Amana Takaful PLC

Condensed Consolidated Interim Financial Statements

30th June 2026

AMANA
TAKAFUL INSURANCE
GENERAL

STATEMENT OF FINANCIAL POSITION

AS AT	Notes	Group		Company	
		30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
Assets					
Intangible assets		**264,015,236**	253,275,794	**56,264,844**	57,583,163
Property, plant and equipment		**246,394,809**	242,539,282	**75,679,041**	73,553,697
Right-of-use lease assets	**3**	**719,756,292**	738,091,312	**224,506,221**	246,834,207
Investment in subsidiaries		**-**	-	**4,989,464,066**	4,294,711,575
Financial assets	**4**	**15,147,696,996**	13,325,987,390	**3,070,934,756**	2,633,318,837
Financial assets - Unit Linked	**5**	**4,569,229,749**	4,255,470,504	**-**	-
Retakaful (reinsurance) receivables		**6,768,904,709**	2,731,411,646	**1,808,480,791**	2,231,521,007
Contribution (premium) receivables		**2,305,166,494**	1,672,859,383	**964,515,202**	1,228,907,538
Other assets		**1,016,239,665**	620,016,710	**403,099,518**	263,057,595
Cash and bank balances	**11**	**2,048,607,354**	504,039,042	**110,540,310**	113,984,771
Cash and bank balances - Unit Linked	**11**	**87,588,605**	74,368,772	**-**	-
Total assets		**33,173,599,910**	24,418,059,835	**11,703,484,751**	11,143,472,390
Liabilities					
Insurance contract liabilities - Non life		**11,058,534,336**	6,417,017,946	**2,786,801,226**	4,030,062,209
Insurance contract liabilities - Family Takaful Fund		**231,274,708**	241,659,512	**-**	-
Insurance contract liabilities - Family Takaful Unit Linked		**4,610,857,857**	4,289,307,630	**-**	-
Employee benefits		**263,568,162**	238,423,347	**92,682,509**	87,255,918
Deferred tax liability	**13**	**404,258,470**	372,895,589	**-**	-
Subordinated debt		**264,804,338**	538,018,676	**320,322,398**	584,557,000
Other liabilities - Unit Linked		**240,256,638**	216,875,410	**-**	-
Other liabilities		**4,934,960,249**	3,262,188,741	**1,484,291,451**	1,170,225,735
Lease liabilities	**3**	**534,134,831**	549,676,143	**253,409,639**	272,594,750
Total Liabilities		**22,542,649,589**	16,126,062,994	**4,937,507,223**	6,144,695,612
Shareholder's equity					
Stated capital	**20**	**3,164,195,024**	2,159,952,741	**3,164,195,024**	2,159,952,741
Other reserves		**936,905,933**	747,723,806	**33,541,361**	33,541,361
Revenue reserves		**2,643,438,868**	2,069,733,530	**3,568,241,143**	2,805,282,676
		6,744,539,825	4,977,410,077	**6,765,977,528**	4,998,776,778
Non-controlling interest		**3,886,410,497**	3,314,586,764	**-**	-
Total equity		**10,630,950,321**	8,291,996,841	**6,765,977,528**	4,998,776,778
Total liabilities and equity		**33,173,599,910**	24,418,059,835	**11,703,484,751**	11,143,472,390

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
.....
S. Karthigun
Chief Executive Officer

Signed for and on behalf of the Board

Signed
.....
M. Zulficar Ghouse
Chairman

Signed
.....
Hassan Kassim
Director

Colombo
14th August 2026

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE SIX MONTHS ENDED	Notes	Group 30.06.2026 Rs. (Unaudited)	Group 30.06.2025 Rs. (Unaudited)	Group Change %	Company 30.06.2026 Rs. (Unaudited)	Company 30.06.2025 Rs. (Unaudited)	Company Change %
Gross written contribution (premium)	6	**9,474,771,314**	6,558,839,339	44%	**3,799,454,808**	2,770,922,978	37%
Retakaful contribution (reinsurance premium)		**(2,778,434,757)**	(1,791,167,326)	-55%	**(1,197,101,615)**	(762,775,736)	-57%
Net written contribution (premium)		**6,696,336,557**	4,767,672,013	40%	**2,602,353,193**	2,008,147,242	30%
Net change in reserve for un-earned contribution (premium)		**(837,736,420)**	20,209,890	-4245%	**(189,160,120)**	(195,285,981)	3%
Net earned contribution (premium)		**5,858,600,137**	4,787,881,903	22%	**2,413,193,073**	1,812,861,261	33%
Other revenue							
Income from investments		**633,097,380**	655,405,459	-3%	**95,372,053**	109,271,558	-13%
Share of profit of equity-accounted subsidiaries		**-**	-	-	**386,346,202**	317,090,256	22%
Other income		**435,628,911**	243,911,075	79%	**133,336,144**	87,655,515	52%
Total revenue	7	**6,927,326,428**	5,687,198,437	22%	**3,028,247,472**	2,326,878,590	30%
Benefits, losses and expenses							
Takaful (insurance) claims and benefits		**(3,541,877,142)**	(2,811,972,720)	-26%	**(1,606,157,376)**	(1,154,972,253)	-39%
Acquisition cost (net of reinsurance commission)		**(577,017,831)**	(459,036,614)	-26%	**(214,821,572)**	(167,202,987)	-28%
Change in family takaful contract liability		**(318,348,729)**	(299,122,255)	-6%	**-**	-	-
Other operating and administration expenses		**(1,567,245,395)**	(1,267,617,375)	-24%	**(716,880,348)**	(544,276,575)	-32%
Depreciation & amortization		**(82,802,278)**	(52,407,238)	-58%	**(35,557,144)**	(33,967,893)	-5%
Total claims, benefits and expenses		**(6,087,291,374)**	(4,890,156,202)	-24%	**(2,573,416,440)**	(1,900,419,708)	-35%
Profit from operations		**840,035,054**	797,042,235	5%	**454,831,031**	426,458,882	7%
Finance cost		**(58,646,186)**	(48,474,890)	-21%	**(39,546,589)**	(43,828,008)	10%
Profit before taxation	10	**781,388,868**	748,567,345	4%	**415,284,442**	**382,630,874**	9%
Income tax expenses	12	**(51,472,087)**	(82,771,030)	38%	**-**	-	-
Net profit/(loss) for the period		**729,916,781**	665,796,315	10%	**415,284,442**	**382,630,874**	9%
Attributable to:		**Rs**	Rs				
Equity holders of the parent		**415,213,441**	382,051,640				
Non-controlling interest		**314,703,341**	283,744,675				
		729,916,781	665,796,315				
Weighted average earnings per share	21	**1.63**	1.55		**1.63**	1.88	
Basic/diluted earnings per share	21	**1.63**	1.55		**1.63**	1.55	
Dividend paid per share							
Interim dividend paid per share		**-**	-	-	**-**	-	-
Final proposed dividend paid per share		**-**	-	-	**-**	-	-
		-	-	-	-	-	-

