



**AMÃANA BANK PLC (PB 3618 PQ)**

**FINANCIAL STATEMENTS**

**31 DECEMBER 2015**

	RUPEES IN THOUSANDS FOR THE YEAR ENDED 31 DECEMBER			RUPEES IN THOUSANDS FOR THE QUARTER ENDED 31 DECEMBER		
	2015	2014	Change %	2015	2014	Change %
Financing Income	2,885,932	2,407,653	19.9	804,913	610,049	31.9
Financing Expenses	(1,405,259)	(1,198,032)	(17.3)	(405,211)	(300,713)	(34.8)
<b>Net Financing Income</b>	<b>1,480,673</b>	<b>1,209,621</b>	<b>22.4</b>	<b>399,702</b>	<b>309,336</b>	<b>29.2</b>
Net Fee and Commission Income	168,556	138,484	21.7	49,145	39,644	24.0
Net Gain/(Loss) from Trading	390,235	287,377	35.8	110,157	92,696	18.8
Net Gain/(Loss) from Financial instruments designated at fair value through profit or loss	-	-	0.0	-	-	0.0
Net Gain/(Loss) from Financial Investments	-	-	0.0	-	-	0.0
Net Other Operating Income	27,659	33,213	(16.7)	3,122	11,700	(73.3)
<b>Total Operating Income</b>	<b>2,067,122</b>	<b>1,668,695</b>	<b>23.9</b>	<b>562,126</b>	<b>453,377</b>	<b>24.0</b>
<b>Impairment Revesal / (Charge)for Financing and Receivables to Other Customers and Other Losses</b>						
Individual Impairment	255	(42,014)	100.6	4,478	1,830	(144.7)
Collective Impairment	(3,073)	(52,666)	94.2	41,835	14,232	(193.9)
Others	-	-	0.0	-	-	0.0
<b>Net Operating Income</b>	<b>2,064,305</b>	<b>1,574,015</b>	<b>31.1</b>	<b>608,439</b>	<b>469,439</b>	<b>29.6</b>
Personnel Expenses	908,237	858,180	(5.8)	239,931	192,312	(24.8)
Depreciation of Property, Plant and Equipment	150,818	150,666	(0.1)	34,848	28,433	(22.6)
Amortisation of Intangible Assets	40,881	39,374	(3.8)	10,251	10,077	(1.7)
Other Operating Expenses	593,404	526,776	(12.6)	177,685	119,517	(48.7)
<b>Total Operating Expenses</b>	<b>1,693,341</b>	<b>1,574,995</b>	<b>(7.5)</b>	<b>462,714</b>	<b>350,339</b>	<b>(32.1)</b>
<b>Operating Profit/(Loss) Before Value Added Tax &amp; Nation Building Tax</b>	<b>370,964</b>	<b>(981)</b>	<b>37,927.2</b>	<b>145,725</b>	<b>119,099</b>	<b>(22.4)</b>
Value Added Tax on Financial Services & Nation Building Tax	(152,248)	(79,289)	(92.0)	(48,248)	(30,577)	(57.8)
<b>Profit/(Loss) Before Tax</b>	<b>218,716</b>	<b>(80,270)</b>	<b>372.5</b>	<b>97,476</b>	<b>88,523</b>	<b>(10.1)</b>
Tax (Expenses)/Reversal	(60,087)	-	0.0	(60,087)	-	0.0
<b>Profit/(Loss) for the Period</b>	<b>158,629</b>	<b>(80,270)</b>	<b>297.6</b>	<b>37,390</b>	<b>88,523</b>	<b>57.8</b>
<b>Earnings/(Loss) Per Share - Basic / Diluted</b>	<b>0.13</b>	<b>(0.06)</b>	<b>297.6</b>	<b>0.03</b>	<b>0.07</b>	<b>57.8</b>

