

**Amãna Bank**



**AMÃNA BANK LIMITED**

**FINANCIAL STATEMENTS**

**30 JUNE 2014**

**AMANA BANK LIMITED**  
**INCOME STATEMENT**  
**FOR THE PERIOD ENDED 30 JUNE 2014**

	RUPEES IN THOUSANDS			RUPEES IN THOUSANDS		
	FOR THE SIX MONTHS ENDED 30 JUNE			FOR THE QUARTER ENDED 30 JUNE		
	2014	2013	Change %	2014	2013	Change %
Financing Income	1,187,652	789,763	50.4	587,209	417,209	40.7
Financing Expenses	(599,615)	(499,485)	20.0	(307,872)	(263,370)	16.9
<b>Net Financing Income</b>	<b>588,037</b>	<b>290,278</b>	<b>102.6</b>	<b>279,337</b>	<b>153,840</b>	<b>81.6</b>
Net Fee and Commission Income	61,663	47,031	31.1	32,938	24,823	32.7
Net Gain/(Loss) from Trading	131,898	139,797	-5.7	99,724	76,384	30.6
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	14,093	13,232	6.5	5,051	10,436	-51.6
<b>Total Operating Income</b>	<b>795,690</b>	<b>490,338</b>	<b>62.3</b>	<b>417,051</b>	<b>265,483</b>	<b>57.1</b>
<b>Impairment for Financing and Receivables to Other Customers and Other Losses</b>						
Individual Impairment	(25,480)	110	-23,160.3	(9,100)	(217)	4,096.8
Collective Impairment	(52,293)	(6,801)	668.8	(35,809)	(7,049)	408.0
Others	-	-	0.0	-	-	0.0
<b>Net Operating Income</b>	<b>717,917</b>	<b>483,647</b>	<b>48.4</b>	<b>372,142</b>	<b>258,217</b>	<b>44.1</b>
Personnel Expenses	460,045	349,335	31.7	249,887	191,787	30.3
Depreciation of Property, Plant and Equipment	82,161	72,698	13.0	42,164	36,916	14.2
Amortisation of Intangible Assets	19,262	16,433	17.2	9,829	9,331	5.3
Other Operating Expenses	268,682	209,808	28.1	140,738	112,126	25.5
<b>Total Operating Expenses</b>	<b>830,150</b>	<b>648,274</b>	<b>28.1</b>	<b>442,618</b>	<b>350,159</b>	<b>26.4</b>
<b>Operating Profit/(Loss) Before Value Added Tax</b>	<b>(112,232)</b>	<b>(164,627)</b>	<b>-31.8</b>	<b>(70,476)</b>	<b>(91,942)</b>	<b>-23.3</b>
Value Added Tax on Financial Services	(22,716)	(7,129)	218.7	(15,147)	(7,129)	112.5
<b>Profit/(Loss) Before Tax</b>	<b>(134,949)</b>	<b>(171,756)</b>	<b>-21.4</b>	<b>(85,624)</b>	<b>(99,071)</b>	<b>-13.6</b>
Tax (Expenses)/Reversal	-	-	0.0	-	-	0.0
<b>Profit/(Loss) for the Period</b>	<b>(134,949)</b>	<b>(171,756)</b>	<b>-21.4</b>	<b>(85,624)</b>	<b>(99,071)</b>	<b>-13.6</b>
<b>Earnings/(Loss) Per Share - Basic / Diluted</b>	<b>(0.11)</b>	<b>(0.19)</b>		<b>(0.07)</b>	<b>(0.11)</b>	