OTHER COMPREHENSIVE INCOME

FOR THE SIX MONTHS ENDED	Group 30.06.2026 Rs. (Unaudited)	Group 30.06.2025 Rs. (Unaudited)	Group Change %	Company 30.06.2026 Rs. (Unaudited)	Company 30.06.2025 Rs. (Unaudited)	Company Change %
Profit for the period	**729,916,781**	665,796,315	10%	**415,284,442**	382,630,874	9%
Change in fair value of Available-for-Sale financial assets	**276,163,541**	178,856,873	54%	**3,709,938**	2,749,214	35%
Fair value of Available-for-Sale financial assets reclassified to profit or loss	**-**	-	-	**-**	-	-
Share of other comprehensive income of equity accounted subsidiaries	**-**	**-**	-	**343,964,087**	100,427,413	243%
Fair value of Available-for-Sale financial assets transferred to policyholder's reserve	**6,464,585**	2,747,513	135%	**-**	-	-
Defined benefit plan actuarial losses	**-**	-	-	**-**	-	-
Revaluation of property, plant & equipment	**-**	-	-	**-**	-	-
Foreign currency translation differences In foreign operations	**351,417,741**	2,376,359	-14688%	**-**	-	-
	634,045,866	183,980,745	245%	**347,674,025**	103,176,627	237%
Total comprehensive income for the period	**1,363,962,648**	849,777,060	61%	**762,958,467**	485,807,501	57%
Attributable to;						
Equity holders of the parent	**762,887,467**	485,063,416				
Non-controlling interest	**601,075,181**	364,713,642				
	1,363,962,648	849,777,058				

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

FOR THE THREE MONTHS ENDED	Group			Company		
	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	Change %	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	Change %
Gross written contribution (premium)	**3,974,507,328**	2,836,736,819	40%	**1,924,597,263**	1,218,631,569	58%
Retakaful contribution (reinsurance premium)	**(1,204,519,142)**	(543,610,197)	-122%	**(677,619,486)**	(309,264,782)	-119%
Net written contribution (premium)	**2,769,988,186**	2,293,126,622	21%	**1,246,977,777**	909,366,787	37%
Net change in reserve for un-earned contribution (premium)	**31,122,043**	15,668,811	99%	**(52,071,124)**	(42,835,062)	-22%
Net earned contribution (premium)	**2,801,110,229**	2,308,795,433	21%	**1,194,906,653**	866,531,725	38%
Other revenue						
Income from investments	**425,865,818**	390,428,807	9%	**28,274,470**	70,315,802	-60%
Share of profit of equity-accounted subsidiaries	**-**	-	-	**150,605,840**	183,714,208	-18%
Other income	**164,410,437**	125,385,216	31%	**67,540,062**	54,063,691	25%
Total revenue	**590,276,255**	515,814,023	14%	**246,420,372**	308,093,701	-20%
Benefits, losses and expenses						
Takaful (insurance) claims and benefits	**(1,831,675,422)**	(1,341,525,388)	-37%	**(799,347,846)**	(564,249,693)	-42%
Acquisition cost (net of reinsurance commission)	**(237,982,479)**	(191,037,040)	-25%	**(111,351,435)**	(51,281,276)	-117%
Change in family takaful contract liability	**(126,795,804)**	(132,266,215)	4%	**-**	-	-
Other operating and administration expenses	**(810,543,506)**	(638,178,051)	-27%	**(386,748,062)**	(254,394,447)	-52%
Depreciation & amortization	**(43,920,411)**	(16,241,965)	-170%	**(15,362,694)**	(13,311,899)	-15%
Total claims, benefits and expenses	**(3,050,917,621)**	(2,319,248,659)	-32%	**(1,312,810,037)**	(883,237,315)	-49%
Profit from operations	**340,468,863**	505,360,797	-33%	**128,516,987**	291,388,111	-56%
Finance cost	**(30,580,670)**	(26,120,011)	-17%	**(15,837,887)**	(22,992,349)	31%
Profit before taxation	**309,888,193**	479,240,786	-35%	**112,679,100**	268,395,762	-58%
Income tax expenses	**(23,632,057)**	(40,604,182)	42%	**-**	-	-
Net profit/(loss) for the period	**286,256,136**	438,636,604	-35%	**112,679,100**	268,395,762	-58%
Attributable to:						
Equity holders of the parent	**162,644,053**	270,062,772				
Non-controlling interest	**123,612,084**	168,573,832				
	286,256,136	438,636,604				
Weighted average earnings per share	**0.66**	1.09		**0.46**	1.09	
Diluted earnings per share	**0.66**	1.09		**0.46**	1.09	
Dividend paid per share						
Interim dividend paid per share						-
Final proposed dividend paid per share						-
						-

