

Amana Takaful PLC

Interim Report
31st December 2017



STATEMENT OF FINANCIAL POSITION

| AS AT 31 DECEMBER | Notes | Group | | Company | |
|------------------------------------------------------------|-------|--------------------------------------|------------------------------------|--------------------------------------|------------------------------------|
| | | Unaudited as at 31.12.2017 Rs. | Audited as at 31.12.2016 Rs. | Unaudited as at 31.12.2017 Rs. | Audited as at 31.12.2016 Rs. |
| ASSETS | | | | | |
| Intangible Assets | | 32,262,034 | 36,658,107 | 6,883,766 | 8,215,697 |
| Property, Plant and Equipment | | 75,959,696 | 101,870,083 | 53,150,711 | 81,974,142 |
| Deferred Tax Asset | 11 | 104,450,430 | 104,330,875 | 97,594,408 | 97,594,408 |
| Investment Property | | 79,925,000 | 78,500,000 | 79,925,000 | 78,500,000 |
| Investment in Subsidiary | | - | - | 1,074,322,352 | 1,074,322,352 |
| Financial Assets | 3 | 2,720,100,694 | 2,305,094,853 | 859,655,324 | 874,366,499 |
| Financial Assets - Unit Linked | 4 | 1,597,803,926 | 1,441,276,268 | - | - |
| Retakaful (Reinsurance) Receivables | | 293,495,336 | 383,234,370 | 288,348,215 | 213,900,783 |
| Contribution (Premium) Receivable | | 567,358,601 | 423,594,316 | 489,748,895 | 328,235,215 |
| Other Assets | | 219,178,805 | 170,070,907 | 180,748,876 | 103,983,447 |
| Other Assets - Unit Linked | | 52,751,939 | 32,055,415 | - | - |
| Cash and Bank Balances | | 253,712,519 | 368,874,066 | 105,435,844 | 78,897,531 |
| Cash and Bank Balances - Unit Linked | | 7,785,713 | 72,192,842 | - | - |
| Total Assets | | 6,004,784,693 | 5,517,752,102 | 3,235,813,391 | 2,939,990,074 |
| LIABILITIES | | | | | |
| Insurance Contract Liabilities - Non Life | | 948,605,786 | 917,870,374 | 732,057,837 | 650,675,481 |
| Insurance Contract Liabilities - Family Takaful Fund | | 581,821,613 | 559,913,844 | - | - |
| Insurance Contract Liabilities- Family Takaful Unit Linked | | 1,650,370,285 | 1,504,144,873 | - | - |
| Employee Benefits | | 50,016,183 | 38,871,095 | 28,996,165 | 23,997,243 |
| Subordinated Debt | | 200,000,000 | 200,000,000 | 200,000,000 | 200,000,000 |
| Other Liabilities - Unit Linked | | 51,723,243 | 50,315,576 | - | - |
| Other Liabilities | | 530,915,432 | 465,230,356 | 267,172,962 | 174,572,524 |
| Finance Lease Liability | | 5,600,493 | 12,503,061 | 465,651 | 6,302,143 |
| Short Term Borrowings | | 189,178,585 | 87,657,018 | 189,178,585 | 87,657,018 |
| Bank Overdrafts | | 37,426 | 40,892,192 | 37,426 | 38,493,174 |
| Total Liabilities | | 4,208,269,049 | 3,877,398,389 | 1,417,908,627 | 1,181,697,583 |
| SHAREHOLDERS' EQUITY | | | | | |
| Stated Capital | | 1,860,001,339 | 1,860,001,339 | 1,860,001,339 | 1,860,001,339 |
| Other Reserves | | 83,090,398 | 85,869,346 | 30,331,677 | 34,331,677 |
| Revenue Reserves | | (434,911,477) | (567,429,563) | (72,428,252) | (136,040,525) |
| | | 1,508,180,260 | 1,378,441,122 | 1,817,904,764 | 1,758,292,491 |
| Non Controlling Interest | | 288,335,384 | 261,912,591 | - | - |
| Total Equity | | 1,796,515,644 | 1,640,353,713 | 1,817,904,764 | 1,758,292,491 |
| Total Liabilities and Equity | | 6,004,784,693 | 5,517,752,102 | 3,235,813,391 | 2,939,990,074 |

I certify that the preparation and presentation of these Financial Statements comply with the requirements under Companies Act, No. 07 of 2007.

Signed

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M. Rinaz Niyas
Head of Finance

Signed for and on behalf of the Board

Signed

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Mr. Tyeab Akbarally
Chairman

Colombo
27th February 2018

Signed

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M. Fazal Ghaffoor
Chief Executive Officer

Signed

.....

