



**AMÃNA BANK PLC (PB 3618 PQ)**

**FINANCIAL STATEMENTS**

**30 SEPTEMBER 2015**

	RUPEES IN THOUSANDS			RUPEES IN THOUSANDS		
	FOR THE NINE MONTHS ENDED 30 SEPTEMBER		Change %	FOR THE QUARTER ENDED 30 SEPTEMBER		Change %
	2015	2014		2015	2014	
Financing Income	2,081,018	1,797,604	15.8	743,810	609,952	21.9
Financing Expenses	(1,000,048)	(897,319)	(11.4)	(364,373)	(297,704)	(22.4)
<b>Net Financing Income</b>	<b>1,080,971</b>	<b>900,284</b>	<b>20.1</b>	<b>379,437</b>	<b>312,248</b>	<b>21.5</b>
Net Fee and Commission Income	119,411	98,840	20.8	46,633	37,177	25.4
Net Gain/(Loss) from Trading	280,078	194,681	43.9	96,545	62,784	53.8
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	24,537	21,513	14.1	20,542	7,420	176.9
<b>Total Operating Income</b>	<b>1,504,996</b>	<b>1,215,319</b>	<b>23.8</b>	<b>543,158</b>	<b>419,629</b>	<b>29.4</b>
<b>Impairment Reveal / (Charge)for Financing and Receivables to Other Customers and Other Losses</b>						
Individual Impairment	(4,223)	(43,844)	90.4	(7,486)	(18,364)	59.2
Collective Impairment	(44,908)	(66,898)	32.9	(30,488)	(14,605)	(108.7)
Others	-	-	0.0	-	-	0.0
<b>Net Operating Income</b>	<b>1,455,866</b>	<b>1,104,577</b>	<b>31.8</b>	<b>505,183</b>	<b>386,659</b>	<b>30.7</b>
Personnel Expenses	668,306	665,868	(0.4)	222,413	205,823	(8.1)
Depreciation of Property, Plant and Equipment	115,970	122,233	5.1	40,197	40,069	(0.3)
Amortisation of Intangible Assets	30,630	29,297	(4.6)	10,294	10,035	(2.6)
Other Operating Expenses	415,720	407,259	(2.1)	149,478	138,577	(7.9)
<b>Total Operating Expenses</b>	<b>1,230,626</b>	<b>1,224,656</b>	<b>(0.5)</b>	<b>422,382</b>	<b>394,504</b>	<b>(7.1)</b>
<b>Operating Profit/(Loss) Before Value Added Tax</b>	<b>225,239</b>	<b>(120,080)</b>	<b>287.6</b>	<b>82,801</b>	<b>(7,844)</b>	<b>1,155.5</b>
Value Added Tax on Financial Services	(104,000)	(48,712)	(113.5)	(32,168)	(25,996)	(23.7)
<b>Profit/(Loss) Before Tax</b>	<b>121,239</b>	<b>(168,792)</b>	<b>171.8</b>	<b>50,633</b>	<b>(33,841)</b>	<b>249.6</b>
Tax (Expenses)/Reversal	-	-	0.0	-	-	0.0
<b>Profit/(Loss) for the Period</b>	<b>121,239</b>	<b>(168,792)</b>	<b>171.8</b>	<b>50,633</b>	<b>(33,841)</b>	<b>249.6</b>
<b>Earnings/(Loss) Per Share - Basic / Diluted</b>	<b>0.10</b>	<b>(0.13)</b>	<b>171.8</b>	<b>0.04</b>	<b>(0.03)</b>	<b>249.6</b>

