Amana Takaful Life PLC

Interim Financial Statements

30 June 2026

STATEMENT OF FINANCIAL POSITION

As at	Notes	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
Assets			
Intangible assets		**22,890,694**	16,628,217
Property, plant and equipment		**87,045,728**	84,742,821
Right-of-use lease assets	**3.1**	**46,729,812**	53,877,004
Financial assets	**4**	**1,032,321,849**	999,645,315
Financial assets - Unit Linked	**5**	**4,569,229,749**	4,255,470,504
Retakaful (reinsurance) receivables		**63,967,077**	50,074,168
Contribution (premium) receivables		**62,197,327**	51,885,714
Other assets		**176,908,283**	136,808,835
Cash and bank balances	**6**	**37,982,698**	48,947,841
Cash and bank balances - Unit Linked	**6**	**87,588,605**	74,368,772
Total assets		**6,186,861,824**	5,772,449,191
Liabilities			
Insurance contract liabilities - Family Takaful Fund		**231,274,708**	241,659,512
Insurance contract liabilities - Unit Linked		**4,610,857,857**	4,289,307,630
Employee benefits		**20,911,271**	19,411,271
Subordinated debt		**112,722,140**	103,870,871
Finance lease liabilities	**3.2**	**51,068,026**	57,878,932
Other liabilities - Unit Linked		**240,256,638**	216,875,410
Other liabilities		**249,107,503**	192,078,670
Income tax payable	**10**	**14,246,396**	9,613,373
Total liabilities		**5,530,444,539**	5,130,695,669
Shareholders' equity			
Stated capital		**500,000,000**	500,000,000
Revaluation reserve		**21,320,747**	21,320,747
Revenue reserves		**135,096,533**	120,432,775
Total equity		**656,417,280**	641,753,522
Total liabilities and equity		**6,186,861,824**	5,772,449,191

The notes form an integral part of the financial statements.

We certify that the preparation and presentation of these financial statements comply with the requirements under the Companies Act No. 07 of 2007.

Signed .....
Nilushan Somarathna
Chief Financial Officer

Signed .....
Gehan Rajapakse
Executive Director/CEO

Signed for and on behalf of the Board

Signed .....
Shehara De Silva
Director

Signed .....
Hassan Kassim
Director

Colombo
14 August 2026

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the six months ended	Notes	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	Change %
Gross written contribution (premium)	7	**1,018,510,773**	779,519,064	31%
Retakaful contribution (reinsurance premium)		**(44,641,587)**	(37,104,077)	-20%
Net written contribution (premium)		**973,869,186**	742,414,987	31%
Net change in reserve for un-earned contribution (premium)		**(13,221,370)**	(9,399,057)	41%
Net earned contribution (premium)		**960,647,816**	733,015,930	31%
Other revenue				
Income from investments		**218,848,970**	288,414,285	-24%
Other income		**36,097,778**	31,593,684	14%
Total revenue	8	**1,215,594,563**	1,053,023,900	15%
Benefits, losses and expenses				
Takaful (insurance) claims and benefits		**(321,530,920)**	(281,360,296)	-14%
Acquisition cost (net of reinsurance commission)		**(136,523,500)**	(106,357,675)	-28%
Change in family takaful contract liability		**(318,348,729)**	(296,451,026)	-7%
Other operating and administration expenses		**(421,073,556)**	(373,067,878)	-13%
Amortisation		**(898,912)**	(809,738)	-11%
Total claims, benefits and expenses		**(1,198,375,618)**	(1,058,046,613)	-13%
Profit from operations		**17,218,945**	(5,022,713)	-443%
Finance cost		**(4,386,747)**	(4,085,366)	-7%
Profit before taxation	9	**12,832,198**	(9,108,080)	-241%
Income tax expenses	10	**(4,633,023)**	-	-
Profit for the period		**8,199,175**	(9,108,080)	-190%
Basic/diluted earnings per share to equity holders	15	**0.16**	**(0.18)**	-190%

Other comprehensive income			
Net profit for the period	**8,199,175**	(9,108,080)	-190%
Net change in fair value of available for sale financial assets transfer (to)/ from life policyholder's reserve	**6,464,585**	5,418,742	19%
Total comprehensive income for the period	**14,663,760**	**(3,689,338)**	-497%

