



**AMÃNA BANK PLC (PB 3618 PQ)**

**FINANCIAL STATEMENTS**

**31 MARCH 2015**

**AMĀNA BANK PLC (PB 3618 PQ)**  
**STATEMENT OF PROFIT OR LOSS**  
**FOR THE PERIOD ENDED 31 MARCH 2015**

	RUPEES IN THOUSANDS		Change %
	FOR THE THREE MONTHS ENDED 31 MARCH		
	2015	2014	
Financing Income	661,195	600,442	10.1
Financing Expenses	(305,476)	(291,743)	-4.7
<b>Net Financing Income</b>	<b>355,719</b>	<b>308,700</b>	<b>15.2</b>
Net Fee and Commission Income	34,422	28,724	19.8
Net Gain/(Loss) from Trading	74,134	32,173	130.4
Net Gain/(Loss) from Financial Instruments Designated at Fair Value Through Profit or Loss	-	-	0.0
Net Gain/(Loss) from Financial Investments	-	-	0.0
Net Other Operating Income	(205)	9,041	-102.3
<b>Total Operating Income</b>	<b>464,070</b>	<b>378,639</b>	<b>22.6</b>
<b>Impairment for Financing and Receivables to Other Customers and Other Losses</b>			
Individual Impairment	2,776	(16,379)	116.9
Collective Impairment	(17,769)	(16,484)	-7.8
Others	-	-	0.0
<b>Net Operating Income</b>	<b>449,077</b>	<b>345,775</b>	<b>29.9</b>
Personnel Expenses	220,655	210,158	-5.0
Depreciation of Property, Plant and Equipment	37,320	39,997	6.7
Amortisation of Intangible Assets	10,117	9,432	-7.3
Other Operating Expenses	126,733	127,944	0.9
<b>Total Operating Expenses</b>	<b>394,825</b>	<b>387,532</b>	<b>-1.9</b>
<b>Operating Profit/(Loss) Before Value Added Tax and Nation Building Tax on Financial Services</b>	<b>54,252</b>	<b>(41,756)</b>	<b>229.9</b>
Value Added Tax and Nation Building Tax on Financial Services	(31,187)	(7,569)	-312.0
<b>Profit/(Loss) Before Tax</b>	<b>23,065</b>	<b>(49,325)</b>	<b>146.8</b>
Tax (Expenses)/Reversal	-	-	0.0
<b>Profit/(Loss) for the Period</b>	<b>23,065</b>	<b>(49,325)</b>	<b>146.8</b>
<b>Earnings/(Loss) Per Share - Basic / Diluted</b>	<b>0.02</b>	<b>(0.04)</b>	<b>146.8</b>

**AMĀNA BANK PLC (PB 3618 PQ)**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE PERIOD ENDED 31 MARCH 2015**

	RUPEES IN THOUSANDS		Change %
	FOR THE THREE MONTHS ENDED 31 MARCH		
	2015	2014	
<b>Profit/(Loss) for the Period</b>	<b>23,065</b>	<b>(49,325)</b>	<b>146.8</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	(11,257)	(27,284)	58.7
<b>Net Other Comprehensive Income to be reclassified to Profit or Loss</b>	<b>(11,257)</b>	<b>(27,284)</b>	<b>58.7</b>
<b>Other Comprehensive Income not to be reclassified to Profit or Loss :</b>			
Re-measurement gain /(loss) on defined benefit plans	-	-	0.0
Deferred tax effect on defined benefit plans	-	-	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>Other Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>(11,257)</b>	<b>(27,284)</b>	<b>58.7</b>
<b>Total Comprehensive Income/(Loss) for the Period Net of Tax</b>	<b>11,809</b>	<b>(76,608)</b>	<b>115.4</b>