M.H.M. Rafiq
Director

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

| FOR THE PERIOD ENDED 31st DECEMBER | Notes | Group | | | Company | | |
|-------------------------------------------------------------------------------------------|-------|--------------------------|------------------------------|-------------|--------------------------|------------------------------|-------------|
| | | Unaudited 2017 Rs. | Audited as at 2016 Rs. | Change % | Unaudited 2017 Rs. | Audited as at 2016 Rs. | Change % |
| Gross Written Contribution (Premium) | 5 | 3,640,635,095 | 3,406,903,789 | 7% | 1,792,031,033 | 1,618,163,799 | 11% |
| Retakaful Contribution (Reinsurance Premium) | | (792,904,261) | (896,277,479) | 12% | (378,254,928) | (387,443,446) | 2% |
| Net Written Contribution (Premium) | | 2,847,730,834 | 2,510,626,310 | 13% | 1,413,776,106 | 1,230,720,353 | 15% |
| Net Change in Reserve for Un-Earned Contribution (Premium) | | (185,078,347) | 38,170,826 | 585% | (129,645,176) | 54,527,741 | -338% |
| Net Earned Contribution (Premium) | | 2,662,652,487 | 2,548,797,136 | 4% | 1,284,130,930 | 1,285,248,094 | 0% |
| Other Revenue | | | | | | | |
| Income from investments | | 378,295,724 | 307,793,028 | 23% | 108,696,022 | 128,007,396 | -15% |
| Impairment charges on AFS instruments | | 1,083,154 | (36,486,513) | -100% | - | - | 0% |
| Other income | | 69,048,938 | 65,526,178 | 5% | 11,255,299 | 12,327,235 | -9% |
| Total Revenue | 6 | 3,111,080,302 | 2,885,629,829 | 8% | 1,404,082,251 | 1,425,582,725 | -1.5% |
| Benefits, Losses and Expenses | | | | | | | |
| Takaful (Insurance) claims and benefits | | (1,473,757,022) | (1,438,345,513) | -2% | (694,025,443) | (876,718,422) | 21% |
| Acquisition Cost (net of reinsurance commission) | | (202,291,456) | (238,515,121) | 15% | (69,514,133) | (82,238,893) | 15% |
| Change in Family Takaful Contract Liability | | (164,807,186) | (301,047,944) | 45% | - | - | - |
| Other Operating and Administration Expenses | | (1,062,181,693) | (1,011,703,736) | -5% | (545,890,775) | (573,985,814) | 5% |
| Amortization | | (3,514,438) | (4,594,130) | 24% | (1,331,931) | (1,331,931) | 0.0% |
| Total Claims, Benefits and Expenses | | (2,906,551,793) | (2,994,206,444) | 3% | (1,310,762,282) | (1,534,275,060) | 15% |
| Profit from Operations | | 204,528,509 | (108,576,615) | 288% | 93,319,969 | (108,692,335) | 186% |
| Finance cost | | (32,574,346) | (31,662,635) | -3% | (31,412,217) | (30,481,030) | -3% |
| Profit / (Loss) Before Taxation | 9 | 171,954,163 | (140,239,250) | 223% | 61,907,752 | (139,173,365) | 144% |
| Income Tax Expenses | 10 | (9,322,211) | (5,919,046) | -57% | - | - | - |
| Net Profit / (Loss) for the Period | | 162,631,953 | (146,158,296) | 211% | 61,907,752 | (139,173,365) | 144% |
| Attributable to: | | Rs | Rs | | | | |
| Equity holders of the parent | | 131,224,967 | (154,434,189) | | | | |
| Non-Controlling Interest | | 31,406,986 | 8,275,893 | | | | |
| | | 162,631,953 | (146,158,296) | | | | |
| Basic / Diluted Earnings / (Loss) Per Share - Weighted Average - To Equity Holders | | Rs | Rs | | Rs | Rs | |
| Dividend per share | | 0.07 | (0.09) | 185% | 0.03 | (0.08) | 144% |
| Interim dividend paid per share | | - | - | - | - | - | - |
| Final proposed dividend per share | | - | - | - | - | - | - |

OTHER COMPREHENSIVE INCOME

| FOR THE PERIOD ENDED 31st DECEMBER | Group | | | Company | | |
|-----------------------------------------------------------------------------------------|--------------------------|------------------------------|-------------|--------------------------|------------------------------|-------------|
| | Unaudited 2017 Rs. | Audited as at 2016 Rs. | Change % | Unaudited 2017 Rs. | Audited as at 2016 Rs. | Change % |
| Profit/(Loss) for the period | 162,631,953 | (146,158,296) | 211% | 61,907,752 | (139,173,365) | 144% |
| Change in Fair Value of Available for Sale Financial Assets | - | (1,231,957) | 100% | - | (855,979) | 100% |
| Fair Value of Available for Sale Financial Assets reclassified to profit or loss | - | 14,524,006 | -100% | - | (2,690,585) | 100% |
| Fair Value of Available for Sale Financial Assets Transferred to Policyholder's Reserve | 304,009 | (2,777,644) | 111% | - | - | - |
| Defined Benefit Plan Actuarial Losses | (2,980,489) | (2,652,387) | 12% | (2,295,478) | (2,446,671) | 6% |
| Foreign Currency Translation Differences for Foreign Operations | 2,220,094 | 14,600,318 | 85% | - | - | - |
| Income Tax expense for Other Comprehensive Income | 162,175,566 | (123,695,960) | -231% | 59,612,274 | (145,166,600) | 141% |
| Total Comprehensive Income / (Loss) for the period | 162,175,566 | (123,695,960) | 231% | 59,612,274 | (145,166,600) | 141% |
| Attributable to: | | | | | | |
| Equity holders of the parent | 138,591,487 | (146,309,912) | | | | |
| Non-Controlling Interest | 23,584,080 | 22,613,952 | | | | |
| | 162,175,566 | (123,695,960) | | | | |

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

| FOR THE QUARTER ENDED 31ST DECEMBER | Group | | | Company | | |
|------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------|--------------------------|--------------------------|--------------|
| | Unaudited 2017 Rs. | Unaudited 2016 Rs. | Change % | Unaudited 2017 Rs. | Unaudited 2016 Rs. | Change % |
| Gross Written Contribution (Premium) | 856,247,036 | 805,617,797 | 6% | 467,749,665 | 414,345,122 | 13% |
| Retakaful Contribution (Reinsurance Premium) | (163,153,295) | (230,172,813) | -29% | (80,515,637) | (117,410,430) | -31% |
| Net Written Contribution (Premium) | 693,093,741 | 575,444,984 | 20% | 387,234,028 | 296,934,692 | 30% |
| Net Change in Reserve for Un-Earned Contribution (Premium) | (4,382,257) | 55,806,946 | -108% | (47,934,642) | 19,250,757 | -349% |
| Net Earned Contribution (Premium) | 688,711,485 | 631,251,930 | 9% | 339,299,386 | 316,185,449 | 7% |
| Other Revenue | | | | | | |
| Income from investments | 92,666,462 | 104,984,788 | -12% | 22,000,930 | 39,427,950 | -44% |
| Fair Value Gains and Losses of Available For Sale Financial Assets | 1,083,154 | (18,690,343) | -106% | - | (173,340) | -100% |
| Other income | 27,240,418 | 17,771,393 | 53% | 10,373,366 | 6,635,010 | 56% |
| Total Revenue | 809,701,519 | 735,317,768 | 10% | 371,673,682 | 362,075,069 | 3% |
| Benefits, Losses and Expenses | | | | | | |
| Takaful (Insurance) claims and benefits | (374,544,203) | (325,064,153) | 15% | (182,174,317) | (193,994,488) | -6% |
| Acquisition Cost (net of reinsurance commission) | (76,925,009) | (55,665,399) | 38% | (15,187,037) | (26,695,995) | -43% |
| Change in Family Takaful Contract Liability | (43,778,211) | (80,387,808) | -46% | - | - | - |
| Other Operating and Administration Expenses | (258,654,293) | (261,639,377) | -1% | (144,325,523) | (148,519,728) | -3% |
| Depreciation | (4,440,089) | (10,566,378) | -58% | (5,998,437) | (7,487,398) | -20% |
| Total Claims, Benefits and Expenses | (758,341,805) | (733,323,115) | 3% | (347,685,313) | (376,697,609) | -8% |
| Profit from Operations | 51,359,714 | 1,994,653 | 2475% | 23,988,369 | (14,622,540) | -264% |
| Finance cost | (7,985,731) | (9,812,164) | -19% | (7,906,497) | (9,459,197) | -16% |
| Profit / (Loss) Before Taxation | 43,373,983 | (7,817,511) | 655% | 16,081,872 | (24,081,737) | 167% |
| Income Tax Expenses | 307,389 | (1,207,834) | -125% | - | - | - |
| Net Profit / (Loss) for the Period | 43,681,371 | (9,025,345) | 584% | 16,081,872 | (24,081,737) | 167% |
| Attributable to: | Rs | Rs | | | | |
| Equity holders of the parent | 36,857,508 | (10,956,109) | | | | |
| Non-Controlling Interest | 6,823,864 | 1,930,764 | | | | |
| | 43,681,371 | (9,025,345) | | | | |
| Basic / Diluted Earnings / (Loss) Per Share - Weighted Average - To Equity Holders | 0.02 | (0.01) | 436% | 0.01 | (0.01) | 167% |
| Dividend per share | - | - | - | - | - | - |
| Interim dividend paid per share | - | - | - | - | - | - |
| Final proposed dividend per share | - | - | - | - | - | - |