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the three months ended	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	Change %
Gross written contribution (premium)	**485,360,446**	387,844,649	25%
Retakaful contribution (reinsurance premium)	**(15,504,832)**	(14,353,098)	-8%
Net written contribution (premium)	**469,855,615**	373,491,551	26%
Net change in reserve for un-earned contribution (premium)	**1,460,311**	(51,820)	2918%
Net earned contribution (premium)	**471,315,926**	373,439,731	26%
Other revenue			
Income from investments	**91,902,510**	119,905,945	-23%
Other income	**17,845,112**	15,018,053	19%
Total revenue	**581,063,548**	**508,363,729**	14%
Benefits, losses and expenses			
Takaful (insurance) claims and benefits	**(179,493,075)**	(127,322,876)	-41%
Acquisition cost (net of reinsurance commission)	**(55,245,484)**	(49,455,965)	-12%
Change in family takaful contract liability	**(126,795,804)**	(129,594,986)	2%
Other operating and administration expenses	**(211,656,302)**	(192,890,826)	-10%
Amortisation	**620,822**	(405,477)	253%
Total claims, benefits and expenses	**(572,569,843)**	(499,670,129)	-15%
Profit from operations	**8,493,706**	8,693,600	-2%
Finance cost	**(2,263,965)**	(2,064,801)	-10%
Profit before taxation	**6,229,741**	6,628,799	-6%
Income tax expenses	**(2,345,455)**	-	-
Profit for the period	**3,884,285**	6,628,799	-41%
	Rs	Rs	
Basic/diluted earnings per share to equity holders	**0.08**	**0.13**	-41%

Other comprehensive income			
Net profit for the period	**3,884,285**	6,628,799	-41%
Net change in fair value of available for sale financial Assets transfer (to)/ from life policyholder's reserve	**5,369,342**	3,353,954	60%
Total comprehensive income for the period	**9,253,627**	9,982,753	-7%

STATEMENT OF CHANGES IN EQUITY

	Stated Capital (Rs)	Revaluation Reserve (Rs)	Revenue Reserves		Total Equity (Rs)
			Accumulated Profit/(Loss) (Rs)	Policy Holders' Reserve (Rs)	
Audited balance as at 31 December 2024	500,000,000	21,320,747	67,156,375	49,237,713	637,714,835
Net profit/(loss) for the period			(9,108,080)		(9,108,080)
Net change in fair value of available for sale financial - - assets transfer (to)/ from life policyholder's reserve				2,064,788	2,064,788
Defined benefit plan acturial losses, net of deferred tax					-
Unaudited balance as at 30 June 2025	500,000,000	21,320,747	58,048,295	51,302,500	630,671,543
Net profit for the period	-	-	502,738	-	502,738
Other comprehensive income					
Net change in fair value of available for sale financial - - assets transfer (to)/ from life policyholder's reserve	-	-	-	11,040,557	11,040,557
Defined benefit plan acturial losses, net of deferred tax	-	-	(461,315)	-	(461,315)
Total comprehensive income	-	-	41,423	11,040,557	11,081,980
Audited balance as at 31 December 2025	500,000,000	21,320,747	58,089,716	62,343,057	641,753,522
Net profit for the period (unaudited)	**-**	**-**	**8,199,175**	**-**	**8,199,175**
Other Comprehensive Income					
Net change in fair value of available for sale financial - - assets transfer (to)/ from life policyholder's reserve (unaudited)	**-**	**-**	**-**	**6,464,585**	**6,464,585**
Total comprehensive income (unaudited)	**-**	**-**	**8,199,175**	**6,464,585**	**14,663,760**
Unaudited balance as at 30 June 2026	**500,000,000**	**21,320,747**	**66,288,891**	**68,807,642**	**656,417,280**