OTHER COMPREHENSIVE INCOME

FOR THE THREE MONTHS ENDED	Group			Company		
	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	Change %	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	Change %
Profit for the period	**286,256,136**	438,636,604	-35%	**112,679,100**	268,395,762	-58%
Change in fair value of Available-for-Sale financial assets	**622,696,838**	128,289,884	385%	**1,979,088**	853,197	132%
Share of other comprehensive income of equity accounted subsidiaries	**-**	-	-	**577,216,735**	(7,919,604)	7388%
Fair value of Available-for-Sale financial assets transferred to policyholder's reserve	**5,369,342**	682,725	686%	**-**	-	-
Foreign currency translation differences In foreign operations	**428,768,719**	(142,857,573)	-400%	**-**	-	-
	1,056,834,898	(13,884,964)		**579,195,823**	(7,066,407)	-8296%
Total comprehensive income for the period	**1,343,091,035**	424,751,640		**691,874,923**	261,329,355	165%
Attributable to;						
Equity holders of the parent	**741,839,876**	262,955,401				
Non-controlling interest	**601,251,158**	161,796,239				
	1,343,091,034	424,751,640				

GROUP STATEMENT OF CHANGES IN EQUITY

	Stated capital	Other Reserves		Revenue Reserves			Non Controlling Interest	Total Equity
		Revaluation reserve	Translation reserve	Available-for-Sale reserve	Policy Holder's Rserve	Accumulated Losses		
	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)
Balance as at 1st January 2025	1,966,338,648	52,537,134	467,676,589	1,235,710,314	38,880,220	335,322,666	2,655,238,763	6,751,704,334
Net profit for the period	-	-	-	-	-	360,121,509	413,283,813	773,405,322
Other comprehensive income								
Issue of shares on conversion of debentures	193,614,093							193,614,093
Net change in fair value of Available-for-Sale financial assets	-	-	-	113,512,637	-	-	86,917,240	200,429,877
Net change in fair value of Available-for-Sale financial assets transferred (to)/ from policyholders reserve	-	-	-	-	9,999,378	-	3,105,966	13,105,344
Defined benefit plan actuarial losses, net of deferred tax	-	-	-	-	-	(8,446,517)	(3,208,332)	(11,654,849)
Foreign currency translation difference	-	-	227,510,083	-	-	-	190,053,650	417,563,733
Related tax						(15,366,677)	(12,572,736)	(27,939,413)
Total comprehensive income		-	227,510,083	113,512,637	9,999,378	336,308,315	677,579,602	1,558,524,107
Dividend distributed	-	-	-	-	-	-	(18,231,600)	(18,231,600)
Change in ownership interests								
Total change in ownership interests	-	-	-	-	-	-	(18,231,600)	(18,231,600)
Balance as at 31st December 2025	**2,159,952,741**	**52,537,134**	**695,186,672**	**1,349,222,951**	**48,879,598**	**671,630,981**	**3,314,586,765**	**8,291,996,841**
Issue of shares (Right issue)	**1,004,242,283**	**-**	**-**	**-**	**-**	**-**	**-**	**1,004,242,283**
Net profit for the period	**-**	**-**	**-**	**-**	**-**	**415,213,441**	**314,703,341**	**729,916,781**
Other comprehensive income								
Net change in fair value of Available-for-Sale financial assets	**-**	**-**	**-**	**153,559,420**	**-**	**-**	**122,604,121**	**276,163,541**
Net change in fair value of Available-for-Sale financial assets transferred (to)/ from policyholders reserve	**-**	**-**	**-**	**-**	**4,932,478**	**-**	**1,532,107**	**6,464,585**
Foreign currency translation difference	**-**	**-**	**189,182,127**	**-**	**-**	**-**	**162,235,613**	**351,417,741**
Total comprehensive income	**-**	**-**	**189,182,127**	**153,559,420**	**4,932,478**	**415,213,441**	**601,075,260**	**1,363,962,647**
Dividend distributed	**-**	**-**	**-**	**-**	**-**	**-**	**(29,251,528)**	**(29,251,528)**
Total change in ownership interests	-	-	-	-	-	-	**(29,251,528)**	**(29,251,528)**
Balance as at 30th June 2026	**3,164,195,024**	**52,537,134**	**884,368,799**	**1,502,782,370**	**53,812,076**	**1,086,844,422**	**3,886,410,497**	**10,630,950,321**

COMPANY STATEMENT OF CHANGES IN EQUITY

	Stated Capital	Other Reserves	Revenue Reserves		Total Equity
		Revaluation Reserve	Accumulated Profit/ (Losses)	Available For Sale Reserve	
	(Rs)	(Rs)	(Rs)	(Rs)	(Rs)
Balance as at 1st January 2025	1,966,338,649	33,541,361	2,049,571,533	42,757,273	4,092,208,815
Net profit/ (loss) for the period	-	-	385,744,966	-	385,744,966
Share of other comprehensive income of equity-accounted subsidiaries	-	-	324,235,316	-	324,235,316
Other Comprehensive Income					
Net change in fair value of Available-for-Sale financial assets	-	-	-	7,280,454	7,280,454
Issue of shares on conversion of debentures	193,614,093	-	-	-	193,614,093
Defined benefit plan actuarial losses	-	-	(4,306,866)	-	(4,306,866)
Total comprehensive income	-	-	705,673,416	7,280,454	906,567,963
Balance as at 31st December 2025	2,159,952,741	33,541,361	2,755,244,949	50,037,727	4,998,776,778
Issue of shares (Right issue)	**1,004,242,283**	**-**	-	**-**	**1,004,242,283**
Net profit/ (loss) for the period	**-**	**-**	**415,284,442**	**-**	**415,284,442**
Share of other comprehensive income of equity-accounted subsidiaries	**-**	**-**	**343,964,087**	**-**	**343,964,087**
Other Comprehensive Income					
Net change in fair value of Available-for-Sale financial assets	**-**	**-**	**-**	**3,709,938**	**3,709,938**
Total comprehensive income	**-**	**-**	**759,248,529**	**3,709,938**	**762,958,467**
Balance as at 30th June 2026	**3,164,195,024**	**33,541,361**	**3,514,493,478**	**53,747,665**	**6,765,977,528**