STATEMENT OF COMPREHENSIVE INCOME  
FOR THE YEAR ENDED 31 DECEMBER 2015

	RUPEES IN THOUSANDS			RUPEES IN THOUSANDS		
	FOR THE YEAR ENDED 31 DECEMBER		Change %	FOR THE QUARTER ENDED 31 DECEMBER		Change %
	2015	2014		2015	2014	
<b>Profit/(Loss) for the Period</b>	<b>158,629</b>	<b>(80,270)</b>	<b>297.6</b>	<b>37,390</b>	<b>88,523</b>	<b>57.8</b>
<b>Other Comprehensive Income/(Loss)</b>						
<b>Other Comprehensive Income to be reclassified to Profit or Loss :</b>						
Financial Investment - Available for Sale:						
Net Gain/(Loss) on Financial Investments - Available for sale	10,182	49,799	(79.6)	22,432	(33,604)	(166.8)
<b>Net Other Comprehensive Income to be reclassified to Profit or Loss</b>	<b>10,182</b>	<b>49,799</b>	<b>(79.6)</b>	<b>22,432</b>	<b>(33,604)</b>	<b>(166.8)</b>
<b>Other Comprehensive Income not to be reclassified to Profit or Loss :</b>						
Revaluation surplus on Property Plant & Equipment	533,341	-	0.0	533,341	-	0.0
Deferred tax effect on revaluation surplus	(5,541)	-	0.0	(5,541)	-	0.0
	<b>527,800</b>	<b>-</b>	<b>0.0</b>	<b>527,800</b>	<b>-</b>	<b>0.0</b>
Re-measurement gain /(loss) on defined benefit plans	204	(7,395)	(1.0)	204	(7,395)	(1.0)
Deferred tax effect on defined benefit plans	(57)	2,071	(1.0)	(57)	2,071	(1.0)
<b>Net Other Comprehensive Income not to be reclassified to Profit or Loss</b>	<b>527,946</b>	<b>(5,325)</b>	<b>(100.2)</b>	<b>527,946</b>	<b>(5,325)</b>	<b>(100.2)</b>
<b>Other Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>538,128</b>	<b>44,475</b>	<b>1,110.0</b>	<b>550,378</b>	<b>(38,928)</b>	<b>(1,513.8)</b>
<b>Total Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>696,757</b>	<b>(35,794)</b>	<b>2,046.6</b>	<b>587,768</b>	<b>49,594</b>	<b>1,085.1</b>

	RUPEES IN THOUSANDS		Change %
	AS AT 31.12.2015	AS AT 31.12.2014	
<b>Assets</b>			
Cash and Cash Equivalents	5,016,459	1,627,384	208.3
Balances with Central Bank of Sri Lanka	2,292,888	1,036,426	121.2
Derivative Financial Assets	61,037	23,269	162.3
Placements with Banks	3,624,929	3,306,210	9.6
Placements with Licensed Finance Companies	954,528	1,172,213	(18.6)
Financial Investments - Held for Trading	59,474	48,999	21.4
Financial Assets designated at Fair Value through Profit or Loss	-	-	0.0
Financing and Receivables to Banks	-	-	0.0
Financing and Receivables to Other Customers	33,073,596	25,426,942	30.1
Financial Investments - Available for Sale	432,056	427,583	1.0
Financial Investments - Held to Maturity	-	-	0.0
Other Financial Assets	456,289	295,502	54.4
Other Non Financial Assets	257,217	306,190	(16.0)
Property, Plant and Equipment	1,271,732	794,829	60.0
Intangible Assets	236,503	270,615	(12.6)
Deferred Tax Assets	145,703	161,426	(9.7)
<b>Total Assets</b>	<b>47,882,412</b>	<b>34,897,589</b>	<b>37.2</b>
<b>Liabilities</b>			
Due to Banks	2,955,278	-	0.0
Derivative Financial Liabilities	67,405	7,845	759.2
Other Financial Liabilities - Held for Trading	-	-	0.0
Financial Liabilities designated at Fair Value through Profit or Loss	-	-	0.0
Due to Other Customers	38,608,001	29,224,331	32.1
Other Financing	-	-	0.0
Securities issued	-	-	0.0
Other Financial Liabilities	341,598	556,030	(38.6)
Other Non Financial Liabilities	113,063	24,941	353.3
Subordinated Term Financing	-	-	0.0
Retirement Benefit Liability	74,071	58,203	27.3
<b>Total Liabilities</b>	<b>42,159,416</b>	<b>29,871,350</b>	<b>41.1</b>
<b>Shareholders' Fund</b>			
Stated Capital	5,866,808	5,866,808	0.0
Statutory Reserve Fund	15,226	7,300	108.6
Revaluation Reserves	527,800	-	0.0
Other Reserves	(261,525)	(271,707)	3.7
Retained Earnings	(425,313)	(576,162)	26.2
<b>Total Equity</b>	<b>5,722,996</b>	<b>5,026,239</b>	<b>13.9</b>
<b>Total Liabilities and Shareholders' Fund</b>	<b>47,882,412</b>	<b>34,897,589</b>	<b>37.2</b>
<b>Net Asset Value per Ordinary Share</b>	4.58	4.02	
<b>Commitments and Contingencies</b>	<b>18,272,603</b>	<b>14,978,856</b>	
<b>Memorandum Information</b>			
Number of Employees	640	583	
Number of Branches	24	24	