STATEMENT OF COMPREHENSIVE INCOME  
FOR THE PERIOD ENDED 30 SEPTEMBER 2015

	RUPEES IN THOUSANDS			RUPEES IN THOUSANDS		
	FOR THE NINE MONTHS ENDED 30 SEPTEMBER		Change %	FOR THE QUARTER ENDED 30 SEPTEMBER		Change %
	2015	2014		2015	2014	
<b>Profit/(Loss) for the Period</b>	<b>121,239</b>	<b>(168,792)</b>	<b>171.8</b>	<b>50,633</b>	<b>(33,841)</b>	<b>249.6</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	(12,250)	83,403	-114.7	2,049	37,338	-94.5
<b>Net Other Comprehensive Income to be reclassified to Profit or Loss</b>	<b>(12,250)</b>	<b>83,403</b>	<b>-114.7</b>	<b>2,049</b>	<b>37,338</b>	<b>-94.5</b>
<b>Other Comprehensive Income not to be reclassified to Profit or Loss :</b>						
Re-measurement gain /(loss) on defined benefit plans	-	-	0.0	-	-	0.0
Deferred tax effect on defined benefit plans	-	-	0.0	-	-	0.0
<b>Net Other Comprehensive Income not to be reclassified to Profit or Loss</b>	<b>-</b>	<b>-</b>	<b>0.0</b>	<b>-</b>	<b>-</b>	<b>0.0</b>
<b>Other Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>(12,250)</b>	<b>83,403</b>	<b>-114.7</b>	<b>2,049</b>	<b>37,338</b>	<b>-94.5</b>
<b>Total Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>108,989</b>	<b>(85,388)</b>	<b>227.6</b>	<b>52,682</b>	<b>3,497</b>	<b>1,406.3</b>

**AMANA BANK PLC**  
**STATEMENT OF FINANCIAL POSITION**  
**AS AT 30 SEPTEMBER 2015**

	RUPEES IN THOUSANDS		Change %
	AS AT 30.09.2015	AS AT 31.12.2014 (AUDITED)	
<b>Assets</b>			
Cash and Cash Equivalents	4,478,851	1,627,384	175.2
Balances with Central Bank of Sri Lanka	1,581,992	1,036,426	52.6
Derivative Financial Assets	18,805	23,269	(19.2)
Placements with Banks	3,544,757	3,306,210	7.2
Placements with Licensed Finance Companies	1,103,191	1,172,213	(5.9)
Financial Investments - Held for Trading	49,482	48,999	1.0
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	30,217,383	25,426,942	18.8
Financial Investments - Available for Sale	404,411	427,583	(5.4)
Financial Investments - Held to Maturity	-	-	0.0
Other Financial Assets	605,990	295,502	105.1
Other Non Financial Assets	287,725	306,190	(6.0)
Property, Plant and Equipment	751,772	794,829	(5.4)
Intangible Assets	246,754	270,615	(8.8)
Deferred Tax Assets	161,426	161,426	0.0
<b>Total Assets</b>	<b>43,452,538</b>	<b>34,897,589</b>	<b>24.5</b>
<b>Liabilities</b>			
Due to Banks	2,825,559	-	0.0
Derivative Financial Liabilities	147,779	7,845	1,783.7
Other Financial Liabilities - Held for Trading	-	-	0.0
Financial Liabilities designated at Fair Value through Profit or Loss	-	-	0.0
Due to Other Customers	34,770,479	29,224,331	19.0
Other Financing	-	-	0.0
Securities issued	-	-	0.0
Other Financial Liabilities	420,385	557,364	(24.6)
Other Non Financial Liabilities	81,836	23,608	246.6
Subordinated Term Financing	-	-	0.0
Retirement Benefit Liability	71,272	58,203	22.5
<b>Total Liabilities</b>	<b>38,317,310</b>	<b>29,871,350</b>	<b>28.3</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	(283,958)	(271,707)	(4.5)
Retained Earnings	(454,922)	(576,162)	21.0
<b>Total Equity</b>	<b>5,135,228</b>	<b>5,026,239</b>	<b>2.2</b>
<b>Total Liabilities and Shareholders' Fund</b>	<b>43,452,538</b>	<b>34,897,589</b>	<b>24.5</b>
<b>Net Asset Value per Ordinary Share</b>	4.11	4.02	
<b>Commitments and Contingencies</b>	<b>17,863,431</b>	<b>14,978,856</b>	
<b>Memorandum Information</b>			
Number of Employees	610	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  
4 November 2015

We, the undersigned, being the Chief Executive Officer, Deputy 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.