STATEMENT OF CASH FLOWS

For the six months ended	Notes	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Cash flows from operating activities			
Contribution (premium) received from customers		**1,008,199,159**	**771,526,557**
Retakaful (reinsurance) premium paid		**(18,751,121)**	**(16,597,321)**
Claims and benefits paid		**(315,499,190)**	**(266,492,628)**
Cash paid to and behalf of employees		**(191,822,031)**	**(168,840,050)**
Profits received from investments and other income		**253,261,661**	**90,866,681**
Finance cost paid		**(4,386,747)**	**(4,085,366)**
Other operating cash payments		**(316,521,555)**	**(288,862,146)**
Cash flow from/(used in) operating activities **(Note A)**		**414,480,176**	**117,515,727**
		-	-
Net cash flow from/(used in) operating activities (note a)		**414,480,176**	**117,515,727**
Cash flows from investing activities			
Purchase of financial assets		**(4,830,248,321)**	**(1,445,922,241)**
Sale of financial assets		**4,445,460,243**	**1,409,146,268**
Dividend received		**3,282,878**	**2,375,770**
Purchase of property, plant & equipment		**(21,004,334)**	**(42,738,734)**
Net cash flow from investing activities		**(402,509,535)**	**(77,138,937)**
Cash flows used in financing activities			
Repayment of finance lease liabilities		**(9,130,302)**	**(6,440,000)**
Net cash flows used in financing activities		**(9,130,302)**	(6,440,000)
Net increase/(decrease) in cash and cash equivalents	**B**	**2,840,340**	33,936,790

NOTE A

Reconciliation of operating profit with cash flows from operations

For the six months ended	Notes	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Profit from operations		**17,218,945**	(5,022,713)
Depreciation		**11,601,995**	9,352,141
Amortisations		**898,912**	809,738
Depreciation right of use asset		**7,847,417**	5,110,871
Provision for gratuity		**3,300,000**	1,650,000
Unrealised (income)/losses		**(40,357,454)**	(84,938,268)
(Increase)/decrease in debtors and other assets		**8,122,797**	(169,141,289)
Increase in family takaful (long term insurance) fund/ (decrease)		**318,348,729**	296,451,026
Increase/(decrease) in unearned contribution (premium)		**13,221,370**	9,399,057
Increase/(decrease) in other creditors		**80,410,061**	58,123,942
Finance cost paid		**(4,386,747)**	(4,085,366)
Gratuity paid		**(1,800,000)**	-
Exchange gain/(loss)		**54,150**	(193,411)
Cash flows from operating activities		**414,480,176**	117,515,727
Note B			
Increase/(decrease) in cash and cash equivalents			
Cash and cash equivalents at the end of the period	**6**	**141,331,267**	441,225,576
Cash and cash equivalents at the beginning of the period		**138,490,928**	407,288,786
Increase/(decrease) in cash and cash equivalents		**2,840,340**	33,936,790

STATEMENT OF FINANCIAL POSITION - SEGMENTAL ANALYSIS

As at 30.06.2026	Unaudited			
	Family Takaful Fund Rs.	Shareholders' Fund Rs.	Adjustments Rs.	Total Rs.
Assets				
Intangible assets	-	22,890,694	-	22,890,694
Property, plant and equipment	-	87,045,728	-	87,045,728
Right-of-use lease assets	-	46,729,812	-	46,729,812
Financial assets	413,886,626	618,435,223	-	1,032,321,849
Financial assets - Unit Linked	4,569,229,749	-	-	4,569,229,749
Retakaful receivables	63,967,077	-	-	63,967,077
Contribution (premium) receivables	62,197,327	-	-	62,197,327
Other assets	74,784,582	102,123,701	-	176,908,283
Interfund receivable	-	(251,439)	251,439	-
Cash and bank balances	39,761,557	(1,778,859)	-	37,982,698
Cash and bank balances - Unit Linked	87,588,605	-	-	87,588,605
Total assets	5,311,415,524	875,194,860	251,439	6,186,861,824
Liabilities				
Insurance contract liability - Family Takaful Fund	231,274,708	-	-	231,274,708
Insurance contract liability - Unit Linked Fund	4,610,857,857	-	-	4,610,857,857
Employee benefits	-	20,911,271	-	20,911,271
Subordinated debt	-	112,722,140	-	112,722,140
Finance lease liability	-	51,068,026	-	51,068,026
Inter fund payable	(251,439)	-	251,439	-
Other liabilities - Unit Linked	240,256,638	-	-	240,256,638
Other liabilities	166,358,637	82,748,866	-	249,107,503
Income tax payable		14,246,396		14,246,396
Total liabilities	5,248,496,401	281,696,700	251,439	5,530,444,539
Shareholders' equity				
Stated capital	-	500,000,000	-	500,000,000
Revaluation reserve	-	21,320,747	-	21,320,747
Revenue reserves	62,919,119	72,177,415	-	135,096,533
Total equity	62,919,119	593,498,162	-	656,417,280
Total liabilities and equity	5,311,415,524	875,194,860	251,439	6,186,861,824