**AMANA BANK LIMITED**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 30 JUNE 2014**

	RUPEES IN THOUSANDS			RUPEES IN THOUSANDS		
	FOR THE SIX MONTHS ENDED 30 JUNE		Change %	FOR THE QUARTER ENDED 30 JUNE		Change %
	2014	2013		2014	2013	
<b>Profit/(Loss) for the Period</b>	<b>(134,949)</b>	<b>(171,756)</b>	<b>-21.4</b>	<b>(85,624)</b>	<b>(99,071)</b>	<b>-13.6</b>
<b>Other Comprehensive Income/(Loss)</b>						
Net Gain/(Loss) on Financial Investments - Available for Sale	46,065	(70,580)	-165.3	73,349	(38,914)	-288.5
Re-measurement gain /(loss) on defined benefit plans	-	-	0.0	-	-	0.0
<b>Total Other Comprehensive Income/(Loss)</b>	<b>46,065</b>	<b>(70,580)</b>	<b>-165.3</b>	<b>73,349</b>	<b>(38,914)</b>	<b>-288.5</b>
Deferred tax effect on defined benefit plans	-	-	0.0	-	-	0.0
<b>Other Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>46,065</b>	<b>(70,580)</b>	<b>-165.3</b>	<b>73,349</b>	<b>(38,914)</b>	<b>-288.5</b>
<b>Total Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>(88,883)</b>	<b>(242,336)</b>	<b>-63.3</b>	<b>(12,275)</b>	<b>(137,985)</b>	<b>-91.1</b>

**AMANA BANK LIMITED**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 JUNE 2014**

	RUPEES IN THOUSANDS		
	AS AT 30.06.2014	AS AT 31.12.2013 (AUDITED)	Change %
<b>Assets</b>			
Cash and Cash Equivalents	3,045,754	2,444,552	24.6
Balances with Central Bank of Sri Lanka	1,573,918	685,320	129.7
Derivative Financial Assets	66,430	21,471	209.4
Placements with Banks	4,863,941	1,737,896	179.9
Placements with Licensed Finance Companies	2,378,647	661,958	259.3
Financial Investments - Held for Trading	111,644	175,335	-36.3
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	16,280,810	15,015,318	8.4
Financial Investments - Available for Sale	500,806	600,338	-16.6
Financial Investments - Held to Maturity	-	-	0.0
Other Financial Assets	716,187	519,546	37.8
Other Non Financial Assets	296,347	240,778	23.1
Property, Plant and Equipment	832,783	852,961	-2.4
Intangible Assets	280,788	283,028	-0.8
Deferred Tax Assets	159,355	159,355	0.0
<b>Total Assets</b>	<b>31,107,412</b>	<b>23,397,856</b>	<b>32.9</b>
<b>Liabilities</b>			
Due to Banks	-	-	0.0
Derivative Financial Liabilities	2,610	3,131	-16.6
Other Financial Liabilities - Held for Trading	-	-	0.0
Financial Liabilities designated at Fair Value through Profit or Loss	-	-	0.0
Due to Other Customers	25,733,230	17,983,112	43.1
Other Financing	-	-	0.0
Securities issued	-	-	0.0
Other Financial Liabilities	299,714	290,820	3.1
Other Non Financial Liabilities	53,629	13,689	291.8
Subordinated Term Financing	-	-	0.0
Retirement Benefit Liability	45,078	45,071	0.0
<b>Total Liabilities</b>	<b>26,134,262</b>	<b>18,335,823</b>	<b>42.5</b>
<b>Shareholders' Fund</b>			
Stated Capital	5,866,808	5,866,808	0.0
Statutory Reserve Fund	7,300	7,300	0.0
Other Reserves	(236,025)	(282,090)	-16.3
Retained Earnings	(664,933)	(529,985)	25.5
<b>Total Equity</b>	<b>4,973,150</b>	<b>5,062,033</b>	<b>-1.8</b>
<b>Total Liabilities and Shareholders' Fund</b>	<b>31,107,412</b>	<b>23,397,856</b>	<b>32.9</b>
<b>Net Asset Value per Ordinary Share</b>	<b>3.98</b>	<b>4.99</b>	
<b>Commitments and Contingencies</b>	<b>15,883,005</b>	<b>7,641,018</b>	
<b>Memorandum Information</b>			
Number of Employees	602	558	
Number of Branches	24	24	

**CERTIFICATION:**

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



**M. Ali Wahid**  
 Chief Financial Officer  
 14 August 2014

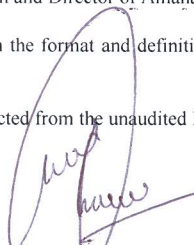
We, the undersigned, being the Chief Executive Officer, Chairman and Director of Amana Bank certify jointly that:-

(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 unaudited Financial Statements of the Bank unless indicated as audited.