CASH FLOW STATEMENT

FOR THE SIX MONTHS ENDED	Notes	Group		Company	
		30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Cash Flows from Operating Activities					
Contribution (premium) received from customers		**10,011,179,823**	6,040,548,785	**4,859,832,926**	3,433,084,724
Retakaful (reinsurance) premium paid		**(1,611,686,751)**	(1,319,297,584)	**(883,035,899)**	(609,428,272)
Claims, benefits and expenses paid		**(4,841,979,874)**	(3,160,843,749)	**(3,075,896,345)**	(1,448,046,090)
Retakaful (reinsurance) receipts in respect of claims		**489,256,658**	254,506,909	**423,005,815**	166,218,796
Cash paid to and behalf of employees		**(875,248,432)**	(728,783,563)	**(505,255,880)**	(417,901,309)
Profits received from investments and other income		**665,637,183**	576,508,996	**228,708,196**	179,387,335
Dividends received		**4,656,972**	196,303,823	**32,271,308**	27,465,119
Finance cost paid		**(58,646,186)**	(48,474,890)	**(39,546,589)**	(43,828,008)
Other operating cash receipts/ (payments)		**(1,358,965,577)**	(1,233,318,051)	**(1,351,966,196)**	(1,214,446,015)
Cash flow from/(used in) operating activities (Note A)		**2,424,203,816**	577,150,676	**(311,882,664)**	72,506,280
Gratuity paid		**(5,719,242)**	(5,199,644)	**(5,719,242)**	(5,199,644)
Income tax paid		**(46,043,769)**	(82,771,030)	**-**	**-**
Net cash flow from/(used in) operating activities		**2,372,440,805**	489,180,002	**(317,601,906)**	67,306,636
Cash flows from/(used in) investing activities					
Net acquisition of financial assets		**(563,458,512)**	(460,505,455)	**(227,971,422)**	3,592,881
Purchase of intangible assets		**-**	-	**-**	-
Purchase of Property, Plant & Equipment		**(23,263,943)**	(74,191,403)	**(9,358,905)**	(15,996,789)
Net cash flow used in investing activities		**(586,722,456)**	(534,696,858)	**(237,330,327)**	(12,403,908)
Cash flows from financing activities					
Repayment of lease facility		**(92,773,584)**	(57,786,173)	**(31,552,310)**	(43,883,719)
Subordinated debt obtained / (settled)		**(290,000,000)**	-	**(290,000,000)**	-
Dividend paid		**(29,251,528)**	(46,090,398)	**-**	-
Rights issue		**1,004,242,283**	-	**1,004,242,283**	-
Net cash flows from financing activities		**592,217,171**	(103,876,571)	**682,689,973**	(43,883,719)
Increase/(decrease) in cash and cash equivalents (Note B)		**2,377,935,521**	(149,393,427)	**127,757,741**	11,019,009

NOTE A
Reconciliation of operating profit/(loss) with cash flows from operations

Profit from operations		**840,035,054**	797,042,233	**454,831,031**	426,458,883
Share of profit of equity-accounted subsidiaries		**-**	-	**(386,346,202)**	(317,090,256)
Depreciation & amortisation		**83,701,190**	66,053,100	**35,557,144**	37,396,890
Provision for gratuity		**15,723,037**	16,145,081	**11,145,833**	7,395,833
Unrealised (income)/losses		**(39,420,698)**	(84,938,268)	**-**	-
(Increase)/decrease in debtors and other assets		**(5,066,023,129)**	(1,316,904,686)	**(968,639,224)**	(44,768,493)
Increase/(decrease) family takaful (long term insurance) fund		**311,165,423**	(9,436,398)	**-**	-
Increase/(decrease) in unearned contribution (premium)		**963,812,336**	(20,209,890)	**189,160,120**	195,285,981
Increase/(decrease) in claims provision		**3,677,704,054**	385,486,055	**83,608,751**	(13,509,505)
Increase/(decrease) in other creditors		**1,696,152,736**	792,388,338	**308,346,474**	(174,835,044)
Finance cost paid		**(58,646,186)**	(48,474,890)	**(39,546,589)**	(43,828,008)
Cash flows from/(used in) operating activities		**2,424,203,816**	**337,585,657**	**(311,882,664)**	72,506,281

NOTE B
Increase/(Decrease) in Cash and Cash Equivalents

Cash at bank and in hand and cash equivalents		**5,439,424,571**	2,998,738,061	**1,406,769,432**	743,207,391
Over drafts		**-**	-	**-**	-
Cash and cash equivalents at the end of the period		**5,439,424,571**	2,998,738,061	**1,406,769,432**	743,207,391
Cash and cash equivalents at the beginning of the year		**3,061,489,050**	3,148,131,488	**1,279,011,692**	732,188,382
Increase/(decrease) in cash and cash equivalents		**2,377,935,521**	(149,393,427)	**127,757,741**	11,019,009