Sgd.  
**Mohamed Azmeer**  
Chief Executive Officer  
4 November 2015

Sgd.  
**Tyeb Akbarally**  
Deputy Chairman  
4 November 2015

Sgd.  
**Jazri Magdon Ismail**  
Director  
4 November 2015

STATEMENT OF CHANGES IN EQUITY  
FOR THE PERIOD ENDED 30 SEPTEMBER 2015

	Stated Capital		Statutory Reserve Fund	Other Reserve			RUPEES IN THOUSANDS	
	Stated Capital	Capital Funds Raised Pending Allotment of Shares		Investment Fund	Revenue Reserve	Available for Sale Reserve	Retained Earnings	Total
	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)	-	-	-	-	-	-
Profit/(Loss) for the nine months ended 30.09.2014	-	-	-	-	-	-	(168,792)	(168,792)
Total Comprehensive Income for the nine months ended 30.09.2014	-	-	-	-	-	83,403	-	83,403
<b>As at 30 September 2014</b>	<b>5,866,808</b>	<b>-</b>	<b>7,300</b>	<b>39,417</b>	<b>(216,926)</b>	<b>(21,177)</b>	<b>(698,777)</b>	<b>4,976,644</b>
Profit/(Loss) for the three months ended 31.12.2014	-	-	-	-	-	-	88,523	88,523
Total Comprehensive Income for the three months ended 31.12.2014	-	-	-	-	-	(33,604)	(5,325)	(38,928)
Transfers to Investment Fund	-	-	-	(39,417)	-	-	39,417	-
<b>As at 31 December 2014 (Audited)</b>	<b>5,866,808</b>	<b>-</b>	<b>7,300</b>	<b>-</b>	<b>(216,926)</b>	<b>(54,781)</b>	<b>(576,162)</b>	<b>5,026,239</b>
Profit/(Loss) for the nine months ended 30.09.2015	-	-	-	-	-	-	121,239	121,239
Total Comprehensive Income for the nine months ended 30.09.2015	-	-	-	-	-	(12,250)	-	(12,250)
<b>As at 30 September 2015</b>	<b>5,866,808</b>	<b>-</b>	<b>7,300</b>	<b>-</b>	<b>(216,926)</b>	<b>(67,031)</b>	<b>(454,922)</b>	<b>5,135,228</b>