**CERTIFICATION:**

I certify that these Financial Statements comply with the requirements of the Companies Act No.7 of 2007.

Sgd.

**M. Ali Wahid**  
Chief Financial Officer  
27 February 2016

We, the undersigned, being the Chief Executive Officer, Chairman and Director of Amana Bank 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 and Rule 7.4 of Colombo Stock Exchange.

(b) the information contained in these statements have been extracted from the audited Financial Statements of the Bank.

Sgd.  
**Mohamed Azmeer**  
Chief Executive Officer  
27 February 2016

Sgd.  
**Osman Kassim**  
Chairman  
27 February 2016

Sgd.  
**Jazri Magdon Ismail**  
Director  
27 February 2016

STATEMENT OF CHANGES IN EQUITY  
FOR THE YEAR ENDED 31 DECEMBER 2015

	RUPEES IN THOUSANDS								
	Stated Capital		Statutory Reserve Fund	Other Reserve			Revaluation Reserve	Retained Earnings	Total
	Stated Capital	Capital Funds Raised Pending Allotment of Shares		Investment Fund	Revenue Reserve	Available for Sale Reserve			
Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	Rs.	
<b>As at 1 January 2014</b>	4,216,821	1,649,987	7,300	39,417	(216,926)	(104,580)	-	(529,985)	5,062,033
IPO Share Issue - Allotment	1,649,987	(1,649,987)	-	-	-	-	-	-	-
Loss for the Year	-	-	-	-	-	-	-	(80,270)	(80,270)
Total Comprehensive Income for the Year	-	-	-	-	-	49,799	-	(5,325)	44,475
Transfers to Investment Fund	-	-	-	(39,417)	-	-	-	39,417	-
<b>As at 31 December 2014</b>	<b>5,866,808</b>	<b>-</b>	<b>7,300</b>	<b>-</b>	<b>(216,926)</b>	<b>(54,781)</b>	<b>-</b>	<b>(576,162)</b>	<b>5,026,239</b>
Profit for the Year	-	-	-	-	-	-	-	158,629	158,629
Total Comprehensive Income for the Year	-	-	-	-	-	10,182	527,800	147	538,128
Transfers to Statutory Reserve Fund	-	-	7,927	-	-	-	-	(7,927)	-
<b>As at 31 December 2015</b>	<b>5,866,808</b>	<b>-</b>	<b>15,226</b>	<b>-</b>	<b>(216,926)</b>	<b>(44,599)</b>	<b>527,800</b>	<b>(425,313)</b>	<b>5,722,996</b>