OTHER COMPREHENSIVE INCOME

| FOR THE PERIOD ENDED 31ST DECEMBER | Group | | | Company | | |
|-----------------------------------------------------------------------------------------|--------------------------|--------------------------|-------------|--------------------------|--------------------------|-------------|
| | Unaudited 2017 Rs. | Unaudited 2016 Rs. | Change % | Unaudited 2017 Rs. | Unaudited 2016 Rs. | Change % |
| Other Comprehensive Income | | | | | | |
| Profit/(Loss) for the period | 43,681,371 | (9,025,345) | 584% | 16,081,872 | (24,081,737) | 167% |
| Change in Fair Value of Available for Sale Financial Assets | 239,709 | 384,526 | 38% | - | 173,340 | 100% |
| Fair Value of Available for Sale Financial Assets reclassified to profit or loss | - | (1,140,065) | -100% | - | (5,189,063) | 100% |
| Fair Value of Available for Sale Financial Assets Transferred to Policyholder's Reserve | 304,009 | (602,367) | 150% | - | - | - |
| Defined Benefit Plan Actuarial Losses | (2,980,489) | (2,652,387) | 0% | (2,295,478) | (2,446,671) | 6% |
| Foreign Currency Translation Differences for Foreign Operations | (3,054,741) | 7,310,231 | 142% | - | - | - |
| Income Tax expense for Other Comprehensive Income | - | (5,725,407) | -767% | 13,786,394 | (31,544,131) | 144% |
| Total Comprehensive Income / (Loss) for the period | 38,189,858 | (5,725,407) | 767% | 13,786,394 | (31,544,131) | 144% |
| Attributable to: | | | | | | |
| Equity holders of the parent | 31,386,753 | (11,221,747) | | | | |
| Non-Controlling Interest | 6,803,105 | 5,496,340 | | | | |
| | 38,189,858 | (5,725,407) | | | | |

GROUP STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED 31st DECEMBER 2017

| | Other Reserves | | | Revenue Reserves | | | Non Controlling Interest (Rs) | Total Equity (Rs) |
|--------------------------------------------------------------------------------------------------------------|---------------------|--------------------------|-----------------------------------|---------------------------------|-----------------------------|-------------------------|-------------------------------|-------------------|
| | Stated Capital (Rs) | Revaluation Reserve (Rs) | Exchange Fluctuation Reserve (Rs) | Available For Sale Reserve (Rs) | Policy Holder's Rserve (Rs) | Accumulated Losses (Rs) | | |
| Balance as at 1st January 2016 | 1,650,001,188 | 36,501,152 | 43,604,300 | (5,568,308) | (98,867) | (420,838,634) | 205,893,654 | 1,509,494,485 |
| Net Profit/ (Loss) for the period | - | - | - | - | - | (154,434,189) | 8,275,893 | (146,158,296) |
| Other Comprehensive Income | | | | | | | | |
| Net Change in Fair Value of Available for Sale Financial Assets - Net of Deferred Tax | - | - | - | (1,062,767) | - | - | (169,190) | (1,231,957) |
| Net Change in Fair Value of Available-for-Sale Financial Assets Transferred to Profit or Loss | - | - | - | 6,729,351 | (317,466) | - | 8,112,121 | 14,524,006 |
| Net Change in Fair Value of Available-for-Sale Financial Assets Transferred (to)/ from Policyholders Reserve | - | - | - | - | (2,766,354) | - | (11,290) | (2,777,644) |
| Foreign Currency Translation Difference | - | - | 8,030,175 | - | - | - | 6,570,143 | 14,600,318 |
| Defined Benefit Plan Actuarial Losses, Net of Deferred Tax | - | - | - | - | - | (2,488,663) | (163,724) | (2,652,387) |
| Total Comprehensive Income | - | - | 8,030,175 | 5,666,584 | (3,083,820) | (156,922,852) | 22,613,953 | (123,695,960) |
| Transfer of revaluation surplus to retained earnings, at the disposal | - | (2,049,333) | - | - | - | 2,049,333 | - | - |
| Dividend Distributed | - | - | - | - | - | - | (17,004,949) | (17,004,949) |
| Expenses on Initial Public Offer | - | - | - | - | - | (13,440,014) | - | (13,440,014) |
| Ordinary Shares issued | 210,000,151 | - | - | - | - | - | - | 210,000,151 |
| Changes in ownership interests | 210,000,151 | (2,049,333) | - | - | - | (11,390,681) | (17,004,949) | 179,555,188 |
| Effect of acquisitions, disposals and change in percentage holdings in subsidiaries | - | (216,948) | - | - | 9,887 | 24,797,128 | 50,409,933 | 75,000,000 |
| Total changes in ownership interests | - | (216,948) | - | - | 9,887 | 24,797,128 | 50,409,933 | 75,000,000 |
| Balance as at 31st December 2016 | 1,860,001,339 | 34,234,871 | 51,634,475 | 98,276 | (3,172,800) | (564,355,039) | 261,912,591 | 1,640,353,713 |
| Net Profit for the period | - | - | - | - | - | 131,224,967 | 31,406,986 | 162,631,953 |
| Other Comprehensive Income | | | | | | | | |
| Defined Benefit Plan Actuarial Losses | - | - | - | - | - | (2,980,489) | - | (2,980,489) |
| Net Change in Fair Value of Available for Sale Financial Assets | - | - | - | - | - | - | - | - |
| Net Change in Fair Value of Available-for-Sale Financial Assets Transferred (to)/ from Policyholders | - | - | - | - | 273,608 | - | 30,401 | 304,009 |
| Foreign Currency Translation Difference | - | - | 1,221,052 | - | - | - | 999,042 | 2,220,094 |
| Total Comprehensive Income | - | - | 1,221,052 | - | 273,608 | 128,244,478 | 32,436,429 | 162,175,566 |
| Dividend Distributed | - | - | - | - | - | - | (6,013,636) | (6,013,636) |
| Transfer of Revaluation Surplus to Retained Earnings, at the Disposal | - | (4,000,000) | - | - | - | 4,000,000 | - | - |
| Balance as at 31st December 2017 | 1,860,001,339 | 30,234,871 | 52,855,527 | 98,276 | (2,899,192) | (432,110,561) | 288,335,384 | 1,796,515,643 |