The above long term insurance (family takaful) statement of financial position is to be read in conjunction with the Company statement of financial position.

STATEMENT OF FINANCIAL POSITION - SEGMENTAL ANALYSIS

As at 31.12.2025	Audited			
	Family Takaful Fund Rs.	Shareholders Fund Rs.	Adujstments Rs.	Total Rs.
Assets				
Intangible assets		16,628,217		16,628,217
Property, Plant and Equipment		84,742,821		84,742,821
Right-of-use lease assets		53,877,004		53,877,004
Financial assets	399,014,116	600,631,199		999,645,315
Financial assets - Unit Linked	4,255,470,504			4,255,470,504
Retakaful receivables	50,074,168			50,074,168
Contribution (premium) receivables	51,885,714			51,885,714
Other assets	65,546,546	71,262,289		136,808,835
Interfund receivable		7,449,526	(7,449,526)	-
Cash and bank balances	43,600,279	5,347,562		48,947,841
Cash and bank balances - Unit Linked	74,368,772			74,368,772
Total assets	4,939,960,099	839,938,616	(7,449,526)	5,772,449,191
Liabilities				
Insurance contract liability - Family Takaful Fund	241,659,512			241,659,512
Insurance contract liability - Unit Linked Fund	4,289,307,630			4,289,307,630
Employee benefits		19,411,271		19,411,271
Subordinated debt		103,870,871		103,870,871
Finance lease liabilities		- 57,878,932		57,878,932
Inter fund payable	7,449,526		(7,449,526)	-
Other liabilities - Unit Linked	216,875,410			216,875,410
Other liabilities	124,052,576	68,026,094		192,078,670
Income tax payable		9,613,373		9,613,373
Total liabilities	4,879,344,654	258,800,540	(7,449,526)	5,130,695,669
Shareholders' equity				
Stated capital		500,000,000		500,000,000
Revaluation reserve		21,320,747		21,320,747
Revenue reserves	60,615,447	59,817,329		120,432,774
Total equity	60,615,447	581,138,076	-	641,753,522
Total liabilities and equity	4,939,960,099	839,938,616	(7,449,526)	5,772,449,191

The above long term insurance (family takaful) statement of financial position is to be read in conjunction with the Company statement of financial position.

NOTES TO THE FINANCIAL STATEMENTS

1. Figures in the interim financial statements for the six months ended 30 June 2026 are provisional and unaudited.

2. The interim financial statements of the company for the quarter ended 30 June 2026 have been prepared in accordance with Sri Lanka Accounting Standards LKAS 34 - Interim Financial Reporting, and comply with the requirements of the Companies Act, No. 7 of 2007 and Regulation of Insurance Industry Act, No. 43 of 2000 and subsequent amendments thereto.

The same accounting policies and methods of computation as stated in the audited financial statements 2025 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.

In accordance with LKAS 34.19, these interim financial statements do not comply fully with Sri Lanka Accounting Standards (SLFRSs) as the Company has elected to apply the Statement of Alternative Tratment (SoAT) issued by the Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka) in respect of the initial adoption of SLFRS 17 - Insurance Contracts and SLFRS 9 - Financial Instruments for Insurance entities.

Accordingly, these interim financial statements are prepared on the alternative basis described below.

2.1 Application of Statement of Alternative Treatment (SoAT) – Q2 Interim Financial Reporting

SLFRS 17 - Insurance Contracts is effective for annual reporting periods beginning on or after 1 January 2026. In response to implementation challenges affecting the insurance industry, CA Sri Lanka has permitted insurers to continue applying SLFRS 4 - Insurance Contracts for the first and second interim reporting quarters of the initial year of adoption, subject to enhanced disclosures on the expected impact of SLFRS 17 and SLFRS 9.