STATEMENT OF FINANCIAL POSITION
FAMILY TAKAFUL / LIFE INSURANCE SEGMENT - SUPPLEMENTARY

AS AT 30TH JUNE 2026	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 of Assets	46,729,812	53,877,004
Investment Property	-	-
Financial Assets	1,032,321,849	999,645,315
Financial Assets - Unit Linked	4,569,229,749	4,255,470,504
Retakaful Receivable	63,967,077	50,074,168
Contribution (Premium) Receivable	62,197,327	51,885,714
Other Assets	176,908,286	136,808,835
Cash and Bank Balances	37,982,698	48,947,841
Cash and Bank Balances - Unit Linked	87,588,605	74,368,772
Total Assets	**6,186,861,827**	**5,772,449,189**
LIABILITIES		
Insurance Contract Liability - Family Takaful Fund	231,274,708	241,659,512
Insurance Contract Liability - Family Takaful Linked Unit Linked	4,610,857,859	4,289,307,630
Employee Benefits	20,911,271	19,411,271
Finance Lease Liability	51,068,026	57,878,932
Subordinated debt	112,722,140	103,870,871
Other Liabilities	249,107,509	192,078,670
Other Liabilities - Unit Linked	240,256,638	216,875,410
Income Tax payable	14,246,396	9,613,373
Total Liabilities	**5,530,444,546**	**5,130,695,668**
SHAREHOLDERS' EQUITY		
Stated Capital	500,000,000	500,000,000
Other Reserves	21,320,747	21,320,747
Retained Earnings	135,096,533	120,432,773
Total Equity	656,417,280	641,753,520
Total Equity & Liabilities	**6,186,861,827**	**5,772,449,189**

The above Long Term Insurance (Family Takaful) Balance Sheet is to be read in conjunction with the Consolidated Statement of Financial Position.

NOTES TO THE FINANCIAL STATEMENTS

1. Figures in the Interim Financial Statements for the period ended 30th June 2026 are provisional and unaudited.

2. The interim financial statements of the Company and the Group for the quarter ended 30th June 2026 have been prepared in accordance with Sri Lanka Accounting Standards LKAS 34 - Interim Financial Reporting except for those disclosed below, 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 Annual Report 2025 have been followed in preparation of these Interim Financial Statements. Comparative information has been re-valued/re-classified and restated 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 Inusrance 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 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 quarter ended 30th 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:

- Compilation of concept papers
- Onerous assessment of the Company's product portfolio
- Devising a solution to assess transitional impact and to perform calculation once the standards is implemented

Amana Takaful Life PLC, the subsidiary of the Company has also progressed in its SLFRS 17 implementation, with the following being completed.

- 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

Amana Takaful (Maldives) PLC, which is another subsiridary of the Company has already implemented IFRS 17, and their financials are convereted to the IFRS 4 basis for the purpose of consolidation.

In line with the SoAT, the Company expects to present both the Company's & Group's 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

The implementation of SLFRS 17 is expected to have an impact as described below, on each of the Companies of the Group.

<u>Amana Takaful PLC / Amana Takaful (Maldives) PLC</u>
- The anticipated loss of onerous products is required to recognised at policy inception
- Deferment of all policy income components & attributable expenses throughout policy period

<u>Amana Takaful Life PLC</u>
- 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
- 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.

On transition, the retained earnings of the individual company will be adjusted for derecognition of liabilities recognised under SLFRS / IFRS 4 & recognition of insurance contract assets and liabilities under SLFRS / IFRS 17. Amana Takaful Life PLC's retained earnings will also be adjusted for the recognition of the Contractual Service Margin (CSM).

NOTES TO THE FINANCIAL STATEMENTS

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.

3. Right-of-Use lease assets

	Group		Company	
3.1 Right-of-Use lease assets **As at**	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**
Balance as at 1st January	**738,091,312**	622,681,492	**246,834,207**	346,310,044
Additions & improvements	**700,225**	261,712,763	**-**	
Transfers from lease hold to free hold/eliminations	**-**	(9,295,663)	**-**	
Depreciation for the period	**(56,486,017)**	(105,579,048)	**(22,327,986)**	(51,527,168)
Eliminations		(47,948,670)		(47,948,670)
Exchange gain/(loss)	**37,541,484**	16,520,437	**-**	-
Closing Right-of-Use lease asset	**719,756,292**	738,091,312	**224,506,221**	246,834,207

	Group		Company	
3.2 Lease liability (Lease creditor) **As at**	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**
Balance as at 1st January	**549,676,143**	511,354,393	**272,594,750**	367,425,331
Additions & Improvements	**-**	159,925,263	**-**	-
Interest Expense Recognised in Profit or Loss	**22,309,690**	47,606,666	**12,367,199**	31,524,320
Settlement Through Lease Payment	**(56,669,623)**	(113,121,776)	**(31,552,310)**	(71,530,069)
Eliminations		(64,660,137)		(54,824,832)
Exchange Gain/(Loss)	**18,818,636**	8,571,735	**-**	-
Closing Lease Creditors	**534,134,831**	549,676,143	**253,409,639**	272,594,750

4. Financial Assets

	Group		Company	
As at	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**
Financial Assets at Fair Value through Profit or Loss (4.1)	**563,270,555**	458,827,885	**198,665,414**	183,353,367
Available for Sale Financial Assets (4.2)	**5,060,424,801**	4,384,080,377	**128,194,082**	124,483,409
Loans & Receivables (4.3)	**9,524,001,640**	8,483,079,128	**2,744,075,260**	2,325,482,061
	15,147,696,996	13,325,987,390	**3,070,934,756**	2,633,318,837