COMPANY STATEMENT OF CHANGES IN EQUITY

FOR THE PERIOD ENDED 31ST DECEMBER 2017

| | Stated Capital (Rs) | Prepaid Share Reserve (Rs) | Revaluation Reserve (Rs) | Accumulated Profit/ (Losses) (Rs) | Available For Sale Reserve (Rs) | Total Equity (Rs) |
|-----------------------------------------------------------------------------------------------|------------------------|-------------------------------|-----------------------------|-----------------------------------------|------------------------------------|----------------------|
| Balance as at 1st January 2016 | 1,650,001,188 | - | 34,331,677 | 5,579,511 | 3,546,564 | 1,693,458,940 |
| Net Loss for the period | - | - | - | (139,173,365) | - | (139,173,365) |
| Other Comprehensive Income | | | | | | |
| Net Change in Fair Value of Available for Sale Financial Assets - Net of Deferred Tax | - | - | - | - | (855,979) | (855,979) |
| Net Change in Fair Value of Available-for-Sale Financial Assets Transferred to Profit or Loss | - | - | - | - | (2,690,585) | (2,690,585) |
| Defined Benefit Plan Actuarial Losses, Net of Deferred Tax | - | - | - | (2,446,671) | - | (2,446,671) |
| Total Comprehensive Income | - | - | - | (141,620,036) | (3,546,564) | (145,166,600) |
| Ordinary Shares issued | 210,000,151 | - | - | - | - | 210,000,151 |
| Total changes in ownership interests | 210,000,151 | - | - | - | - | 210,000,151 |
| | | | | | | - |
| Balance as at 31st December 2016 | 1,860,001,339 | - | 34,331,677 | (136,040,525) | - | 1,758,292,491 |
| Net Profit for the period | - | - | - | 61,907,752 | - | 61,907,752 |
| Other Comprehensive Income | - | - | - | - | - | - |
| Defined Benefit Plan Actuarial Losses | - | - | - | (2,295,478) | - | (2,295,478) |
| Net Change in Fair Value of Available for Sale Financial Assets | - | - | - | - | - | - |
| Net Change in Fair Value of Available-for-Sale Financial Assets Transferred to Profit or Loss | - | - | - | - | - | - |
| Net Change in Fair Value of Available-for-Sale Financial Assets Transferred (to)/ from | - | - | - | - | - | - |
| Foreign Currency Translation Difference | - | - | - | - | - | - |
| Total Comprehensive Income | - | - | - | 59,612,274 | - | 59,612,274 |
| Transfer of Revaluation Surplus to Retained Earnings, at the Disposal | - | - | (4,000,000) | 4,000,000 | - | - |
| Balance as at 31st December 2017 | 1,860,001,339 | - | 30,331,677 | (72,428,252) | - | 1,817,904,764 |