STATEMENT OF FINANCIAL POSITION  
AS AT 31 MARCH 2015

	RUPEES IN THOUSANDS		Change %
	AS AT 31.03.2015	AS AT 31.12.2014 (AUDITED)	
<b>Assets</b>			
Cash and Cash Equivalents	2,490,873	1,627,384	53.1
Balances with Central Bank of Sri Lanka	1,410,038	1,036,426	36.0
Derivative Financial Assets	40,910	23,269	75.8
Placements with Banks	3,333,870	3,306,210	0.8
Placements with Licensed Finance Companies	603,962	1,172,213	-48.5
Financial Investments - Held for Trading	38,665	48,999	-21.1
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	25,624,936	25,426,942	0.8
Financial Investments - Available for Sale	461,037	427,583	7.8
Financial Investments - Held to Maturity	-	-	0.0
Other Financial Assets	491,121	295,502	66.2
Other Non Financial Assets	337,000	306,190	10.1
Property, Plant and Equipment	774,665	794,829	-2.5
Intangible Assets	261,896	270,615	-3.2
Deferred Tax Assets	161,426	161,426	0.0
<b>Total Assets</b>	<b>36,030,398</b>	<b>34,897,589</b>	<b>3.2</b>
<b>Liabilities</b>			
Due to Banks	-	-	0.0
Derivative Financial Liabilities	2,741	7,845	-65.1
Other Financial Liabilities - Held for Trading	-	-	0.0
Financial Liabilities Designated at Fair Value through Profit or Loss	-	-	0.0
Due to Other Customers	30,107,058	29,224,331	3.0
Other Financing	-	-	0.0
Securities Issued	-	-	0.0
Other Financial Liabilities	743,587	557,364	33.4
Other Non Financial Liabilities	76,337	23,608	223.4
Subordinated Term Financing	-	-	0.0
Retirement Benefit Liability	62,627	58,203	7.6
<b>Total Liabilities</b>	<b>30,992,350</b>	<b>29,871,350</b>	<b>3.8</b>
<b>Shareholders' Funds</b>			
Stated Capital	5,866,808	5,866,808	0.0
Statutory Reserve Fund	7,300	7,300	0.0
Other Reserves	(282,964)	(271,707)	-4.1
Retained Earnings	(553,096)	(576,162)	4.0
<b>Total Equity</b>	<b>5,038,048</b>	<b>5,026,239</b>	<b>0.2</b>
<b>Total Liabilities and Shareholders' Funds</b>	<b>36,030,398</b>	<b>34,897,589</b>	<b>3.2</b>
<b>Net Asset Value per Ordinary Share</b>	4.03	4.02	
<b>Commitments and Contingencies</b>	<b>17,473,607</b>	<b>14,978,856</b>	
<b>Memorandum Information</b>			
Number of Employees	591	583	
Number of Branches	24	24	

**CERTIFICATION:**

I certify that these Financial Statements comply with the requirements of the Companies Act No.07 of 2007.

(Sgd)

**M. Ali Wahid**  
Chief Financial Officer  
06 May 2015

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.

(Sgd)  
**Mohamed Azmeer**  
Chief Executive Officer  
06 May 2015

(Sgd)  
**Osman Kassim**  
Chairman  
06 May 2015

(Sgd)  
**Jazri Magdon Ismail**  
Director  
06 May 2015

STATEMENT OF CHANGES IN EQUITY  
FOR THE PERIOD ENDED 31 MARCH 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 three months ended 31.03.2014	-	-	-	-	-	-	(49,325)	(49,325)
Total Comprehensive Income for the three months ended 31.03.2014	-	-	-	-	-	(27,284)	-	(27,284)
<b>As at 31 March 2014</b>	<b>5,866,808</b>	<b>-</b>	<b>7,300</b>	<b>39,417</b>	<b>(216,926)</b>	<b>(131,864)</b>	<b>(579,309)</b>	<b>4,985,425</b>
Profit/(Loss) for the nine months ended 31.12.2014	-	-	-	-	-	-	(30,944)	(30,944)
Total Comprehensive Income for the nine months ended 31.12.2014	-	-	-	-	-	77,083	(5,325)	71,759
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 three months ended 31.03.2015	-	-	-	-	-	-	23,065	23,065
Total Comprehensive Income for the three months ended 31.03.2015	-	-	-	-	-	(11,257)	-	(11,257)
<b>As at 31 March 2015</b>	<b>5,866,808</b>	<b>-</b>	<b>7,300</b>	<b>-</b>	<b>(216,926)</b>	<b>(66,037)</b>	<b>(553,096)</b>	<b>5,038,048</b>