	Group		Company	
As at	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.06.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**
4.1 Financial Assets at Fair Value Through Profit & Loss				
Investments in Equity Securities	**365,181,192**	335,934,133	**153,545,414**	141,523,367
Investment in Bullion	**198,089,363**	122,893,752	**45,120,000**	41,830,000
	563,270,555	458,827,885	**198,665,414**	183,353,367
4.2 Available For Sale Financial Assets				
Investments in Equity Securities - Quoted	**4,683,970,697**	4,016,540,450	**-**	-
Unit Trust	**375,929,104**	367,014,927	**127,669,082**	123,958,409
Investments in Equity Securities - Unquoted	**525,000**	525,000	**525,000**	525,000
Treasury Bonds	**-**	-	**-**	-
Treasury Bills	**-**	-	**-**	-
	5,060,424,801	4,384,080,377	**128,194,082**	124,483,409
4.3 Loans and Receivable				
Repurchase Agreements	**3,303,228,611**	3,023,994,417	**1,296,229,122**	1,165,026,922
Corporate Debt	**-**	-	**-**	-
Fixed Term Deposits	**6,189,440,299**	5,419,781,491	**1,418,316,216**	1,129,457,884
Bank Deposits	**-**	-	**-**	-
Investment in Subsidary	**-**	-	**-**	-
Advances to Company Officers	**31,332,730**	39,303,220	**29,529,923**	30,997,255
	9,524,001,640	8,483,079,128	**2,744,075,260**	2,325,482,061

NOTES TO THE FINANCIAL STATEMENTS

5. Financial Assets - Unit Linked

AS AT	Group		Company	
	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
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**	42,866,057	**-**	**-**
Loans & receivables (5.3)	**3,687,107,665**	3,540,640,558	**-**	**-**
	4,569,229,750	4,255,470,504	**-**	-

AS AT	Group		Company	
	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
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**	42,866,057	**-**	**-**
	46,791,743	42,866,057	**-**	-
5.3 Loans and Receivable				
Repurchase Agreements	**116,664,669**	112,396,604	**-**	**-**
Fixed Term Deposits	**3,570,442,995**	3,428,243,954	**-**	**-**
	3,687,107,665	3,540,640,558	**-**	-

6. Gross Written Contribution (Premium)

FOR THE SIX MONTHS ENDED	Group		Company	
	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
6.1 Non-Life (General Takaful)				
Motor	**2,164,810,335**	1,617,028,423	**2,088,169,377**	1,551,135,273
Fire	**1,410,523,112**	630,877,365	**342,722,538**	260,226,546
Marine	**387,153,727**	369,851,717	**210,926,449**	259,360,985
Medical	**3,659,351,988**	2,258,889,088	**961,692,237**	567,261,048
Miscellaneous	**730,237,903**	844,787,492	**195,944,208**	132,939,126
	8,352,077,065	5,721,434,085	**3,799,454,808**	2,770,922,978
6.2 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	**164,678,846**	100,990,558	**-**	-
	1,122,694,249	837,405,254	**-**	-
Total Gross Written Premium	**9,474,771,314**	6,558,839,339	**3,799,454,808**	2,770,922,978

7. Revenue

7.1 Revenue by Segment

FOR THE SIX MONTHS ENDED	Group		Company	
	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Segment				
Amana Takaful PLC	**3,028,247,472**	2,326,878,590	**3,028,247,472**	2,326,878,590
Amana Takaful Life PLC	**1,215,594,563**	1,055,695,129	**-**	-
Amana Takaful (Maldives) PLC	**3,053,511,769**	2,636,407,725	**-**	**-**
Amana Sugurta LLC	**32,897,595**	14,016,967	**-**	**-**
Amana Global Ltd	**-**	518,000	**-**	**-**
Eliminations	**(402,924,972)**	(346,317,975)	**-**	**-**
	6,927,326,428	5,687,198,437	**3,028,247,472**	2,326,878,590

7.2 Revenue

FOR THE SIX MONTHS ENDED	Group		Company	
	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Gross written contribution (premium)	**9,474,771,314**	6,558,839,339	**3,799,454,808**	2,770,922,978
Less :				
Retakaful contribution (reinsurance premium)	**(2,778,434,757)**	(1,791,167,326)	**(1,197,101,615)**	(762,775,736)
Net written contribution (premium)	**6,696,336,557**	4,767,672,013	**2,602,353,193**	2,008,147,242
Net change in reserve for un-earned contribution (premium)	**(837,736,420)**	20,209,890	**(189,160,120)**	(195,285,981)
Net earned contribution (premium)	**5,858,600,137**	4,787,881,903	**2,413,193,073**	1,812,861,261
Income from investments	**633,097,380**	655,405,459	**95,372,053**	109,271,558
Share of profit of equity-accounted subsidiaries	**-**	-	**386,346,202**	317,090,256
Other income	**435,628,911**	243,911,075	**133,336,144**	87,655,515
Total revenue	**6,927,326,428**	5,687,198,437	**3,028,247,472**	2,326,878,590

NOTES TO THE FINANCIAL STATEMENTS

8. The Company has not done a valuation of the insurance contract liabilities Life (FamilyTakaful) by the consultant actuary as at 30th June 2026.Valuation is performed annually.

9. The Company has not done a Liability Adequacy Test (LAT) in respect of Insurance Contract Liabilities - Non-Life Fund as per SLFRS 4 - Insurance Contracts as at 30th June 2026. LAT is performed annually.