CASH FLOW STATEMENT

| FOR THE PERIOD ENDED 31ST DECEMBER | Group | | Company | |
|------------------------------------------------------------------|-------------------------|-----------------------------|-------------------------|-----------------------------|
| | Unaudited 2017 Rs | Audited as at 2016 Rs | Unaudited 2017 Rs | Audited as at 2016 Rs |
| Cash Flows from Operating Activities | | | | |
| Contribution (Premium) received from customers | 3,496,870,810 | 3,511,751,577 | 1,630,517,354 | 1,612,597,491 |
| Retakaful (Reinsurance) Premium paid | (691,152,262) | (738,084,008) | (254,793,855) | (296,462,150) |
| Claims, Benefits and Expenses paid | (1,843,108,519) | (1,669,175,704) | (955,417,123) | (1,175,485,469) |
| Retakaful (Reinsurance) Receipts in respect of Claims | 386,167,793 | 253,135,895 | 171,829,178 | 227,364,249 |
| Cash paid to and behalf of Employees | (541,522,439) | (395,934,141) | (355,882,228) | (224,556,588) |
| Profits received from Investments and Other Income | 232,744,414 | 144,714,992 | 57,171,138 | 25,717,947 |
| Dividends received | 24,751,220 | 8,187,924 | 16,734,002 | 22,835,176 |
| Finance Cost paid | (32,574,346) | (31,662,635) | (31,412,217) | (30,481,030) |
| Other operating cash receipts/ (payments) | (683,902,539) | (950,761,965) | (334,928,209) | (358,513,811) |
| Cash Flow from/(used in) Operating Activities (Note A) | 348,274,132 | 132,171,935 | (56,181,959) | (196,984,185) |
| Gratuity Paid | (6,350,246) | (11,720,566) | (6,024,204) | (8,681,348) |
| Income Tax Paid | (10,715,077) | (9,487,143) | - | - |
| Net Cash Flow from/(used in) Operating Activities | 331,208,809 | 110,964,226 | (62,206,163) | (205,665,533) |
| Cash Flows from/(used in) Investing Activities | | | | |
| Net Disposal/(Purchase) of Investment Securities | (553,687,418) | (573,450,796) | 14,711,175 | (418,506,818) |
| Purchase of Intangible Assets | (7,209,338) | (16,310,863) | (6,790,500) | (6,278,959) |
| Disposal of Intangible Assets | - | 220,521 | - | - |
| Purchase of Property, Plant & Equipment | (8,922,976) | (8,243,858) | (1,146,670) | (4,900,660) |
| Proceeds from Disposal of Property, Plant & Equipment | 5,802,000 | 5,249,087 | 5,802,000 | - |
| Disposal / (Purchase) of Subsidiaries | - | 75,000,000 | - | 75,000,000 |
| Net Cash Flow used in Investing Activities | (564,017,732) | (517,535,909) | 12,576,005 | (354,686,437) |
| Cash Flows from Financing Activities | | | | |
| Expenses Paid on Initial Public Offer | - | (13,440,014) | - | - |
| Repayment of Lease Facility | (6,902,568) | (7,034,258) | (5,836,492) | (5,757,938) |
| Short term Loan Obtained | 325,000,000 | 250,000,000 | 325,000,000 | 250,000,000 |
| Settlement/ (Repayments) of Short Term Borrowings | (204,539,289) | (162,342,982) | (204,539,289) | (162,342,982) |
| Dividend Paid | (19,463,127) | (17,004,949) | - | - |
| Proceeds from Rights Issue | - | 210,000,151 | - | 210,000,151 |
| Net cash flows from financing activities | 94,095,017 | 260,177,948 | 114,624,219 | 291,899,231 |
| (Increase)/Decrease in Cash and Cash Equivalents (Note B) | (138,713,907) | (146,393,735) | 64,994,061 | (268,452,739) |

NOTE A
Reconciliation of Operating Profit/(Loss) with Cash Flows from Operations

| | | | | |
|---------------------------------------------------------|--------------------|--------------------|---------------------|----------------------|
| Profit/ (Loss) from Operations | 204,528,509 | (108,576,615) | 93,319,969 | (108,692,335) |
| Depreciation | 26,122,231 | 32,493,627 | 24,983,434 | 25,738,149 |
| Amortisations | 4,396,073 | 4,594,130 | 1,331,931 | 1,331,931 |
| Gain on Disposal of Property, Plant & Equipment | (5,763,411) | (578,113) | (5,802,000) | - |
| Provision for Gratuity | 17,171,464 | 11,024,570 | 6,240,148 | 5,757,273 |
| Unrealised (Income)/Losses | (456,386) | (10,963,648) | (2,295,478) | 59,753 |
| (Increase)/Decrease in Debtors and Other Assets | (123,829,673) | (267,219,139) | (312,726,541) | (212,252,489) |
| Provision for doubtful debts | - | - | - | - |
| Increase in Family Takaful (Long Term Insurance) Fund | 165,121,750 | 297,552,383 | - | - |
| Increase/(Decrease) in Unearned Contribution (Premium) | 185,078,347 | (38,170,826) | 129,645,176 | (54,527,741) |
| Increase/(Decrease) in IBNR & General Reserve Provision | (4,238,101) | (2,685,830) | (2,379,000) | (77,325) |
| Increase/(Decrease) in Claims Provision | (154,342,935) | 216,108,612 | (48,262,819) | 117,219,761 |
| Increase/(Decrease) in Other Creditors | 68,485,610 | 35,255,419 | 92,600,438 | 88,939,868 |
| Finance Cost Paid | (32,574,346) | (31,662,635) | (31,412,217) | (30,481,030) |
| (Gain)/Loss on Fair Value of Investment Property | (1,425,000) | (5,000,000) | (1,425,000) | (5,000,000) |
| Profit on Disposal of Subsidiary | - | - | - | (25,000,000) |
| Cash Flows from/(used in) Operating Activities | 348,274,132 | 132,171,935 | (56,181,959) | (196,984,185) |

NOTE B
Increase/ (Decrease) in Cash and Cash Equivalents

| | | | | |
|-----------------------------------------------------------------|----------------------|----------------------|-------------------|----------------------|
| Cash at bank and in Hand and Cash Equivalents | 261,498,232 | 743,186,091 | 105,435,844 | 190,568,413 |
| Over drafts | (37,426) | (40,892,192) | (37,426) | (38,493,174) |
| Cash and Cash Equivalents at the end of the period | 261,460,805 | 702,293,899 | 105,398,418 | 152,075,239 |
| Cash and Cash Equivalents at the beginning of the year | 400,174,716 | 848,687,634 | 40,404,357 | 420,527,978 |
| Cash and Cash Equivalents transferred to Amana Takaful Life Ltd | - | - | - | - |
| Decrease in Cash and Cash Equivalents | (138,713,909) | (146,393,735) | 64,994,061 | (268,452,739) |