The Company has elected to apply this relief for the six months ended 30 June 2026.

Accordingly, for this interim period:

• Insurance contracts continue to be recognised, measured, and presented in accordance with SLFRS 4 Insurance Contracts.
• SLFRS 9 - Financial Instruments has not been applied, consistent with the SoAT requirement that SLFRS 9 shall not be applied during interim periods where SLFRS 4 is continued.

2.1.1. Progress of SLFRS 17 and SLFRS 9 Implementation

The Company has made substantive progress during the first quarter of the financial year towards full implementation of SLFRS 17 and SLFRS 9, including:

• Completion of major actuarial model builds for insurance contract measurement
• Refinement of discount rate methodologies and risk adjustment frameworks
• Strengthening of governance, controls, and data validation processes

In line with the SoAT, the Company expects to present provisional third-quarter financial information prepared in accordance with SLFRS 17 and SLFRS 9 in the Q3 interim financial statements with quantitative disclosures on all impacted line items.

2.1.2. Expected Impact of SLFRS 17 and SLFRS 9

As required for the first interim reporting period, the Company provides below-up-to-date qualitative disclosures of adopting SLFRS 17 and SLFRS 9 on significant financial statement line items.

Insurance Contract Liabilities

• Measurement based on present value of fulfilment cash flows
• Explicit risk adjustment for non-financial risk
• Recognition of Contractual Service Margin (CSM) for profitable contract groups

Certain portfolios, particularly short-duration contracts, are expected to show reduced volatility, while longer-coverage contracts may exhibit changes in liability profiles.

Insurance Revenue and Profit or Loss

- Insurance revenue under SLFRS 17 will no longer correspond to gross written premiums
- Profit recognition will align with the provision of insurance coverage and services
- Onerous groups of insurance contracts, if any, will result in immediate loss recognition.
- Volatility in profit or loss may arise due to:
    - Experience adjustments
    - Changes in assumptions
    - Movements in discount rates.

Equity

On transition, retained earnings are expected to be adjusted for:

- Derecognition of liabilities recognised under SLFRS 4
- Recognition of insurance contract assets and liabilities under SLFRS 17
- Initial recognition of CSM.

Financial Assets – SLFRS 9

Financial assets will be reclassified based on business model assessments and contractual cash flow characteristics.
The introduction of the Expected Credit Loss (ECL) model may accelerate impairment recognition compared to existing practices.

Comparative Information

Comparative information presented in these interim financial statements has been prepared in accordance with SLFRS 4 - Insurance Contracts and LKAS 39 - Financial Instruments and has not been restated for the effects of SLFRS 17 or SLFRS 9.

In accordance with the SoAT, comparative figures for the year ended 31 December 2025 will be restated and presented in accordance with SLFRS 17 and SLFRS 9 in the annual financial statements for the year ending 31 December 2026, applying the permitted transition options.

2.2 Accounting Policy Choice for Interim Reporting under SLFRS 17

In accordance with SLFRS 17 and LKAS 34, an accounting policy choice is required regarding whether estimates in interim periods are updated on a year-to-date basis or a period-to-period basis. This policy choice will be formally determined and applied consistently to all groups of insurance contracts issued and reinsurance contracts held upon full adoption of SLFRS 17.

Following will be the Financial Statement line items which have major impacts.

Statement of Financial Position

- Financial Investments
- Equity
- Insurance Contract Liabilities

Statement of Profit or loss and Other Comprehensive Income

The line-item descriptions in the statement of profit or loss and other comprehensive income have been changed significantly compared to SLFRS 4. As per SLFRS 4, the Company reported the following line items:

- Gross written premiums
- Net written premiums
- Other revenue
- Net insurance benefits and claims paid
- Changes in contract liabilities – Life fund

Instead, SLFRS 17 requires separate presentations of:

- Insurance revenue
- Insurance service expenses
- Insurance finance income or expenses
- Income or expenses from reinsurance contracts held

2.3 Motor Vehicles were revalued in 2024 as per the company policy to revalue them once in every three years.

3. Right-of-use lease asset

The Company as a lessee has applied SLFRS 16 as initial application with effect from 01st January 2019 using the modified retrospective approach and therefore the comparative information has not been restated and continues to be reported under LKAS 17.