**STATEMENT OF CASHFLOW  
FOR THE YEAR ENDED 31 DECEMBER 2015**

	<b>RUPEES IN THOUSANDS</b>	
	<b>FOR THE YEAR ENDED 31.12.2015</b>	<b>FOR THE YEAR ENDED 31.12.2014</b>
<b>Cash Flow from Operating Activities</b>		
Financing Income Received	2,837,480	1,733,647
Fees and Commission Received	175,985	136,650
Financing Expenses Paid	(1,337,511)	(916,645)
Foreign Exchange Income Received	390,175	174,893
Gratuity Payments Made	(4,477)	(11,485)
Payments to Employees and Suppliers	(1,605,791)	(1,095,716)
<b>Operating Profit/(Loss) before Changes in Operating Assets and Liabilities</b>	<b>455,860</b>	<b>21,344</b>
Increase / (Decrease) in Due to Other Customers	9,319,801	8,338,009
Increase / (Decrease) in Due to Banks	2,951,400	-
(Increase) / Decrease in Financing and Receivable to Other Customers	(7,621,152)	(4,736,118)
(Increase) / Decrease in Other Financial Assets	(216,921)	168,186
(Increase) / Decrease in Other Non Financial Assets	48,973	(91,407)
(Increase) / Decrease in Statutory Deposit	(1,256,462)	(975,384)
Increase / (Decrease) in Other Liabilities	(86,118)	128,817
<b>Net Cash Flow from Operating Activities before Income Tax</b>	<b>3,595,381</b>	<b>2,853,446</b>
Income Tax Paid	-	-
<b>Net Cash Flow from Operating Activities</b>	<b>3,595,381</b>	<b>2,853,446</b>
<b>Cash Flows From/(Used In) Investing Activities</b>		
Acquisition of Property, Plant & Equipment	(79,158)	(75,754)
Proceeds from Sale of Property, Plant and Equipment	2,579	4,285
Acquisition of Intangible Assets	(37,618)	(26,578)
Investments in Placements with Licensed Finance Companies	202,720	(1,350,557)
Investments in Placements with Bank	(311,171)	(2,461,866)
Sale / (Acquisition) of Financial Investments - Available for Sale	24,757	196,675
Sale / (Acquisition) of Financial Assets Held for Trading	(8,413)	72,569
	<b>(206,306)</b>	<b>(3,641,226)</b>
<b>Cash Flows From / (Used In) Financing Activities</b>		
<b>Net Cash Flows From / (Used In) Financing Activities</b>	<b>-</b>	<b>-</b>
<b>Net Increase / (Decrease) in Cash and Cash Equivalents</b>	<b>3,389,075</b>	<b>(787,780)</b>
<b>Cash and Cash Equivalents at the Beginning of the Year</b>	<b>1,627,384</b>	<b>2,444,552</b>
<b>Cash and Cash Equivalents at the End of the Period</b>	<b>5,016,459</b>	<b>1,656,773</b>

01. ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS

FINANCIAL ASSETS	HELD FOR TRADING	AMORTIZED COST	HELD TO MATURITY	RUPEES IN THOUSANDS	
				AVAILABLE FOR SALE	TOTAL AS AT 31.12.2015
Cash and Cash Equivalents	-	5,016,459	-	-	5,016,459
Balance with Central Bank of Sri Lanka	-	2,292,888	-	-	2,292,888
Derivative Financial Assets	61,037	-	-	-	61,037
Placements with Banks	-	3,624,929	-	-	3,624,929
Placements with Licensed Finance Companies	-	954,528	-	-	954,528
Financial Investments - Held for Trading	59,474	-	-	-	59,474
Financing and Receivables to Customers	-	33,073,596	-	-	33,073,596
Financial Investments - Available for Sale	-	-	-	432,056	432,056
Other Financial Assets	-	456,289	-	-	456,289
<b>Total Financial Assets</b>	<b>120,512</b>	<b>45,418,689</b>	<b>-</b>	<b>432,056</b>	<b>45,971,257</b>
<b>Financial Liabilities</b>					
Due to Banks	-	2,955,278	-	-	2,955,278
Derivative Financial Liabilities	67,405	-	-	-	67,405
Due to Other Customers	-	38,608,001	-	-	38,608,001
Other Financial Liabilities	-	341,598	-	-	341,598
<b>Total Financial Liabilities</b>	<b>67,405</b>	<b>41,904,876</b>	<b>-</b>	<b>-</b>	<b>41,972,281</b>