**STATEMENT OF FINANCIAL POSITION
FAMILY TAKAFUL / LIFE INSURANCE SEGMENT - SUPPLEMENTAL**

| AS AT 31 DECEMBER | Unaudited as at 31.12.2017 Rs. | Audited as at 31.12.2016 Rs. |
|------------------------------------------------------------------|--------------------------------------|------------------------------------|
| ASSETS | | |
| Intangible Assets | 22,481,832 | 23,548,554 |
| Property, Plant and Equipment | 20,417,770 | 17,466,682 |
| Financial Assets | 1,045,344,522 | 1,018,398,153 |
| Financial Assets - Unit Linked | 1,597,803,926 | 1,441,276,267 |
| Retakaful Receivable | 250,000 | 2,250,872 |
| Contribution (Premium) Receivable | 33,059,196 | 27,199,034 |
| Other Assets | 29,221,118 | 38,754,561 |
| Other Assets - Unit Linked | 52,751,939 | 32,055,415 |
| Cash and Bank Balances | 119,586,010 | 34,456,620 |
| Cash and Bank Balances - Unit Linked | 7,785,713 | 72,192,842 |
| Total Assets | 2,928,702,025 | 2,707,599,000 |
| LIABILITIES | | |
| Insurance Contract Liability - Family Takaful Fund | 581,821,613 | 559,913,844 |
| Insurance Contract Liability - Family Takaful Linked Unit Linked | 1,650,370,285 | 1,504,144,873 |
| Employee Benefits | 6,013,001 | 4,316,884 |
| Finance Lease Liability | 5,134,842 | 6,200,918 |
| Other Liabilities | 58,296,408 | 59,189,744 |
| Other Liabilities - Unit Linked | 51,723,243 | 50,315,575 |
| Total Liability | 2,353,359,391 | 2,184,081,838 |
| SHAREHOLDERS' EQUITY | | |
| Stated Capital | 500,000,000 | 500,000,000 |
| Other Reserves | 120,142 | (2,668,935) |
| Retained Earnings | 75,222,491 | 26,186,097 |
| Total Equity | 575,342,633 | 523,517,162 |
| Total Equity & Liability | 2,928,702,025 | 2,707,599,000 |

The above Long Term Insurance (Family Takaful) Balance Sheet is to be read in conjunction with the consolidated Statement of Financial Position.

NOTES TO THE FINANCIAL STATEMENTS

1. Figures in the Interim Financial Statements for the period ended 31st December 2017 are provisional and unaudited.

2. These Interim Financial Statements of the Company and Group have been prepared in accordance with Sri Lanka Accounting Standards (SLAS) prefixed both SLFRS (corresponding to IFRS) and LKAS (corresponding to IAS), promulgated by the Institute of Chartered Accountants of Sri Lanka (ICASL) and comply with the requirements of the Companies Act, No. 7 of 2007 and the Regulation of Insurance Industry Act, No. 43 of 2000.

The same accounting policies and methods of computation as stated in the Annual Report 2016 have been followed in preparation of these Interim Financial Statements. Comparative information has been re-valued/re-classified where necessary, to confirm to the current period recognition, measurement and presentation.

3. Financial Assets

| AS AT 31 DECEMBER | Group | | Company | |
|-------------------------------------------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|
| | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. |
| Financial Assets at Fair Value Through Profit or Loss (3.1) | 24,920,617 | 26,751,433 | - | - |
| Available For Sale Financial Assets (3.2) | 333,174,668 | 87,440,084 | 525,000 | 525,000 |
| Loans & Receivables (3.3) | 2,362,005,407 | 2,190,903,336 | 859,130,323 | 873,841,499 |
| | 2,720,100,694 | 2,305,094,853 | 859,655,324 | 874,366,499 |

| AS AT 31 DECEMBER | Group | | Company | |
|---------------------------------------------------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|
| | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. |
| 3.1 Financial Assets at Fair Value Through Profit & Loss | | | | |
| Investments in Equity Securities | 24,920,617 | 26,751,433 | - | - |
| | 24,920,617 | 26,751,433 | - | - |
| 3.2 Available For Sale Financial Assets | | | | |
| Investments in Equity Securities - Quoted | 68,177,178 | 37,593,383 | - | - |
| Unit Trust | 44,931,412 | 42,178,119 | - | - |
| Investments in Equity Securities - Unquoted | 220,066,079 | 7,668,582 | 525,000 | 525,000 |
| Treasury Bills | | | | |
| | 333,174,668 | 87,440,084 | 525,000 | 525,000 |
| 3.3 Loans and Receivable | | | | |
| Repurchase Agreements | 714,764,891 | 503,228,391 | 275,624,660 | 218,928,769 |
| Murabaha Investments | 521,409 | 265,126,704 | - | - |
| Commercial Papers | 139,708,425 | 338,499,864 | - | 104,967,918 |
| Mudharabaha Investments | 1,241,689,670 | 1,071,917,784 | 570,914,067 | 538,790,356 |
| Bank Deposits | 250,408,607 | - | - | - |
| Advances to Company Officers | 14,912,404 | 12,130,593 | 12,591,596 | 11,154,456 |
| | 2,362,005,407 | 2,190,903,336 | 859,130,323 | 873,841,499 |

4. Financial Assets - Unit Linked

| AS AT | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. |
|-------------------------------------------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|
| Financial Assets at Fair Value Through Profit or Loss (4.1) | 109,653,738 | 96,108,686 | - | - |
| Available For Sale Financial Assets (4.2) | 25,158,906 | 21,669,060 | - | - |
| Loans & Receivables (4.3) | 1,462,991,282 | 1,323,498,522 | - | - |
| | 1,597,803,925 | 1,441,276,268 | - | - |

| AS AT | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. | Unaudited as at 2017 Rs. | Audited as at 2016 Rs. |
|---------------------------------------------------------------------|-----------------------------|---------------------------|-----------------------------|---------------------------|
| 4.1 Financial Assets at Fair Value Through Profit & Loss | | | | |
| Investments in Equity Securities | 109,653,738 | 96,108,686 | - | - |
| | 109,653,738 | 96,108,686 | - | - |
| 4.2 Available For Sale Financial Assets | | | | |
| Unit Trust | 25,158,906 | 21,669,060 | - | - |
| | 25,158,906 | 21,669,060 | - | - |
| 4.3 Loans and Receivable | | | | |
| Repurchase Agreements | 40,965,519 | 8,068,013 | - | - |
| Mudharabaha Investments | 1,422,025,764 | 1,315,430,509 | - | - |
| | 1,462,991,282 | 1,323,498,522 | - | - |

NOTES TO THE FINANCIAL STATEMENTS

5. Gross Written Premium (Contribution)

| FOR THE PERIOD ENDED 31ST DECEMBER | Unaudited 2017 Rs. | Audited as at 2016 Rs. | Unaudited 2017 Rs. | Audited as at 2016 Rs. |
|-------------------------------------------------|--------------------------|------------------------------|--------------------------|------------------------------|
| 5.1 Non-Life (General Takaful) | | | | |
| Motor | 974,887,675 | 1,320,595,152 | 930,150,452 | 963,779,721 |
| Fire | 468,184,901 | 512,866,211 | 170,321,257 | 144,636,865 |
| Marine | 174,258,235 | 172,970,938 | 50,049,017 | 46,143,461 |
| Medical | 255,280,089 | 208,073,838 | 255,280,089 | 208,073,838 |
| Miscellaneous | 975,850,592 | 371,672,565 | 386,230,219 | 255,529,914 |
| | 2,848,461,492 | 2,586,178,704 | 1,792,031,034 | 1,618,163,799 |
| 5.2 Long Term Insurance (Family Takaful) | | | | |
| Family Takaful | 101,059,718 | 106,314,067 | - | - |
| Mortgage & Group Family Takaful | 39,729,788 | 55,040,630 | - | - |
| Unit Linked | 651,384,097 | 659,370,389 | - | - |
| | 792,173,603 | 820,725,085 | - | - |
| Total Gross Written Premium | 3,640,635,095 | 3,406,903,789 | 1,792,031,034 | 1,618,163,799 |