**Mohamed Azmeer**  
 Chief Executive Officer  
 14 August 2014



**Osman Kassim**  
 Chairman  
 14 August 2014



**Jazri Magdon Ismail**  
 Director  
 14 August 2014

AMANA BANK LIMITED

STATEMENT OF CHANGES IN EQUITY  
FOR THE PERIOD ENDED 30 JUNE 2014

	Stated Capital		Statutory Reserve Fund	Other Reserves			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.		
<b>As at 1 January 2013 (Audited)</b>	3,431,612	-	7,300	28,461	(161,472)	(37,544)	(197,142)	3,071,215
Profit/(Loss) for the six months ended 30.06.2013	-	-	-	-	-	-	(171,756)	(171,756)
Total Comprehensive Income for the six months ended 30.06.2013	-	-	-	-	-	(70,580)	-	(70,580)
Rights Issue - Pending Allotment	-	55,518	-	-	-	-	-	55,518
Rights Issue - Allotment	785,210	(55,518)	-	-	-	-	-	729,692
Share Issue Expenses	-	-	-	-	(3,927)	-	-	(3,927)
<b>As at 30 June 2013</b>	<b>4,216,821</b>	<b>-</b>	<b>7,300</b>	<b>28,461</b>	<b>(165,399)</b>	<b>(108,124)</b>	<b>(368,898)</b>	<b>3,610,161</b>
Profit/(Loss) for the six months ended 31.12.2013	-	-	-	-	-	-	(145,277)	(145,277)
Total Comprehensive Income for the six months ended 31.12.2013	-	-	-	-	-	3,543	(4,854)	(1,310)
IPO Share Issue - Pending Allotment	-	1,649,987	-	-	-	-	-	1,649,987
Share Issue Expenses	-	-	-	-	(51,527)	-	-	(51,527)
Transfers to Investment Fund	-	-	-	10,956	-	-	(10,956)	-
<b>As at 31 December 2013 (Audited)</b>	<b>4,216,821</b>	<b>1,649,987</b>	<b>7,300</b>	<b>39,417</b>	<b>(216,926)</b>	<b>(104,580)</b>	<b>(529,985)</b>	<b>5,062,033</b>
IPO Share Issue - Allotment	1,649,987	(1,649,987)	-	-	-	-	-	-
Profit/(Loss) for the six months ended 30.06.2014	-	-	-	-	-	-	(134,949)	(134,949)
Total Comprehensive Income for the six months ended 30.06.2014	-	-	-	-	-	46,065	-	46,065
Transfers to Investment Fund	-	-	-	-	-	-	-	-
<b>As at 30 June 2014</b>	<b>5,866,808</b>	<b>-</b>	<b>7,300</b>	<b>39,417</b>	<b>(216,926)</b>	<b>(58,515)</b>	<b>(664,933)</b>	<b>4,973,150</b>