FINANCIAL ASSETS	HELD FOR TRADING	AMORTIZED COST	HELD TO MATURITY	RUPEES IN THOUSANDS	
				AVAILABLE FOR SALE	Total As at 31.12.2014
Cash and Cash Equivalents	-	1,627,384	-	-	1,627,384
Balance with Central Bank of Sri Lanka	-	1,036,426	-	-	1,036,426
Derivative Financial Assets	23,269	-	-	-	23,269
Placements with Banks	-	3,306,210	-	-	3,306,210
Placements with Licensed Finance Companies	-	1,172,213	-	-	1,172,213
Financial Investments - Held for Trading	48,999	-	-	-	48,999
Financing and Receivables to Customers	-	25,426,942	-	-	25,426,942
Financial Investments - Available for Sale	-	-	-	427,583	427,583
Other Financial Assets	-	295,502	-	-	295,502
<b>Total Financial Assets</b>	<b>72,268</b>	<b>32,864,677</b>	<b>-</b>	<b>427,583</b>	<b>33,364,528</b>
<b>Financial Liabilities</b>					
Due to Banks	-	-	-	-	-
Derivative Financial Liabilities	7,845	-	-	-	7,845
Due to Other Customers	-	29,224,331	-	-	29,224,331
Other Financial Liabilities	-	556,030	-	-	556,030
<b>Total Financial Liabilities</b>	<b>7,845</b>	<b>29,780,361</b>	<b>-</b>	<b>-</b>	<b>29,788,206</b>

02. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS

	RUPEES IN THOUSANDS	
	31.12.2015	31.12.2014
Gross Financing and Receivables to Other Customers	33,287,572	25,644,604
Less: Individual Impairment	(47,190)	(53,949)
Less: Collective Impairment	(166,786)	(163,713)
<b>Net Financing and Receivables</b>	<b>33,073,596</b>	<b>25,426,942</b>

03. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS - BY PRODUCT

	RUPEES IN THOUSANDS	
	31.12.2015	31.12.2014
<b>By Product - Domestic Currency</b>		
Overdraft	701,252	40,204
Trade Finance	2,133,157	701,105
Lease Receivables	6,122,478	1,889,323
Staff Facilities	401,482	239,782
Term Financing	19,546,650	13,971,285
Gold Facilities	230,435	52,319
Others	436,894	4,676,037
<b>Sub Total</b>	<b>29,572,348</b>	<b>21,570,054</b>
<b>By Product - Foreign Currency</b>		
Term Financing	3,391,699	1,092,625
Trade Finance	268,488	805,419
Others	55,038	2,176,507
<b>Sub Total</b>	<b>3,715,225</b>	<b>4,074,550</b>
<b>Total</b>	<b>33,287,572</b>	<b>25,644,604</b>

**04. MOVEMENTS IN INDIVIDUAL AND COLLECTIVE IMPAIRMENT DURING THE PERIOD FOR FINANCING AND RECEIVABLES TO OTHER CUSTOMERS**

	RUPEES IN THOUSANDS		
	Individual Impairment	Collective Impairment	Total Impairment
At 1 January 2014	12,664	111,047	123,711
Charge/(Write Back) for the year	42,014	52,666	94,680
Recoveries	-	-	-
Amounts written off	(729)	-	(729)
Profit accrued on Impaired Financing and Receivables	-	-	-
<b>As at 31 December 2014</b>	<b>53,949</b>	<b>163,713</b>	<b>217,662</b>
Charge/(Write Back) for the period	(255)	3,073	2,817
Recoveries	-	-	-
Amounts written off	(6,503)	-	(6,503)
Profit accrued on Impaired Financing and Receivables	-	-	-
<b>As at 31 December 2015</b>	<b>47,190</b>	<b>166,786</b>	<b>213,976</b>