**STATEMENT OF CASHFLOW  
FOR THE PERIOD ENDED 31 MARCH 2015**

	RUPEES IN THOUSANDS	
	FOR THE PERIOD ENDED 31.03.2015	YEAR ENDED 31.12.2014 (AUDITED)
<b>Cash Flow from Operating Activities</b>		
Financing Income Received	676,297	2,342,700
Fees and Commission Received	33,868	147,064
Financing Expenses Paid	(305,155)	(1,203,060)
Foreign Exchange Income Received	75,839	263,332
Gratuity Payments Made	(1,383)	(11,705)
Payments to Employees and Suppliers	(366,196)	(1,434,411)
<b>Operating Profit/(Loss) before Changes in Operating Assets and Liabilities</b>	<b>113,270</b>	<b>103,921</b>
Increase / (Decrease) in Due to Other Customers	(198,316)	11,246,247
(Increase) / Decrease in Financing and Receivable to Other Customers	866,241	(10,467,463)
(Increase) / Decrease in Other Financial Assets	(221,303)	241,708
(Increase) / Decrease in Other Non Financial Assets	(30,810)	(65,412)
(Increase) / Decrease in Statutory Deposit	(373,612)	(351,106)
Increase / (Decrease) in Other Liabilities	246,866	280,817
<b>Net Cash Flow from Operating Activities before Income Tax</b>	<b>402,337</b>	<b>988,712</b>
Income Tax Paid	-	-
<b>Net Cash Flow from Operating Activities</b>	<b>402,337</b>	<b>988,712</b>
<b>Cash Flows From/(Used In) Investing Activities</b>		
Acquisition of Property, Plant & Equipment	(18,141)	(92,992)
Proceeds from Sale of Property, Plant and Equipment	-	4,813
Acquisition of Intangible Assets	(4,767)	(30,873)
Investments in Placements with Registered Finance Companies	551,555	(510,566)
Investments in Inter Bank Placements	(31,143)	(1,573,067)
Sale / (Acquisition) of Financial Investments - Available for Sale	(44,981)	245,830
Sale / (Acquisition) of Financial Assets Held for Trading	8,628	150,974
	<b>461,152</b>	<b>(1,805,881)</b>
<b>Cash Flows From/(Used In) Financing Activities</b>		
Rights Issue of Shares	-	-
Proceeds from Capital Funds Raised Pending Allotments of Shares	-	-
Share Issue Expenses	-	-
<b>Net Cash Flows From Financing Activities</b>	<b>-</b>	<b>-</b>
<b>Net Increase / (Decrease) in Cash and Cash Equivalents</b>	<b>863,490</b>	<b>(817,169)</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>2,490,873</b>	<b>1,627,384</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 31.03.2015
Cash and Cash Equivalent	-	2,490,873	-	-	2,490,873
Balance with Central Bank of Sri Lanka	-	1,410,038	-	-	1,410,038
Derivative Financial Assets	40,910	-	-	-	40,910
Placements with Banks	-	3,333,870	-	-	3,333,870
Placements with Licensed Finance Companies	-	603,962	-	-	603,962
Financial Investments - Held for Trading	38,665	-	-	-	38,665
Financing and Receivables to Customers	-	25,624,936	-	-	25,624,936
Financial Investments - Available for Sale	-	-	-	461,037	461,037
Other Financial Assets	-	491,121	-	-	491,121
<b>Total Financial Assets</b>	<b>79,575</b>	<b>33,954,800</b>	<b>-</b>	<b>461,037</b>	<b>34,495,411</b>
<b>Financial Liabilities</b>					
Derivative Financial Liabilities	2,741	-	-	-	2,741
Due to Other Customers	-	30,107,058	-	-	30,107,058
Other Financial Liabilities	-	743,587	-	-	743,587
<b>Total Financial Liabilities</b>	<b>2,741</b>	<b>30,850,645</b>	<b>-</b>	<b>-</b>	<b>30,853,386</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 Equivalent	-	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>					
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	
	31.03.2015	31.12.2014 (AUDITED)
Gross Financing and Receivables to Other Customers	25,857,591	25,644,604
Less: Individual Impairment	(51,172)	(53,949)
Less: Collective Impairment	(181,482)	(163,713)
<b>Net Financing and Receivables</b>	<b>25,624,936</b>	<b>25,426,942</b>

03. FINANCING AND RECEIVABLES TO OTHER CUSTOMERS - BY PRODUCT

	RUPEES IN THOUSANDS	
	31.03.2015	31.12.2014 (AUDITED)
<b>By Product - Domestic Currency</b>		
Overdraft	169,399	40,204
Trade Finance	1,675,335	701,105
Lease Receivables	2,881,615	1,889,323
Staff Facilities	266,595	239,782
Term Financing	14,831,998	13,971,285
Gold Facilities	70,219	52,319
Others	2,707,419	4,676,037
<b>Sub Total</b>	<b>22,602,578</b>	<b>21,570,054</b>
<b>By Product - Foreign Currency</b>		
Term Financing	1,954,437	1,092,625
Trade Finance	129,389	805,419
Others	1,171,187	2,176,507
<b>Sub Total</b>	<b>3,255,012</b>	<b>4,074,550</b>
<b>Total</b>	<b>25,857,591</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 (Audited)</b>	<b>53,949</b>	<b>163,713</b>	<b>217,662</b>
Charge/(Write Back) for the period	(2,776)	17,769	14,992
Recoveries	-	-	-
Amounts written off	-	-	-
Profit accrued on Impaired Financing and Receivables	-	-	-
<b>As at 31 March 2015</b>	<b>51,172</b>	<b>181,482</b>	<b>232,655</b>

