost			-
-Loans and advances	29,157,077,081		29,157,077,081
Financial assets - Fair value through other comprehensive		300,000	300,000
Total Financial Assets	**35,153,621,354**	**300,000**	**35,153,921,354**
Financial Liabilities			
Due to banks	50,418,316		50,418,316
Financial liabilities at amortized cost			
-Due to Customers	20,004,208,400		20,004,208,400
-Saving Control	-		-
-Other borrowed funds	9,291,880,608		9,291,880,608
-Due to debt securities holders (Debenture)	2,677,894,883		2,677,894,883
Other Payable	29,455,777		29,455,777
Total Financial Liabilities	**32,053,857,984**	**-**	**32,053,857,984**

20 Corporate Information

Name of the Company
Asia Asset Finance PLC

Legal Form
Incorporated as a Private Limited Liability Company under the Companies ordinance, no 51 of 1938 (Cap 145) on 23 September 1970 and name changed under the Companies ordinance, no 51 of 1938 (Cap 145) on 03 October 2006 and Re-registered under the companies Act No.07 of 2007 on 23 January 2008 and converted to a public company under the companies Act No.07 of 2007 on 20 March 2012.

Registration Number (Under the Companies Act No.17 of 1982)
PVS/PBS 3266

New Registration Number (Under the Companies Act No.7 of 2007)
PB139PQ

Registered Office
No 76, Park street colombo 02.

Taxpayer Identification Number (TIN)
104032664

Telephone
011-7699000'

E-mail
info@asiaassetfinance.lk

Website
https://asiaassetfinance.com/

Board of Directors of the Company
Mr. V.A Prasanth
Mr.R.J.A Gunawardena
Mr.G. Alexander
Mr.K.R. Bijimon
Mr.K. G. K. Pillai
Mr. R. A.B. Basnayake
Mr.J.P.D.R. Jayasekara
Mr.S.S.R.D De Silva Gunasekera
Mr. T.C.D. Kumarasiri
Mr. M. Thiruneelakandan

Company Secretory
Ms Ruwani Angammana
No.76, Park Street,
Colombo 02

Company Registras
Central Depository System (Pvt) Ltd,
Ground Floor,M &M Center, 341/5, Kotte Road,
Rajagiriya.

Lawyers of the Company
Shiranthi Gunawardena Associates
No.22/1, Elliot Place,
Colombo 08.

Company Auditors - External
KPMG, Chartered Accountant
32A, Sri Mohomad Macan Marker,
Colombo 00300

Bankers of the Company :
Bank of Ceylon
Commercial Bank of Ceylon PLC
DFCC Bank PLC
Hatton National Bank PLC
Pan Asia Banking Corporation PLC
People's Bank
Sampath Bank PLC
National Development Bank PLC
Seylan Bank PLC
Indian Bank
Nation Trust Bank
Cargills Bank

Audit Committee

Mr.T.C.D. Kumarasiri
Mr.R. A. B. Basnayake
Mr. V.A Prasanth
Mr.K.G.K. Pillai
Mr. J.P.D.R. Jayasekara

Integrated Risk Management Committee

Mr.T.C.D. Kumarasiri
Mr. V.A Prasanth
Mr.K.R. Bijimon
Mr. J.P.D.R. Jayasekara

Remuneration Committee
Mr. V.A Prasanth
Mr.G. Alexander
Mr. R. A.B. Basnayake
Mr.J.P.D.R. Jayasekara

Related Party Transactions Review Committee
Mr.J.P.D.R. Jayasekara
Mr.K.R. Bijimon
Mr. R. A.B. Basnayake

IT committee
Mr. R. A.B. Basnayake
Mr. V.A Prasanth
Mr.J.P.D.R. Jayasekara
Mr Inditha Jayathilaka -DGM IT

Credit Committee
Mr. V.A Prasanth
Mr.J.P.D.R. Jayasekara
Mr.K.R. Bijimon

Nomination Committee
Mr. R. A. B. Basnayake
Mr. J. P. D. R. Jayasekara
Mr. K.R. Bijimon
Mr. G.Alexander
Mr. V.A Prasanth