**05. DUE TO OTHER CUSTOMERS - BY PRODUCT**

	RUPEES IN THOUSANDS	
	31.12.2015	31.12.2014
<b>By Product - Domestic Currency</b>		
Demand Deposits	2,902,293	2,714,698
Savings Deposits	15,092,496	12,001,851
Time Deposits	16,279,319	12,897,821
<b>Sub Total</b>	<b>34,274,108</b>	<b>27,614,370</b>
<b>By Product - Foreign Currency</b>		
Demand Deposits	234,510	290,041
Savings Deposits	983,282	513,238
Time Deposits	3,116,100	806,681
<b>Sub Total</b>	<b>4,333,893</b>	<b>1,609,960</b>
<b>Total</b>	<b>38,608,001</b>	<b>29,224,331</b>

**SELECTED PERFORMANCE INDICATORS**

	AS AT 31.12.2015	AS AT 31.12.2014
<b>Regulatory Capital Adequacy</b>		
Core Capital (Tier 1 Capital), Rs. Mn.	4,856	4,647
Total Capital Base, Rs. Mn.	5,020	4,773
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	11.96%	14.3%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	12.36%	14.7%
<b>Assets Quality (Quality of Financing and Advance Portfolio)</b>		
Gross Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense)	0.92%	1.49%
Net Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense and Provisions)	0.33%	0.85%
<b>Profitability</b>		
Financing Margin (%)	3.6%	4.0%
Return on Assets (before Tax)	0.4%	(0.3%)
Return on Equity	3.1%	(1.6%)
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets, Rs. Mn.	9,011	5,754
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)		
- Domestic Banking Unit	24.4%	21.0%
- Off-Shore Banking Unit	21.6%	23.6%



## NOTES TO THE FINANCIAL STATEMENTS

## 7 SEGMENT INFORMATION

The following table presents information on total income, profit, total assets and liabilities regarding the Bank's operating segments.

FOR THE PERIOD ENDED 31 DECEMBER 2015	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL
<b>Income</b>						
Financing Income	845,733	1,919,912	2,765,645	100,880	19,407	2,885,932
Net Fee and Commission Income	77,909	87,563	165,472	-	3,084	168,556
Net Trading Gain	-	-	-	390,235	-	390,235
Net Other Operating Income/(Expense)	-	-	-	26,011	1,648	27,659
<b>Total</b>	<b>923,642</b>	<b>2,007,475</b>	<b>2,931,117</b>	<b>517,126</b>	<b>24,139</b>	<b>3,472,381</b>
<b>Profit After Tax</b>			<b>146,457</b>	<b>102,084</b>	<b>(89,912)</b>	<b>158,629</b>
<b>Total Assets</b>						
	9,572,234	23,501,362	33,073,596	12,413,617	2,395,199	47,882,412
<b>Total Liabilities</b>						
	35,992,390	2,615,610	38,608,001	2,957,802	593,613	42,159,416
FOR THE YEAR ENDED 31 DECEMBER 2014	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL
<b>Income</b>						
Financing Income	525,399	1,621,463	2,146,862	236,611	24,179	2,407,653
Net Fee and Commission Income	63,515	74,292	137,807	-	677	138,484
Net Trading Gain	-	-	-	287,377	-	287,377
Net Other Operating Income/(Expense)	-	-	-	30,094	3,119	33,213
<b>Total Income</b>	<b>588,914</b>	<b>1,695,755</b>	<b>2,284,669</b>	<b>554,083</b>	<b>27,976</b>	<b>2,866,727</b>
<b>Profit/(Loss) After Tax</b>			<b>126,682</b>	<b>94,275</b>	<b>(301,227)</b>	<b>(80,269)</b>
<b>Total Assets</b>						
	5,077,076	20,349,866	25,426,942	6,342,789	3,127,858	34,897,589
<b>Total Liabilities</b>						
	26,900,168	2,324,162	29,224,331	2,818	644,201	29,871,350

## EXPLANATORY NOTES

- These Interim Financial Statements have been prepared in accordance with LKAS 34 - Interim Financial Reporting and present information required by Listing Rules of Colombo Stock Exchange.
- The interim condensed Financial Statements do not include all the information and disclosure required in the annual Financial Statements, and should be read in conjunction with annual Financial Statements as at 31 December 2014.
- The accounting policies adopted in the presentation of the interim condensed Financial Statements are consistent with those followed in the preparation of the Bank's annual Financial Statements for the year ended 31 December 2014.
- There are no material events that took place after the Statement of Financial Position date which require adjustment to or disclosures in the Financial Statements.
- Comparative figures have been restated wherever necessary to conform to the current periods presentation.
- There has not been a significant change in the nature of the contingent liabilities as disclosed in the Annual Report of 2014.