10. Profit/ (Loss) Before Taxation by Segment

FOR THE SIX MONTHS ENDED	Group		Company	
	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)	30.06.2026 Rs. (Unaudited)	30.06.2025 Rs. (Unaudited)
Segment				
Amana Takaful PLC	**415,284,442**	382,630,875	**415,284,442**	382,630,875
Amana Takaful Life PLC	**12,832,199**	(9,108,080)	**-**	-
Amana Takaful Maldives PLC	**730,431,190**	719,018,166	**-**	-
Amana Sugurta LLC	**9,258,240**	(1,942,488)		
Amana Global Ltd	**(71,000)**	408,846	**-**	-
Eliminations	**(386,346,202)**	(342,439,975)	**-**	-
Total	**781,388,868**	748,567,344	**415,284,442**	382,630,875

11. Cash and Cash Equivalents in Statement of Cash Flows

AS AT	Group		Company	
	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)	30.06.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
Cash and Bank Balances	**2,048,607,354**	504,039,042	**110,540,310**	113,984,771
Cash and Bank Balances - Unit Linked	**87,588,605**	74,368,772	**-**	-
Investment in Government Securities	**3,303,228,611**	2,483,081,236	**1,296,229,122**	1,165,026,921
	5,439,424,571	3,061,489,050	**1,406,769,432**	1,279,011,692

12. **12.1** Amana Takaful PLC is liable to income tax at 30% (2025 - 30%)
12.2 Amana Global Ltd is liable to income tax at 30% (2025 -30%)
12.3 Amana Takaful Maldives PLC is liable to income tax at 15% (2025 - 15%)
12.4 Amana Takaful Life PLC is liable for income tax at 30% (2025 - 30%)
12.5 Amana Sugurta LLC is liable for income tax at 15% (2025 - 15%)

13. Deferred tax liabilities, related to temporary tax differences are reviewed and are adjusted at every financial year end.

14. The nature of related party transactions in the current period is similar to those reported in the Annual Report 2025.

15. There has not been a significant change in the assets pledged as disclosed in the Annual Report 2025.

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

17. Contingencies

A contingent liability at a fair value of Rs. 647 million has been determined from four claims where, Amana Takaful PLC's liability on the retention after receovery of reinsurance is assessed at Rs. 100 million, if any. The said claims are subject to legal proceeding at the reporting date, the lawyers are of the view that these five cases will be favourable to the Company.

The Group operates in the insurance industry and is subject to legal proceedings in the normal course of business. While it is not practicable to forecast or determine the final results of all pending or threatened legal proceedings, the management does not believe that such proceedings (including litigation) will have a material effect on its results and financial position.

The Group is also subject to insurance solvency regulations in all the territories where it operates and has complied with all these solvency regulations. There are no contingencies associated with the Group's compliance or lack of compliance with such regulations.

18. Utilisation of Rights Issue Proceeds

In May 2026, the Company raised Rs.1,004,242,283/- via a Rights Issue of ordinary shares, issuing 52,854,857 new ordinary shares at a price of Rs. 19.00. The purpose of the issue is to strengthen the Company's equity base and thereby improve its Capital Adequacy Ratio (CAR) under the Risk-Based Capital (RBC) framework introduced by the Insurance Regulatory Commission of Sri Lanka (IRCSL). Accordingly, the utilisation of the Rights Issue proceeds by the Company as of 30th June 2026 is as follows.

Objective No.	Objective as per circular	Amount allocated per circluar in LKR	Proposed date of utilisation as per circular	Amounts allocated from proceeds in LKR	% of total proceeds	Amount utilised in LKR	% of proceeds utilised against allocation	Clarification if not fully utilised including where the funds have been invested
1	Strengthening the Company's equity base	1,004,242,283	27th April 2026	1,004,242,283	100%	1,004,242,283	100%	Not Appilcable

19. In terms of Direction for Identification and Treatment of One-Off Surplus issued by the Insurance Regulatory Commission of Sri Lanka (Direction # 16 – 20.03.2018), the Long-Term Insurance Business of the Company has generated a One-Off Surplus of Rs. 28,963,821 as at 1st January 2016. The One-Off Surplus amount remaining after relevant additions and deductions is retained in the Policyholders Liability in the Long Term Insurance Fund.

20. Stated capital as at 30th June 2026 is represented by shares in issue as given below:

Number of shares as at	30.06.2026 (Unaudited)	31.12.2025 (Audited)
Ordinary shares - voting	**299,510,854**	246,655,997

21. Basic Earnings per Share is calculated by dividing the net profit for the period attributable to ordinary shareholders by the the weighted average number of ordinary shares outstanding during the period.

	Company	
	30.06.2026 (Unaudited)	31.12.2025 (Audited)
Amount used as the numerator		
Net profit attributable to ordinary shareholders (Rs.)	415,284,442	382,630,874
Number of ordinary shares used as denominator:		
Ordinary shares - voting (one vote per ordinary Share)	255,465,140	203,630,643
Basic earnings per share	1.63	1.88

21.1 Diluted Earnings per Share is calculated by dividing the net profit for the period attributable to ordinary shareholders by the weighted average number of shares outstanding and dilutive shares during the period.

	Company	
	30.06.2026 (Unaudited)	31.12.2025 (Audited)
Amount used as the numerator		
Net profit attributable to ordinary shareholders (Rs.)	415,284,442	382,630,874
Number of ordinary shares used as denominator:		
Ordinary shares - voting (one vote per ordinary Share)	255,465,140	246,655,997
Issue of shares on conversion of debentures		-
Total Shares	**255,465,140**	**246,655,997**
Diluted earnings per share	1.63	1.55

22. Share Information

	Group		Company	
	30.06.2026 (Unaudited) Rs.	31.12.2025 (Audited) Rs.	30.06.2026 (Unaudited) Rs.	31.12.2025 (Audited) Rs.
Net asset value per share	**22.52**	20.18	**22.59**	20.27
Market price per share as at	**21.20**	24.90	-	-
Highest price per share for the period	**23.90**	33.70	-	-
Lowest price per share for the period	**19.50**	21.10	-	-