At inception of a contract, the company assesses whether a contract is, or contains, a lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a period of time in exchange for consideration. To assess whether a contract conveys the right to control the use of an identified asset, the company assesses whether:

– the contract involves the use of an identified asset

– the company has the right to obtain substantially all of the economic benefits from use of the asset throughout the period of use; and

– the company has the right to direct the use of the asset

The company recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use assets of the company consist of a vehicle taken on lease which were previously recognised as finance leases under LKAS 17.

3.1 Right-of-use lease asset

	Unaudited as at 30.06.2026		Audited
	Property	Total	31.12.2025 Rs.
Balance as at 1st January	53,877,004	53,877,004	35,619,380
Elimination	-	-	(9,295,663)
Addition	700,225	700,225	42,310,126
Net depreciation for the period	(7,847,417)	(7,847,417)	(14,756,839)
Balance as at 30 June 2026	**46,729,812**	**46,729,812**	**53,877,004**

3.2 Lease liabilities (lease creditors)

Lease liabilities are initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the Ijarah rate implicit in the lease or, if that rate can not be readily determined, the company's incremental borrowing rate. The movement of lease creditor for the period is as follows,

	Unaudited as at 30.06.2026		Audited
	Property	Total	31.12.2025 Rs.
Balance as at 1st January	57,878,931	57,878,931	37,693,000
Elimination			(9,835,305)
Addition	-	-	42,310,126
Ijarah expense recognised in profit or loss	2,319,397	2,319,397	4,419,214
Settlement through lease payment	(9,130,302)	(9,130,302)	(16,708,104)
Balance as at 30 June 2026	**51,068,026**	**51,068,026**	**57,878,932**

NOTES TO THE FINANCIAL STATEMENTS

4. Financial assets

As at	Unaudited as at 30.06.2026 Rs.	Audited as at 31.12.2025 Rs.
Financial assets at fair value through profit or loss (4.1)	**19,200,000**	35,599,997
Available-for-sale financial assets (4.2)	**248,260,022**	243,056,518
Loans & receivables (4.3)	**764,861,827**	720,988,800
	1,032,321,849	999,645,315

As at	Unaudited as at 30.06.2026 Rs.	Audited as at 31.12.2025 Rs.
4.1 Financial assets at fair value through profit & loss		
Investment in bullion	**19,200,000**	35,599,997
	19,200,000	35,599,997
4.2 Available-for-sale financial assets		
Unit trust	**248,260,022**	243,056,518
	248,260,022	243,056,518
4.3 Loans and receivables		
Repurchase agreements	**260,688,690**	250,724,995
Fixed term investments	**504,173,137**	470,263,805
	764,861,827	720,988,800

NOTES TO THE FINANCIAL STATEMENTS

5. Financial assets - Unit linked

As at	Unaudited as at 30.06.2026 Rs.	Audited as at 31.12.2025 Rs.
Financial assets at fair value through profit or loss (5.1)	**835,330,342**	671,963,889
Available-for-sale financial assets (5.2)	**46,791,743**	45,530,662
Loans & receivables (5.3)	**3,687,107,664**	3,537,975,953
	4,569,229,749	4,255,470,504

As at	Unaudited as at 30.06.2026 Rs.	Audited as at 31.12.2025 Rs.
5.1 Financial assets at fair value through profit & loss		
Investments in equity securities	**196,002,342**	161,667,557
Investment in bullion	**639,328,000**	510,296,332
	835,330,342	671,963,889
5.2 Available-for-sale financial assets		
Unit trust	**46,791,743**	45,530,662
	46,791,743	45,530,662
5.3 Loans and receivables		
Repurchase agreements	**116,664,669**	112,396,604
Fixed term investments	**3,570,442,995**	3,425,579,349
	3,687,107,664	3,537,975,953