**AMANA BANK LIMITED**  
**STATEMENT OF CASHFLOW**  
**FOR THE PERIOD ENDED 30 JUNE 2014**

	<b>RUPEES IN THOUSANDS</b>	
	<b>FOR THE PERIOD ENDED 30.06.2014</b>	<b>YEAR ENDED 31.12.2013 (AUDITED)</b>
<b>Cash Flow from Operating Activities</b>		
Financing Income Received	1,142,083	1,711,325
Fees and Commission Received	77,456	126,226
Financing Expenses Paid	(583,412)	(1,002,545)
Foreign Exchange Income Received	132,563	243,379
Gratuity Payments	(11,066)	(891)
Payments to Employees and Suppliers	(734,519)	(1,191,351)
<b>Operating Profit/(Loss) before Changes in Operating Assets and Liabilities</b>	<b>23,104</b>	<b>(113,857)</b>
Increase / (Decrease) in Due to Other Customers	7,733,916	4,633,147
(Increase) / Decrease in Financing and Receivable to Other Customers	(1,337,291)	(7,907,275)
(Increase) / Decrease in Other Financial Assets	(226,847)	97,876
(Increase) / Decrease in Other Non Financial Assets	(55,570)	(10,406)
(Increase) / Decrease in Statutory Deposit	(888,597)	179,974
Increase / (Decrease) in Other Liabilities	49,979	(15,419)
<b>Net Cash Flow from Operating Activities before Income Tax</b>	<b>5,298,695</b>	<b>(3,135,960)</b>
Income Tax Paid	-	-
<b>Net Cash Flow from Operating Activities</b>	<b>5,298,695</b>	<b>(3,135,960)</b>
<b>Cash Flows From/(Used In) Investing Activities</b>		
Acquisition of Property, Plant and Equipment	(62,072)	(337,538)
Proceeds from Sale of Property, Plant and Equipment	85	-
Acquisition of Intangible Assets	(17,022)	(95,641)
Withdrawal/ (Investments) in Placements with Licensed Finance Companies	(1,700,002)	999,827
Withdrawal/ (Investments) in Inter Bank Placements	(3,127,770)	(907,770)
Sale / (Acquisition) of Financial Investments - Available for Sale	145,597	(175,374)
Sale / (Acquisition) of Financial Assets Held for Trading	63,690	(149,526)
<b>Net Cash Flows Used in Investing Activities</b>	<b>(4,697,493)</b>	<b>(666,022)</b>
<b>Cash Flows From/(Used In) Financing Activities</b>		
Proceeds from Right Issue of Shares	-	785,210
Proceeds from IPO Share Issues	-	1,649,987
Share Issue Expenses	-	(55,454)
<b>Net Cash Flows From Financing Activities</b>	<b>-</b>	<b>2,379,742</b>
<b>Net Increase / (Decrease) in Cash and Cash Equivalents</b>	<b>601,202</b>	<b>(1,422,240)</b>
<b>Cash and Cash Equivalents at the Beginning of the Year</b>	<b>2,444,552</b>	<b>3,866,793</b>
<b>Cash and Cash Equivalents at the End of the Period</b>	<b>3,045,754</b>	<b>2,444,552</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 30.06.2014
Cash and Cash Equivalent	-	3,045,754	-	-	3,045,754
Balance with Central Bank of Sri Lanka	-	1,573,918	-	-	1,573,918
Derivative Financial Assets	66,430	-	-	-	66,430
Placements with Banks	-	4,863,941	-	-	4,863,941
Placements with Licensed Finance Companies	-	2,378,647	-	-	2,378,647
Financial Investments - Held for Trading	111,644	-	-	-	111,644
Financing and Receivables to Customers	-	16,280,810	-	-	16,280,810
Financial Investments - Available for Sale	-	-	-	500,806	500,806
Other Financial Assets	-	716,187	-	-	716,187
<b>Total Financial Assets</b>	<b>178,074</b>	<b>28,859,257</b>	<b>-</b>	<b>500,806</b>	<b>29,538,137</b>
<b>Financial Liabilities</b>					
Derivative Financial Liabilities	2,610	-	-	-	2,610
Due to Other Customers	-	25,733,230	-	-	25,733,230
Other Financial Liabilities	-	299,714	-	-	299,714
<b>Total Financial Liabilities</b>	<b>2,610</b>	<b>26,032,944</b>	<b>-</b>	<b>-</b>	<b>26,035,554</b>

FINANCIAL ASSETS	HELD FOR TRADING	AMORTIZED COST	HELD TO MATURITY	Rupees in Thousands	
				AVAILABLE FOR SALE	Total As at 31.12.2013 (Audited)
Cash and Cash Equivalent	-	2,444,552	-	-	2,444,552
Balance with Central Bank of Sri Lanka	-	685,320	-	-	685,320
Derivative Financial Assets	21,471	-	-	-	21,471
Placements with Banks	-	1,737,896	-	-	1,737,896
Placements with Licensed Finance Companies	-	661,958	-	-	661,958
Financial Investments - Held for Trading	175,335	-	-	-	175,335
Financing and Receivables to Customers	-	15,015,318	-	-	15,015,318
Financial Investments - Available for Sale	-	-	-	600,338	600,338
Other Financial Assets	-	519,546	-	-	519,546
<b>Total Financial Assets</b>	<b>196,805</b>	<b>21,064,591</b>	<b>-</b>	<b>600,338</b>	<b>21,861,735</b>
<b>Financial Liabilities</b>					
Derivative Financial Liabilities	3,131	-	-	-	3,131
Due to Other Customers	-	17,983,112	-	-	17,983,112
Other Financial Liabilities	-	290,820	-	-	290,820
<b>Total Financial Liabilities</b>	<b>3,131</b>	<b>18,273,931</b>	<b>-</b>	<b>-</b>	<b>18,277,062</b>

02. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS

	30.06.2014 Rs. '000	31.12.2013 Rs. '000 (AUDITED)
Gross Financing and Receivables to Other Customers	16,481,978	15,139,029
Less: Individual Impairment	(37,828)	(12,664)
Less: Collective Impairment	(163,340)	(111,047)
<b>Net Financing and Receivables</b>	<b>16,280,810</b>	<b>15,015,318</b>

03. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS - BY PRODUCT

	30.06.2014 Rs. '000	31.12.2013 Rs. '000 (AUDITED)
<b>By Product - Domestic Currency</b>		
Overdrawn Current Accounts	11,122	16,544
Trade Finance	1,761,397	1,308,647
Lease Receivables	1,377,271	1,282,418
Staff Facilities	225,191	138,078
Term Financing	9,067,531	7,908,470
Others	2,095,495	3,647,210
<b>Sub Total</b>	<b>14,538,008</b>	<b>14,301,366</b>
<b>By Product - Foreign Currency</b>		
Term Financing	1,160,787	837,663
Trade Finance	4,275	-
Others	778,908	-
<b>Sub Total</b>	<b>1,943,970</b>	<b>837,663</b>
<b>Total</b>	<b>16,481,978</b>	<b>15,139,029</b>

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

	Individual Impairment Rs. '000	Collective Impairment Rs. '000	Total Impairment Rs. '000
At 1 January 2013	327	42,829	43,157
Charge/(Write Back) for the year	10,852	68,218	79,071
Recoveries	-	-	-
Amounts written off	1,484	-	1,484
Profit accrued on Impaired Financing and Receivables	-	-	-
<b>As at 31 December 2013 (Audited)</b>	<b>12,664</b>	<b>111,047</b>	<b>123,711</b>
Charge/(Write Back) for the period	25,480	52,293	77,773
Recoveries	-	-	-
Amounts written off	(316)	-	(316)
Profit accrued on Impaired Financing and Receivables	-	-	-
<b>As at 30 June 2014</b>	<b>37,828</b>	<b>163,340</b>	<b>201,168</b>

05. DUE TO OTHER CUSTOMERS - BY PRODUCT

	30.06.2014 Rs. '000	31.12.2013 Rs. '000 (AUDITED)
<b>By Product - Domestic Currency</b>		
Demand Deposits	2,232,538	1,510,337
Savings Deposits	10,274,387	7,897,275
Time Deposits	12,036,374	7,825,152
<b>Sub Total</b>	<b>24,543,299</b>	<b>17,232,765</b>
<b>By Product - Foreign Currency</b>		
Demand Deposits	127,615	71,470
Savings Deposits	452,310	322,690
Time Deposits	610,006	356,187
<b>Sub Total</b>	<b>1,189,931</b>	<b>750,347</b>
<b>Total</b>	<b>25,733,230</b>	<b>17,983,112</b>

06. SELECTED PERFORMANCE INDICATORS

	AS AT 30.06.2014	AS AT 31.12.2013 (AUDITED)
<b>Regulatory Capital Adequacy</b>		
Core Capital (Tier 1 Capital), Rs. Mn.	4,636	4,683
Total Capital Base, Rs. Mn.	4,716	4,757
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	15.6%	21.2%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	15.9%	21.5%
<b>Assets Quality (Quality of Financing and Advance Portfolio)</b>		
Gross Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense)	2.31%	1.84%
Net Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense and Provisions)	1.32%	1.11%
<b>Profitability</b>		
Financing Margin (%)	4.4%	3.6%
Return on Assets (before Tax)	(1.0%)	(2.2%)
Return on Equity	(5.4%)	(10.8%)
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets, Rs. Mn.	8,002	4,239
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)		
- Domestic Banking Unit	39.0%	22.6%
- Off-Shore Banking Unit	23.2%	22.8%



AMANA BANK LIMITED

NOTES TO THE FINANCIAL STATEMENTS

7 SEGMENT INFORMATION

The following table presents income and profit and certain asset and liability information regarding the Bank's operating segments.