NOTES TO THE FINANCIAL STATEMENTS

Twenty Five Largest Shareholders as at 30th June 2026

Name of Shareholder	**No. of Shares**	**%**
AMANA BANK PLC/MR.OSMAN KASSIM	54,123,493	18.07
ABERDEEN HOLDINGS (PRIVATE) LIMITED	45,177,208	15.08
AMANA BANK PLC	42,491,960	14.19
MR.SATTAR KASSIM / MS.S. S. KASSIM	37,562,702	12.54
SAMPATH BANK PLC/SENTHILVERL HOLDINGS (PVT) LTD	27,571,429	9.21
AMANA BANK PLC/MR. SHAFIK KASSIM	19,395,108	6.48
SEYLAN BANK PLC/S.KASSIM	14,496,125	4.84
SEYLAN BANK PLC/PHANTOM INVESTMENTS (PVT) LTD	12,385,714	4.14
COMMERCIAL BANK OF CEYLON PLC/JANASHAKTHI LIMITED	7,676,295	2.56
MR.SHAFIK KASSIM	3,194,030	1.07
SENTHILVERL HOLDINGS (PVT) LTD	2,428,571	0.81
ESANJO CAPITAL LTD	1,454,056	0.49
SEYLAN BANK PLC/ARRC CAPITAL (PVT) LTD	1,215,115	0.41
MR.OSMAN KASSIM / MRS. K. KASSIM / MR. A. O. KASSIM	1,095,070	0.37
MR.FAROOK KASSIM	870,810	0.29
MR.MOHAMED SUBIAN MOHAMED RIZAL	752,857	0.25
SAMPATH BANK PLC/L.T.R.S.L.JAYAWARDHANA	562,303	0.19
MR.SHANAKA ASITHA COORAY / MR. P. T. COORAY / MRS. S. NUGAPITIYA	544,788	0.18
MR.NAYANAKA ARJUNA SAMARAKOON / MRS. D. K. HERATH	535,600	0.18
CITIZENS DEVELOPMENT BUSINESS FINANCE ACCOUNT NO. 01	500,000	0.17
MR.MOHAMED ASHAN SUBIAN	500,000	0.17
SEYLAN BANK PLC/DON KASUN THUSARA	500,000	0.17
MR.LOKUKANKANANGE CHAMINDA DANUKA PEIRIS	450,000	0.15
MR.ETHUGAL PEDIGE GAYAN DIMUTHU	425,000	0.14
PMF FINANCE PLC/S.O.F.MOWLANA	398,900	0.13
	276,307,134	92.25
Others	23,203,720	7.75
Total	299,510,854	100.00

Public Shareholding	**30.06.2026**	**31.12.2025**
Float Adjusted Market Capitalisation (Rs.)*	4,244,074,767	4,108,816,106
Percentage of Shares held by the Public	66.84%	66.90%
Number of Public Shareholders	5618	5123

The Company complies with the minimum public shareholding required under option 02 of section 7.13.1 (b) of the Listing Rules.

* Float Adjusted Market Capitalisation = Market Capitalisation X Public Holding Percentage

Directors' Shareholdings	**No. of Shares 30.06.2026**	**No. of Shares 31.12.2025**
Mr. M. Zulficar Ghouse - Chairman	Nil	Nil
Mr. M.H.S. Kassim - Managing Director	17,947	10,780
Mr. Syed Rizwan Hussain	Nil	Nil
Ms. E. D. Wickramasuriya	Nil	Nil
Mr. Thilan Manjith Wijesinghe	Nil	Nil
Mr. Abdullah Kassim	Nil	Nil
Mr. Padmesh Sajjeewa Weerasekera	Nil	Nil

CEO's Shareholding		
Mr. Siva Karthigun - CEO	Nil	Nil

CORPORATE INFORMATION

NAME OF THE COMPANY
Amana Takaful PLC

LEGAL STATUS
Public Quoted Company with Limited Liability incorporated in Sri Lanka on 7th December 1998. Registered under the Companies Act, No. 07 of 2007 on 27th June 2007.

COMPANY REGISTRATION NUMBER
PQ 23

TAX PAYER IDENTIFICATION NUMBER(TIN)
134007958

STOCK EXCHANGE LISTING

The shares of the Company are listed in the Second Board of the Colombo Stock Exchange, Sri Lanka in November 2006. Stock Exchange Code for Amana Takaful PLC shares is 'ATL'.

DIRECTORS
Mr. M. Zulficar Ghouse - Chairman
Mr. M.H.S. Kassim - Managing Director
Mr. Syed Rizwan Hussain
Mrs.E. D. Wickramasuriya
Mr. Thilan Manjith Wijesinghe
Mr. Abdullah Osman Kassim
Mr. Padmesh Sajjeewa Weerasekera

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

CHIEF EXECUTIVE OFFICER - ATPLC
Mr. Siva Karthigun

CHIEF EXECUTIVE OFFICER - ATLPLC
Mr. Gehan Shivantha Rajapakse

CHIEF EXECUTIVE OFFICER - ATM PLC
Mr. Hareez Sulaiman

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

SUBSIDIARY

Amana Takaful Life PLC
No. 660 - 1/1, Galle Road, Colombo 03, Sri Lanka

Amana Takaful (Maldives) PLC
H. Mialani, Sosun Mogu, Male, Republic of Maldives

Amana Global Limited
No. 660 - 1/1, Galle Road, Colombo 03, Sri Lanka

AUDITORS
Ernst & Young Chartered Accountants

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

CONSULTANT ACTUARIES – GENERAL INSURANCE
Actsure Lab (Pvt) Ltd
11/2, 1st Lane, Pagoda Road
Nugegoda
Sri Lanka

REINSURANCE PANEL
Swiss Reinsurance Company Ltd
Labuan Reinsurance (L) Ltd, Labuan, Malaysia
Asian Re
Saudi Re
Tunis Re
Ocean Re
Hannover Re
Munich Re
Scor Re

SECRETARIES
Managers & Secretaries (Pvt) Ltd

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