6. Revenue

6.1 Revenue by Segment

| FOR THE PERIOD ENDED 31ST DECEMBER | Group | | Company | |
|------------------------------------|--------------------------|------------------------------|--------------------------|------------------------------|
| | Unaudited 2017 Rs. | Audited as at 2016 Rs. | Unaudited 2017 Rs. | Audited as at 2016 Rs. |
| Segment | | | | |
| Amana Takaful PLC | 1,404,082,251 | 1,425,582,725 | 1,404,082,251 | 1,425,582,725 |
| Amana Takaful Life PLC | 1,034,824,183 | 1,028,844,897 | - | - |
| Amana Takaful (Maldives) PLC | 681,938,772 | 485,309,463 | - | - |
| Amana Global Ltd | 6,235,097 | 6,676,571 | - | - |
| Eliminations | (16,000,000) | (60,783,827) | - | - |
| | 3,111,080,302 | 2,885,629,829 | 1,404,082,251 | 1,425,582,725 |

6.2 Revenue

| FOR THE PERIOD ENDED 31ST DECEMBER | Group | | Company | |
|---------------------------------------------|--------------------------|------------------------------|--------------------------|------------------------------|
| | Unaudited 2017 Rs. | Audited as at 2016 Rs. | Unaudited 2017 Rs. | Audited as at 2016 Rs. |
| Gross written Contribution (Premium) | 3,640,635,095 | 3,406,903,789 | 1,792,031,033 | 1,618,163,799 |
| Less : | | | | |
| Reinsurance premium | (792,904,261) | (896,277,479) | (378,254,928) | (387,443,446) |
| Net written premium | 2,847,730,834 | 2,510,626,310 | 1,413,776,106 | 1,230,720,353 |
| (Increase)/decrease in net unearned premium | (185,078,347) | 38,170,826 | (129,645,176) | 54,527,741 |
| Net earned premium | 2,662,652,487 | 2,548,797,136 | 1,284,130,930 | 1,285,248,094 |
| Income from investments | 379,378,878 | 271,306,515 | 108,696,022 | 128,007,396 |
| Other income | 69,048,938 | 65,526,178 | 11,255,299 | 12,327,235 |
| Revenue | 3,111,080,302 | 2,885,629,829 | 1,404,082,251 | 1,425,582,725 |

7. The Company is in the process of valuing the insurance contract liabilities - Life (Family Takaful) by the consultant actuary for the period ended 31st December 2017.

8. The Company is in the process of performing the Liability Adequacy Test (LAT) in respect of Insurance Contract Liabilities - Non-Life Fund as required by SLFRS 4 - Insurance Contracts as at 31st December 2017.

9. Profit/ (Loss) Before Taxation by Segment

| | Group | | Company | |
|----------------------------|--------------------|-----------------------|-------------------|-----------------------|
| | Unaudited 2017 | Audited as at 2016 | Unaudited 2017 | Audited as at 2016 |
| Segment | | | | |
| Amana Takaful PLC | 61,907,752 | (139,173,365) | 61,907,752 | (139,173,365) |
| Amana Takaful Life PLC | 52,206,477 | 35,691,066 | - | - |
| Amana Takaful Maldives PLC | 67,340,236 | 19,505,705 | - | - |
| Amana Global Ltd | (562,801) | (3,041,329) | - | - |
| Eliminations | (8,937,500) | (53,221,327) | - | - |
| Total | 171,954,163 | (140,239,250) | 61,907,752 | (139,173,365) |

NOTES TO THE FINANCIAL STATEMENTS

10. **10.1** Amana Takaful PLC is liable to income tax at 28% (2016 - 28%)
10.2 Amana Global Ltd. which is approved under Section 17 of the BOI Law is liable to income tax at 15% (2016 -15%)
10.3 Amana Takaful Maldives PLC is liable to income tax at 15% (2016 - 15%)
10.4 Amana Takaful Life PLC is liable for income tax at 28% (2016 - 28%)

11. Deferred tax assets are recognised for unused tax losses to the extent that it is probable that future taxable profit will be available against which the losses can be utilised. Significant management judgement is required to determine the amount of deferred tax assets that can be recognised, based on the likely timing and the level of future taxable profits together with future tax planning strategies.

The Deferred tax assets has been recognised only for the general insurance segment and no deferred tax asset is recognised for the life segment on the tax losses amounting to Rs. Rs.641,114,691/- (Rs.678,337,421/-).

12. The nature of related party transactions in the current period is similar to those reported in the Annual Report 2016.
13. There has not been a significant change in the assets pledged as disclosed in the Annual Report 2016.
14. Comparative figures have been restated wherever necessary to conform to the current periods presentation.
15. There has not been a significant change in the nature of the contingent liabilities as disclosed in the Annual Report 2016.
16. No events have occurred since the reporting date that necessitates adjustments to or disclosure in the Financial Statements.
17. Stated Capital as at 31st December 2017 is represented by shares in issue as given below:

| | Unaudited 31.12.2017 | Audited 31.12.2016 |
|--------------------------|---------------------------------|-------------------------------|
| Number of shares as at | | |
| Ordinary shares - Voting | 1,800,001,296 | 1,800,001,296 |

18. Share Information

| | Group | | Company | |
|----------------------------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | 31.12.2017 Rs. | 31.12.2016 Rs. | 31.12.2017 Rs. | 31.12.2016 Rs. |
| Net asset value per share | 0.84 | 0.87 | 1.01 | 1.13 |
| Market price per share as at | 0.80 | 0.90 | - | - |
| Highest price per share for the period | 0.90 | 1.30 | - | - |
| Lowest price per share for the period | 0.70 | 0.80 | - | - |