6. Cash and cash equivalents in statement of cash flows

As at	Unaudited as at 30.06.2026 Rs.	Audited as at 31.12.2025 Rs.
Cash and bank balances	**37,982,698**	48,947,841
Cash and bank balances - Unit Linked	**87,588,605**	74,368,772
Investment in government securities	**15,759,964**	15,174,315
	141,331,267	138,490,928

NOTES TO THE FINANCIAL STATEMENTS

7. Gross written contribution (premium)

For the six months ended	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
7.1 Long term insurance (family takaful)		
Unit linked	**952,325,255**	729,189,953
Family takaful	**5,690,148**	7,224,743
Mortgage & group family takaful	**60,495,370**	43,104,369
Total gross written premium	**1,018,510,773**	**779,519,064**

8. Revenue

8.1 Revenue by segment

For the six months ended	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Segment		
Long term (family takaful)	**1,137,704,596**	972,213,865
Shareholders' fund	**77,889,968**	80,810,035
	1,215,594,563	1,053,023,900

8.2 Revenue

For the six months ended	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Gross written contribution (premium)	**1,018,510,773**	779,519,064
Less :		
Reinsurance premium	**(44,641,587)**	(37,104,077)
Net written premium	**973,869,186**	742,414,987
(Increase)/decrease in net unearned premium	**(13,221,370)**	(9,399,057)
Net earned premium	**960,647,816**	733,015,930
Income from investments	**218,848,970**	288,414,285
Other income	**36,097,778**	31,593,684
Total revenue	**1,215,594,563**	**1,053,023,900**

9. Profit/(loss) before taxation by segment

For the six months ended	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Segment		
Shareholders' fund	**12,832,198**	(9,108,080)
Total	**12,832,198**	(9,108,080)

NOTES TO THE FINANCIAL STATEMENTS

10. Amana Takaful Life PLC is liable for income tax at 30% (2025 - 30%).

11. The nature of related party transactions in the current period is similar to those reported in the issued financial statements 2025.

12. Comparative figures have been restated wherever necessary to conform to the current periods presentation.

13. There has not been a significant change in the nature of the contingent liabilities as disclosed in the issued financial statements 2025.

14. No events have occurred since the reporting date that necessitates adjustments to or disclosure in the financial statements.

15. Basic earnings per share is calculated by dividing the net profit/(loss) for the period attributable to ordinary shareholders by the the weighted average number of ordinary shares outstanding during the period.

	30.06.2026 (Unaudited)	30.06.2025 (Unaudited)
Earnings Per Share		
Amount used as the numerator		
Net profit attributable to ordinary shareholders (Rs.)	8,199,175	(9,108,080)
Number of ordinary shares used as denominator:		
Ordinary shares - Voting (One vote per ordinary share)	50,000,000	50,000,000

16. Share Information

	30.06.2026 Rs.	30.06.2025 Rs.
Net asset value per share	13.13	12.68
Market price per share as at	23.70	31.00
Highest price per share for the period	27.60	34.50
Lowest price per share for the period	23.20	25.10

NOTES TO THE FINANCIAL STATEMENTS

Top 25 shareholders

	As at 30 June 2026	
Name of the shareholder	**Shares**	**%**
Amana Takaful PLC	38,150,000	76.30
Sampath Bank PLC/Senthilverl Holdings (Pvt) Ltd	5,000,000	10.00
Aberdeen Holdings (Private) Limited	1,974,624	3.95
Trading Partners (Pvt) Ltd	500,000	1.00
Mr. Shahul Hameed Mohammad Rizam	201,101	0.40
Mr. Mohamed Ahamed Asyad	140,000	0.28
Hatton National Bank PLC/Senfin Insurance Sector Fund	121,655	0.24
Mr. Mohomed Shifaz Riyaz	93,276	0.19
Amana Bank PLC/Hi-Line Towers Pvt Limited	84,094	0.17
Hatton National Bank PLC/Mr.Gerad Shamil Niranjan Peris	84,000	0.17
Mrs. Warnakulasuriya Thusitha Janani Sashika Fernando	70,261	0.14
Mr. Malimage Trehan Mario Francisco Perera	63,359	0.13
Mr. Sivalingam Gobinath	63,000	0.13
Mr. Halke Ranasinghe Mudiyanselage Thushara Lakshman Ranasinghe	61,725	0.12
Mr. Kahandawala Arachchige Don Ajantha Meththasena	58,000	0.12
Dr. Anura Bandara Samarakoon	52,350	0.10
Mr. Mohamed Abdeen Mohamed Shameel	50,000	0.10
Seylan Bank PLC/Anuja Chamila Jayasinghe	50,000	0.10
Mrs. Weerasekara Mudiyanselage Nilanthi Kumari Weerasekara	50,000	0.10
Senkadagala Finance PLC/K.R.A.L.Kahatapitiya	49,563	0.10
Mr. Abdul Azees Mohamed Anas	49,100	0.10
Dr. Mirissage Nalaka Preethi Sudarshana Silva	46,252	0.09
Mr. Nithila Harisandu Talgaswatte	45,000	0.09
Mr. Ekanayake Mudiyanselage Palle Gedara Janaka Bandara Ekanayake	43,600	0.09
Mr. Ampemohotti Appuhamilage Don Tharaka Sampath Priyankara	42,700	0.09
	47,143,660	94.29
Other shareholders	2,856,340	5.71
Total	50,000,000	100.00