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

	RUPEES IN THOUSANDS	
	31.03.2015	31.12.2014 (AUDITED)
<b>By Product - Domestic Currency</b>		
Demand Deposits	2,614,698	2,714,698
Savings Deposits	12,649,061	12,001,851
Time Deposits	13,037,996	12,897,821
<b>Sub Total</b>	<b>28,301,105</b>	<b>27,614,370</b>
<b>By Product - Foreign Currency</b>		
Demand Deposits	21,691	290,041
Savings Deposits	714,780	513,238
Time Deposits	1,069,481	806,681
<b>Sub Total</b>	<b>1,805,953</b>	<b>1,609,960</b>
<b>Total</b>	<b>30,107,058</b>	<b>29,224,331</b>

**SELECTED PERFORMANCE INDICATORS**

	AS AT 31.03.2015	AS AT 31.12.2014 (AUDITED)
<b>Regulatory Capital Adequacy</b>		
Core Capital (Tier 1 Capital), Rs. Mn.	4,656	4,647
Total Capital Base, Rs. Mn.	4,783	4,773
Core Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 5%)	13.7%	14.3%
Total Capital Adequacy Ratio, as % of Risk Weighted Assets (Minimum Requirement, 10%)	14.1%	14.7%
<b>Assets Quality (Quality of Financing and Advance Portfolio)</b>		
Gross Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense)	1.52%	1.49%
Net Non-Performing Financing and Advances Ratio, % (Net of Profit in Suspense and Provisions)	0.82%	0.85%
<b>Profitability</b>		
Financing Margin (%)	3.9%	4.0%
Return on Assets (before Tax)	0.3%	(0.3%)
Return on Equity	1.8%	(1.6%)
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets, Rs. Mn.	6,254	5,754
Statutory Liquid Assets Ratio, % (Minimum Requirement, 20%)		
- Domestic Banking Unit	21.0%	21.0%
- Off-Shore Banking Unit	21.8%	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 MARCH 2015	CONSUMER BANKING	BUSINESS BANKING	TOTAL BANKING	TREASURY	RUPEES IN THOUSANDS	
					UNALLOCATED / ELIMINATION	TOTAL
<b>Income</b>						
Financing Income	175,201	460,570	635,771	20,543	4,882	661,195
Net Fee and Commission Income	16,107	17,351	33,459	-	963	34,422
Net Trading Gain	-	-	-	74,134	-	74,134
Net Other Operating Income/(Expense)	-	-	-	(205)	-	(205)
<b>Total</b>	<b>191,308</b>	<b>477,921</b>	<b>669,229</b>	<b>94,472</b>	<b>5,845</b>	<b>769,546</b>
<b>Profit After Tax</b>			<b>25,406</b>	<b>13,285</b>	<b>(15,625)</b>	<b>23,065</b>
<b>Total Assets</b>	<b>5,784,911</b>	<b>19,840,024</b>	<b>25,624,936</b>	<b>8,987,678</b>	<b>1,417,784</b>	<b>36,030,398</b>
<b>Total Liabilities</b>	<b>28,446,824</b>	<b>1,660,234</b>	<b>30,107,058</b>	<b>405,226</b>	<b>480,066</b>	<b>30,992,350</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
- 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
- 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
- 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.
- 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 March	5.00	5.20
Highest Market Price during the quarter ended 31 March	5.50	7.10
Lowest Market Price during the quarter ended 31 March	5.00	5.00

## 8. Twenty Largest Shareholders as at 31 March 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	Amana Holdings Limited	73,973,459	5.91
7	Millenium Capital Investment Pte. Limited	43,056,201	3.44
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	Mr. Kevin Mark Pocock	27,084,302	2.17
12	Al Bogari Islamic Gold DMCC	20,038,302	1.60
13	Mr. Ahamed Mihilar Mohamed Fazul Jiffry	14,284,200	1.14
14	ABC International Limited	11,920,000	0.95
15	Amana Takaful (Maldives) Pvt Ltd	9,398,344	0.75
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	5,050,000	0.40
	<b>Sub total</b>	<b>1,016,730,902</b>	<b>81.70</b>
	Other Shareholders	233,964,365	18.71
	<b>Total</b>	<b>1,250,695,267</b>	<b>100</b>

Percentage of Public Holding as at 31 March 2015

31.27%

Number of Shareholders

6,808

## 9. Directors' holding in shares as at 31 March 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)	27,084,302
Mr. Faheemul Huq (Alternate Director to Mr. Mohammed Wahidul Haque)	-