**STATEMENT OF CASHFLOW  
FOR THE PERIOD ENDED 30 SEPTEMBER 2015**

	<b>RUPEES IN THOUSANDS</b>	
	<b>FOR THE PERIOD ENDED 30.09.2015</b>	<b>FOR THE PERIOD ENDED 30.09.2014</b>
<b>Cash Flow from Operating Activities</b>		
Financing Income Received	2,078,261	1,733,647
Fees and Commission Received	127,218	136,650
Financing Expenses Paid	(976,128)	(916,645)
Foreign Exchange Income Received	279,220	174,893
Gratuity Payments Made	(4,334)	(11,485)
Payments to Employees and Suppliers	(1,150,797)	(1,095,716)
<b>Operating Profit/(Loss) before Changes in Operating Assets and Liabilities</b>	<b>353,441</b>	<b>21,344</b>
Increase / (Decrease) in Due to Other Customers	5,522,230	8,338,009
Increase / (Decrease) in Due to Banks	2,825,559	-
(Increase) / Decrease in Financing and Receivable to Other Customers	(4,840,386)	(4,736,118)
(Increase) / Decrease in Other Financial Assets	(300,130)	168,186
(Increase) / Decrease in Other Non Financial Assets	18,465	(91,407)
(Increase) / Decrease in Statutory Deposit	(545,566)	(975,384)
Increase / (Decrease) in Other Liabilities	50,426	128,817
<b>Net Cash Flow from Operating Activities before Income Tax</b>	<b>3,084,039</b>	<b>2,853,446</b>
Income Tax Paid	-	-
<b>Net Cash Flow from Operating Activities</b>	<b>3,084,039</b>	<b>2,853,446</b>
<b>Cash Flows From/(Used In) Investing Activities</b>		
Acquisition of Property, Plant & Equipment	(68,697)	(75,754)
Proceeds from Sale of Property, Plant and Equipment	-	4,285
Acquisition of Intangible Assets	(10,297)	(26,578)
Investments in Placements with Licensed Finance Companies	51,637	(1,350,557)
Investments in Placements with Bank	(237,417)	(2,461,866)
Sale / (Acquisition) of Financial Investments - Available for Sale	29,970	196,675
Sale / (Acquisition) of Financial Assets Held for Trading	2,231	72,569
	<b>(232,572)</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>2,851,467</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>4,478,851</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 30.09.2015
Cash and Cash Equivalents	-	4,478,851	-	-	4,478,851
Balance with Central Bank of Sri Lanka	-	1,581,992	-	-	1,581,992
Derivative Financial Assets	18,805	-	-	-	18,805
Placements with Banks	-	3,544,757	-	-	3,544,757
Placements with Licensed Finance Companies	-	1,103,191	-	-	1,103,191
Financial Investments - Held for Trading	49,482	-	-	-	49,482
Financing and Receivables to Customers	-	30,217,383	-	-	30,217,383
Financial Investments - Available for Sale	-	-	-	404,411	404,411
Other Financial Assets	-	605,990	-	-	605,990
<b>Total Financial Assets</b>	<b>68,286</b>	<b>41,532,164</b>	<b>-</b>	<b>404,411</b>	<b>42,004,861</b>
<b>Financial Liabilities</b>					
Due to Banks	-	2,825,559	-	-	2,825,559
Derivative Financial Liabilities	147,779	-	-	-	147,779
Due to Other Customers	-	34,770,479	-	-	34,770,479
Other Financial Liabilities	-	420,385	-	-	420,385
<b>Total Financial Liabilities</b>	<b>147,779</b>	<b>38,016,423</b>	<b>-</b>	<b>-</b>	<b>38,164,202</b>

FINANCIAL ASSETS	HELD FOR TRADING	AMORTIZED COST	HELD TO MATURITY	RUPEES IN THOUSANDS	
				AVAILABLE FOR SALE	Total As at 31.12.2014 (Audited)
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	-	557,364	-	-	557,364
<b>Total Financial Liabilities</b>	<b>7,845</b>	<b>29,781,694</b>	<b>-</b>	<b>-</b>	<b>29,789,539</b>

02. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS

	RUPEES IN THOUSANDS	
	30.09.2015	31.12.2014 (AUDITED)
Gross Financing and Receivables to Other Customers	30,479,231	25,644,604
Less: Individual Impairment	(53,227)	(53,949)
Less: Collective Impairment	(208,621)	(163,713)
<b>Net Financing and Receivables</b>	<b>30,217,383</b>	<b>25,426,942</b>

03. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS - BY PRODUCT

	RUPEES IN THOUSANDS	
	30.09.2015	31.12.2014 (AUDITED)
<b>By Product - Domestic Currency</b>		
Overdraft	489,188	40,204
Trade Finance	1,881,271	701,105
Lease Receivables	5,450,404	1,889,323
Staff Facilities	362,637	239,782
Term Financing	17,692,619	13,971,285
Gold Facilities	141,608	52,319
Others	824,549	4,676,037
<b>Sub Total</b>	<b>26,842,274</b>	<b>21,570,054</b>
<b>By Product - Foreign Currency</b>		
Term Financing	3,286,464	1,092,625
Trade Finance	264,827	805,419
Others	85,665	2,176,507
<b>Sub Total</b>	<b>3,636,957</b>	<b>4,074,550</b>
<b>Total</b>	<b>30,479,231</b>	<b>25,644,604</b>

## NOTES TO THE FINANCIAL STATEMENTS

**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 (Audited)</b>	<b>53,949</b>	<b>163,713</b>	<b>217,662</b>
Charge/(Write Back) for the period	4,223	44,908	49,131
Recoveries	-	-	-
Amounts written off	(4,945)	-	(4,945)
Profit accrued on Impaired Financing and Receivables	-	-	-
<b>As at 30 September 2015</b>	<b>53,227</b>	<b>208,621</b>	<b>261,848</b>