Public shareholding	**As at 30.06.2026**
Float adjusted market capitalisation (Rs.)*	234,046,411
Percentage of shares held by the public	19.75%
Number of public shareholders	1,642

The Company complies with the minimum public shareholding required under option 02 of section 7.14.1 (b) of the listing rules.

* Float adjusted market capitalisation = Market capitalisation X Public holding percentage

Directors' shareholdings	**No. of Shares**	**No. of Shares**
	As at 30.06.2026	**As at 31.12.2025**
Mr. Osman Kassim	Nil	Nil
Mr. Gehan Shivantha Rajapakse (Executive Director / CEO)	Nil	Nil
Mr. Hassan Kassim	Nil	Nil
Ms. Shehara de Silva	Nil	Nil
Mr. Suresh Malith Paranawithana	Nil	Nil
Mr. Pushpakumar Gunasekara	Nil	Nil
Mr. Dev Nissana Wijewardane (Appointed w.e.f 27.05.2026)	Nil	N/A
Mr. Pradeep Dilshan Rajeeva Hettiaratchi (Appointed w.e.f 27.05.2026)	Nil	N/A

CORPORATE INFORMATION

NAME OF THE COMPANY
Amana Takaful Life PLC

LEGAL STATUS
Public Quoted Company with Limited Liability incorporated in Sri Lanka on 10th July 2014.

COMPANY REGISTRATION NUMBER
PB 5202 PQ

TAX PAYER IDENTIFICATION NUMBER(TIN)
139052021

STOCK EXCHANGE LISTING
The Shares of the Company are listed in the Diri Savi Board of the Colombo Stock Exchange, Sri Lanka on 18th August 2016. Stock Exchange Code for Amana Takaful Life PLC shares is 'ATLL'

DIRECTORS
Mr. Osman Kassim (Chairman)
Mr. Gehan Shivantha Rajapakse - Executive Director/CEO
Mr. Hassan Kassim
Ms. Shehara de Silva
Mr. Suresh Malith Paranawithana
Mr. Pushpakumar Gunasekara
Mr. Dev Nissana Wijewardane (Appointed w.e.f 27.05.2026)
Mr. Pradeep Dilshan Rajeeva Hettiaratchi (Appointed w.e.f 27.05.2026)

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

AUDITORS
Ernst & Young, Chartered Accountants

SECRETARIES
Managers & Secretaries (Pvt) Ltd

REINSURANCE PANEL
Hannover Re
Munich Re

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

SHARIAH ADVISORY COUNCIL
Mufti M.I.M. Rizwe - Chairman
Mufti Shafique Ahmed Jakhura - Member
Ash-Sheikh Murshid Mulaffar- Secretary

EXECUTIVE DIRECTOR/CHIEF EXECUTIVE OFFICER
Mr. Gehan Shivantha Rajapakse

PRINCIPAL BANKERS
Amana Bank PLC/Pan Asia Bank/National Development Bank/Bank of Ceylon/ Commercial Bank/Sampath Bank/Hatton National Bank/Nations Trust Bank/ People's Bank/MCB Bank