## 7. Market Price of Ordinary Shares (the Bank listed its ordinary shares on the Colombo Stock Exchange on 29 January 2014)

	2015 Rs.	2014 Rs.
Market Price as at 31 December	5.60	5.10
Highest Market Price during the quarter ended 31 December	5.60	5.60
Lowest Market Price during the quarter ended 31 December	4.60	4.90

## 8. Twenty Largest Shareholders as at 31 December 2015

No	Name of Shareholder	No. of Shares	%
1	Bank Islam Malaysia Berhad	180,562,011	14.44
2	AB Bank Limited	180,562,010	14.44
3	Akbar Brothers (Pvt) Ltd	120,374,674	9.62
4	Islamic Development Bank	120,374,673	9.62
5	Expolanka Holdings PLC	90,281,006	7.22
6	Hatton National Bank PLC / Amana Holdings Ltd	73,024,918	5.84
7	Millenium Capital Investment Pte. Limited	70,140,503	5.61
8	Mr. Nagi Saleh Mohammed Al Faqih	37,384,600	2.99
9	Trans Asia Trading Company	33,756,280	2.70
10	Mr. Sathiyamurthy Chandramohan	30,000,000	2.40
11	Al Bogari Islamic Gold DMCC	20,038,302	1.60
12	Mr. Ahamed Mihilar Mohamed Fazul Jiffry	14,284,200	1.14
13	ABC International Limited	11,920,000	0.95
14	Amana Takaful (Maldives) Pvt Ltd	9,398,344	0.75
15	Mr. Omar Mohamed Haji	8,230,973	0.66
16	Mrs. Nabila Qureshi	6,534,733	0.52
17	Pan Asia Banking Corporation PLC / Lanka Commodity Brokers Ltd	6,142,800	0.49
18	Mr. Muhammad Muslim Salahudeen	5,666,667	0.45
19	Mr. Abdul Majeed Mohamedu Risvi	5,352,742	0.43
20	Mubasher Financial Services	5,082,000	0.41
<b>Sub total</b>		<b>1,029,111,436</b>	<b>82.28</b>
Other Shareholders (Number of Shareholders 6,745)		221,583,831	17.72
<b>Total</b>		<b>1,250,695,267</b>	<b>100.00</b>

Percentage of Public Holding as at 31 December 2015

31.38%

Number of Shareholders

6,733

## 9. Directors' holding in shares as at 31 December 2015

Name of Director	No. of Shares
Mr. Osman Kassim	438,520
Mr. Tyeab Akbarally	26
Dato' A Tajudin B.H Abdul Rahman	-
Dr. A. A. M Haroon	8
Mr. Mohamed Jazri Magdon Ismail	13,500
Mr. Ruzly Hussain	-
Mr. Haseeb Ullah Siddiqui	-
Mr. Wahid Ali Mohd Khalil	-
Mr. Harsha Amarasekera PC	-
Mr. Mohammed Wahidul Haque	-
Mr. Rajiv Nandlal Dvivedi	-
Dato' Wan Ismail Wan Yusoh (Alternate Director to Mr. Wahid Ali Mohd Khalil)	-
Mr. Huzefa Inayetally Akbarally (Alternate Director to Mr. Tyeab Akbarally)	1
Mr. Mohamed Faizel Mohamed Haddad (Alternate Director to Mr. Osman Kassim)	-
Mr. Kevin Mark Pocock (Alternate Director to Mr. Harsha Amarasekera, PC)	-
Mr. Faheemul Huq (Alternate Director to Mr. Mohammed Wahidul Haque)	-