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

	RUPEES IN THOUSANDS	
	30.09.2015	31.12.2014 (AUDITED)
<b>By Product - Domestic Currency</b>		
Demand Deposits	3,384,346	2,714,698
Savings Deposits	14,825,952	12,001,851
Time Deposits	14,442,096	12,897,821
<b>Sub Total</b>	<b>32,652,394</b>	<b>27,614,370</b>
<b>By Product - Foreign Currency</b>		
Demand Deposits	166,438	290,041
Savings Deposits	861,425	513,238
Time Deposits	1,090,222	806,681
<b>Sub Total</b>	<b>2,118,085</b>	<b>1,609,960</b>
<b>Total</b>	<b>34,770,479</b>	<b>29,224,331</b>

**SELECTED PERFORMANCE INDICATORS**

	AS AT 30.09.2015	AS AT 31.12.2014 (AUDITED)
<b>Regulatory Capital Adequacy</b>		
Core Capital (Tier 1 Capital), Rs. Mn.	4,671	4,647
Total Capital Base, Rs. Mn.	4,821	4,773
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	12.1%	14.3%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	12.5%	14.7%
<b>Assets Quality (Quality of Financing and Advance Portfolio)</b>		
Gross Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense)	1.21%	1.49%
Net Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense and Provisions)	0.52%	0.85%
<b>Profitability</b>		
Financing Margin (%)	3.7%	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.	7,399	5,754
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)		
- Domestic Banking Unit	20.5%	21.0%
- Off-Shore Banking Unit	22.9%	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 30 SEPTEMBER 2015	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL
<b>Income</b>						
Financing Income	593,236	1,402,661	1,995,898	71,821	13,300	2,081,018
Net Fee and Commission Income	57,836	59,822	117,659	-	1,753	119,411
Net Trading Gain	-	-	-	280,078	-	280,078
Net Other Operating Income/(Expense)	-	-	-	24,537	-	24,537
<b>Total</b>	<b>651,073</b>	<b>1,462,484</b>	<b>2,113,556</b>	<b>376,435</b>	<b>15,052</b>	<b>2,505,044</b>
<b>Profit After Tax</b>			<b>109,125</b>	<b>71,986</b>	<b>(59,871)</b>	<b>121,239</b>
<b>Total Assets</b>	<b>8,694,915</b>	<b>21,522,468</b>	<b>30,217,383</b>	<b>10,030,290</b>	<b>3,204,865</b>	<b>43,452,538</b>
<b>Total Liabilities</b>	<b>33,126,010</b>	<b>1,644,469</b>	<b>34,770,479</b>	<b>2,825,567</b>	<b>721,264</b>	<b>38,317,310</b>
FOR THE YEAR ENDED 31 DECEMBER 2014	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL (AUDITED)
<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>	<b>5,077,076</b>	<b>20,349,866</b>	<b>25,426,942</b>	<b>6,342,789</b>	<b>3,127,858</b>	<b>34,897,589</b>
<b>Total Liabilities</b>	<b>26,900,168</b>	<b>2,324,162</b>	<b>29,224,331</b>	<b>2,818</b>	<b>644,201</b>	<b>29,871,350</b>

## 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 30 September	4.80	5.70
Highest Market Price during the quarter ended 30 September	5.20	5.90
Lowest Market Price during the quarter ended 30 September	4.80	4.90

## 8. Twenty Largest Shareholders as at 30 September 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	7,000,000	0.56
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>1,027,880,463</b>	<b>82.18</b>
Other Shareholders (Number of Shareholders 6,776)		222,814,804	17.82
<b>Total</b>		<b>1,250,695,267</b>	<b>100.00</b>

Percentage of Public Holding as at 30 September 2015

31.48%

Number of Shareholders

6,763

## 9. Directors' holding in shares as at 30 September 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)	-