FOR THE PERIOD ENDED 30 JUNE 2014	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL
<b>Income</b>						
Financing Income	225,514	808,797	1,034,311	136,552	16,789	1,187,652
Net Fee and Commission Income	28,137	35,880	64,017	-	(2,354)	61,663
Net Trading Gain	-	-	-	131,898	-	131,898
Net Other Operating Income/(Expense)	-	-	-	14,093	-	14,093
<b>Total</b>	<b>253,652</b>	<b>844,676</b>	<b>1,098,328</b>	<b>282,542</b>	<b>14,435</b>	<b>1,395,305</b>
<b>Profit After Tax</b>			<b>85,313</b>	<b>199,012</b>	<b>(419,274)</b>	<b>(134,949)</b>
<b>Total Assets</b>	<b>3,158,161</b>	<b>13,122,649</b>	<b>16,280,810</b>	<b>12,892,469</b>	<b>1,934,133</b>	<b>31,107,412</b>
<b>Total Liabilities</b>	<b>24,432,703</b>	<b>1,300,527</b>	<b>25,733,230</b>	<b>49,252</b>	<b>351,780</b>	<b>26,134,262</b>
FOR THE YEAR ENDED 31 DECEMBER 2013	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL (AUDITED)
<b>Income</b>						
Financing Income	248,958	1,218,796	1,467,754	272,156	28,151	1,768,062
Net Fee and Commission Income	35,440	64,777	100,217	-	-	100,217
Net Trading Gain	-	-	-	219,719	-	219,719
Net Other Operating Income/(Expense)	-	-	-	21,580	-	21,580
<b>Total Income</b>	<b>284,399</b>	<b>1,283,573</b>	<b>1,567,972</b>	<b>513,455</b>	<b>28,151</b>	<b>2,109,578</b>
<b>Profit/(Loss) After Tax</b>			<b>60,546</b>	<b>476,630</b>	<b>(854,210)</b>	<b>(317,035)</b>
<b>Total Assets</b>	<b>2,470,391</b>	<b>12,544,927</b>	<b>15,015,318</b>	<b>6,072,297</b>	<b>2,310,241</b>	<b>23,397,856</b>
<b>Total Liabilities</b>	<b>16,076,318</b>	<b>1,906,794</b>	<b>17,983,112</b>	<b>4,731,339</b>	<b>(4,378,628)</b>	<b>18,335,823</b>

**AMANA BANK LIMITED**  
**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 2013.
- 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 2013.
- 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 2013.

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

	2014 Rs.	2013 Rs.
Market Price as at 30 June	5.70	-
Highest Market Price during the quarter ended 30 June	5.90	-
Lowest Market Price during the quarter ended 30 June	4.90	-

**8. Twenty Largest Shareholders as at 30 June 2014**

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	124,849,499	9.98
4	Islamic Development Bank	120,374,673	9.62
5	Expolanka Holdings PLC	90,281,006	7.22
6	Amana Holdings Limited	52,545,407	4.20
7	Millenium Capital Investment Pte. Limited	43,056,201	3.44
8	Mr. Nagi Saleh Mohammed Al Faqih	37,384,600	2.99
9	Mr. Ahamed Mihilar Mohamed Fazul Jiffry	35,714,200	2.86
10	Trans Asia Trading Company	33,756,280	2.70
11	Mr. Sathiyamurthy Chandramohan	30,000,000	2.40
12	Mr. Kevin Mark Pocock	27,084,302	2.17
13	Mr. Khaldoon Al Asmar	14,722,200	1.18
14	Mr. Riyaz Mohamed Sangani	12,867,052	1.03
15	ABC International Limited	11,920,000	0.95
16	Amana Takaful (Maldives) Pvt Ltd	9,398,344	0.75
17	Mrs. Sabera Riyaz Sangani	8,571,000	0.69
18	Mrs. Nabila Qureshi	6,534,733	0.52
19	Pan Asia Banking Corporation PLC / Lanka Commodity Brokers Ltd	6,142,800	0.49
20	Mr. Muhammad Muslim Salahudeen	5,666,667	0.45
Sub total		1,031,992,985	82.51
Other Shareholders		218,702,282	17.49
Total		1,250,695,267	100.00

**Percentage of Public Holding as at 30 June 2014**

**33.10%**

**9. Directors' holding in shares as at 30 June 2014**

Name of Director	No. of Shares
Mr. Osman Kassim	233,354
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. Badrul Haque Khan	-
Dato' Wan Ismail Wan Yusoh (Alternate Director to Mr. Wahid Ali Mohd Khalil)	-
Mr. Huzefa Inayattally 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)	27,084,302