NOTES TO THE FINANCIAL STATEMENTS

Twenty Largest Shareholders as at 31st December 2017

| Name of Shareholder | No. of Shares | % |
|----------------------------------------------------|----------------------|---------------|
| Hatton National Bank PLC/Amana Holdings Ltd | 729,595,185 | 40.53 |
| Amana Bank PLC | 274,614,686 | 15.26 |
| Mr. Osman Kassim/Mrs. K.Kassim | 127,174,307 | 7.07 |
| Mr. Shafik Kassim | 123,859,739 | 6.88 |
| Mr. Sattar Kassim | 102,731,591 | 5.71 |
| Expolanka Holdings PLC | 79,096,234 | 4.39 |
| Sampath Bank Plc/ Dr.T.Senthilverl | 48,643,135 | 2.70 |
| Seylan Bank PLC/Dr.Thirugnanasambandar Senthilverl | 36,349,546 | 2.02 |
| Amana Holdings Limited | 26,779,411 | 1.49 |
| Falcon Trading (Pvt) Ltd | 23,686,801 | 1.32 |
| Mr. Mohamed Haji Omar | 5,515,137 | 0.31 |
| Mr. Mohamed Imtiaz Samsudeen | 4,980,667 | 0.28 |
| Mrs. Pattini Deva Asoka Swarnakanthi Beruwalage | 4,226,846 | 0.23 |
| Seylan Bank PLC/Jayantha Dewage | 4,143,082 | 0.23 |
| Waldock Mackenzie Limited/Mr.M.I.Samsudeen | 3,781,001 | 0.21 |
| Mr. Joseph Rohan Victoria | 3,352,094 | 0.19 |
| Mrs. Mujahira Mohamed Fazeel | 3,267,000 | 0.18 |
| Ms. Yoosuf Ali Shameela | 3,102,000 | 0.17 |
| Mr. Sithambaram Pillai Jayakumar | 3,000,000 | 0.17 |
| Mrs. Nabeela Haroon | 2,700,000 | 0.15 |
| | <u>1,610,598,462</u> | <u>89.48</u> |
| Others | <u>189,402,834</u> | <u>10.52</u> |
| Total | <u>1,800,001,296</u> | <u>100.00</u> |

The percentage of shares held by the public as at 31st December 2017 was 23.01% (31.12.2016 - 23.18%), where the number of shareholders were 6,434 (31.12.2016 - 6,654)

Directors' Shareholdings

| | No. of Shares | No. of Shares |
|----------------------------|---------------|---------------|
| | 31.12.2017 | 31.12.2016 |
| Mr. Tyeab Akbarally | 144 | 144 |
| Mr. Osman Kassim | 127,174,307 | 6,691,624 |
| Mr. M.H.M. Rafiq | 20 | 20 |
| Dato' Mohd. Fadzli Yusof | Nil | Nil |
| Dr. A.A.M. Haroon | 40 | 40 |
| Mr. A.S.M. Muzzammil | Nil | Nil |
| Dr.I.A. Ismail | Nil | Nil |
| Mr. R. Gopinath | Nil | Nil |
| Mr. M.Hassan Sattar Kassim | Nil | Nil |
| Mr. M.R.M. Nayeem | Nil | Nil |

CORPORATE INFORMATION

NAME OF THE COMPANY

Amana Takaful PLC

LEGAL STATUS

Public Quoted Company with Limited Liability incorporated in Sri Lanka on 7th December 1998. Registered under the Companies Act, No. 07 of 2007 on 27th June 2007.

COMPANY REGISTRATION NUMBER

PQ 23

TAX PAYER IDENTIFICATION NUMBER(TIN)

134007958

STOCK EXCHANGE LISTING

The shares of the Company are listed in the Second Board of the Colombo Stock Exchange, Sri Lanka in November 2006. Stock Exchange Code for Amana Takaful PLC shares is 'ATL'.

DIRECTORS

Mr. Tyeab Akbarally - Chairman
Mr. Osman Kassim
Dato' Mohd Fadzli Yusof
Dr. A.A.M. Haroon
Mr. M.H.M. Rafiq
Mr. A.S.M. Muzzammil
Dr. I.A. Ismail
Mr. R. Gopinath
Mr. M.R.M. Nayeem
Mr. M. Hassan Sattar Kassim

SHARIAH ADVISORY COUNCIL

Mufti M.I.M. Rizwe - Chairman
Ash-Sheikh Fazil Farook
Ash-Sheikh Murshid Mulaffar - Secretary

CHIEF EXECUTIVE OFFICER - ATPLC

Mr. M. Fazal Ghaffoor

CHIEF EXECUTIVE OFFICER - ATLPLC

Mr. Gehan Shivantha Rajapakse

REGISTERED OFFICE

No. 660 - 1/1, Galle Road, Colombo 03, Sri Lanka

SUBSIDIARY

Amana Takaful Life PLC
No. 660 - 1/1, Galle Road, Colombo 03, Sri Lanka

Amana Takaful (Maldives) PLC

H. Mialani, Sosun Mogu, Male, Republic of Maldives

Amana Global Limited

No. 6, Glen Aber Place, Colombo 04, Sri Lanka

AUDITORS

Ernst & Young Chartered Accountants

CONSULTANT ACTUARIES - LONG-TERM INSURANCE

Actuarial Partners Consulting Sdn Bhd
Suite 17.02 Kenanga International
Jalan Sultan Ismail
50250 Kuala Lumpur, Malaysia

CONSULTANT ACTUARIES - GENERAL INSURANCE

NMG Financial Services Consulting Pte Limited
65 Chulia Street
#37-07/08, OCBC Centre
Singapore 049513

REINSURANCE PANEL

Swiss Re
Emirates Re
GIC Retakaful
Labuan Reinsurance (L) Ltd
Trust International Bahrain
Ironshore
Score Re
Hannover Re

SECRETARIES

Managers & Secretaries (Pvt) Ltd

PRINCIPAL BANKERS

Amana Bank PLC/Pan Asia Bank/NDB Bank/Bank of Ceylon
Commercial Bank/Sampath Bank/HNB/Nations Trust Bank/Deutsche Bank