Amana Takaful PLC

Condensed Consolidated Interim Financial Statements

30 September 2026

AMANA
TAKAFUL INSURANCE
GENERAL

STATEMENT OF FINANCIAL POSITION

As at	Notes	Group		Company	
		30.09.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)	30.09.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
Assets					
Intangible assets		**250,065,172**	253,275,794	**54,420,644**	57,583,163
Property, plant and equipment		**258,408,209**	242,539,282	**90,201,085**	73,553,697
Right-of-use lease assets	**3**	**695,944,685**	738,091,312	**224,506,221**	246,834,207
Investment in subsidiaries		**-**	-	**4,994,792,932**	4,294,711,575
Financial assets	**4**	**15,777,361,646**	13,325,987,390	**3,020,637,504**	2,633,318,837
Financial assets - Unit Linked	**5**	**4,563,015,272**	4,255,470,504	**-**	-
Retakaful (reinsurance) receivables		**6,925,338,247**	2,731,411,646	**2,288,341,361**	2,231,521,007
Contribution (premium) receivables		**1,508,909,678**	1,672,859,383	**744,894,530**	1,228,907,538
Other assets		**815,737,694**	620,016,710	**287,424,276**	263,057,595
Cash and bank balances	**11**	**1,207,950,266**	504,039,042	**270,445,220**	113,984,771
Cash and bank balances - Unit Linked	**11**	**170,566,012**	74,368,772	**-**	-
Total assets		**32,173,296,881**	24,418,059,835	**11,975,663,773**	11,143,472,390
Liabilities					
Insurance contract liabilities - Non life		**10,126,936,492**	6,417,017,946	**2,703,558,598**	4,030,062,209
Insurance contract liabilities - Family Takaful Fund		**207,164,168**	241,659,512	**-**	-
Insurance contract liabilities - Family Takaful Unit Linked		**4,696,388,684**	4,289,307,630	**-**	-
Employee benefits		**265,488,561**	238,423,347	**96,432,509**	87,255,918
Deferred tax liability	**13**	**391,477,032**	372,895,589	**-**	-
Subordinated debt		**158,639,868**	538,018,676	**213,223,659**	584,557,000
Other liabilities - Unit Linked		**245,287,930**	216,875,410	**-**	-
Other liabilities		**5,112,513,002**	3,262,188,741	**2,130,631,600**	1,170,225,735
Lease liabilities	**3**	**526,265,115**	549,676,143	**253,409,639**	272,594,750
Total Liabilities		**21,730,160,853**	16,126,062,994	**5,397,256,005**	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		**764,497,899**	747,723,806	**33,541,361**	33,541,361
Revenue reserves		**2,628,239,642**	2,069,733,530	**3,380,671,383**	2,805,282,676
		6,556,932,565	4,977,410,077	**6,578,407,768**	4,998,776,778
Non-controlling interest		**3,886,203,464**	3,314,586,764	**-**	-
Total equity		**10,443,136,028**	8,291,996,841	**6,578,407,768**	4,998,776,778
Total liabilities and equity		**32,173,296,881**	24,418,059,835	**11,975,663,773**	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
13th November 2026

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the nine months ended	Notes	Group 30.09.2026 Rs. (Unaudited)	Group 30.09.2025 Rs. (Unaudited)	Group Change %	Company 30.09.2026 Rs. (Unaudited)	Company 30.09.2025 Rs. (Unaudited)	Company Change %
Gross written contribution (premium)	6	**13,409,487,126**	9,720,845,271	38%	**5,689,132,235**	4,481,800,835	27%
Retakaful contribution (reinsurance premium)		**(4,258,230,088)**	(2,517,790,876)	-69%	**(1,902,327,710)**	(1,337,085,931)	-42%
Net written contribution (premium)		**9,151,257,038**	7,203,054,395	27%	**3,786,804,525**	3,144,714,904	20%
Net change in reserve for un-earned contribution (premium)		**(501,281,585)**	203,324,567	-347%	**(180,289,722)**	(278,532,339)	35%
Net earned contribution (premium)		**8,649,975,453**	7,406,378,962	17%	**3,606,514,803**	2,866,182,565	26%
Other revenue							
Income from investments		**833,478,065**	937,577,327	-11%	**150,572,913**	165,229,849	-9%
Share of profit of equity-accounted subsidiaries		**-**	-	-	**392,003,817**	500,067,666	-22%
Other income		**502,341,777**	376,905,920	33%	**184,498,969**	137,591,056	34%
Total revenue	7	**9,985,795,295**	8,720,862,208	15%	**4,333,590,502**	3,669,071,136	18%
Benefits, losses and expenses							
Takaful (insurance) claims and benefits		**(5,500,242,298)**	(4,263,628,332)	-29%	**(2,583,856,155)**	(1,857,541,452)	-39%
Acquisition cost (net of reinsurance commission)		**(839,518,363)**	(707,315,633)	-19%	**(304,469,743)**	(277,734,700)	-10%
Change in family takaful contract liability		**(386,307,866)**	(450,209,719)	14%	**-**	-	-
Other operating and administration expenses		**(2,500,224,509)**	(2,036,523,978)	-23%	**(1,153,760,807)**	(873,548,929)	-32%
Depreciation & amortisation		**(78,282,780)**	(86,653,495)	10%	**(20,044,464)**	(49,651,689)	60%
Total claims, benefits and expenses		**(9,304,575,815)**	(7,544,331,158)	-23%	**(4,062,131,169)**	(3,058,476,770)	-33%
Profit from operations		**681,219,480**	1,176,531,050	-42%	**271,459,333**	610,594,366	-56%
Finance cost		**(64,765,623)**	(91,849,323)	29%	**(44,746,450)**	(69,089,330)	35%
Profit before taxation	10	**616,453,857**	1,084,681,728	-43%	**226,712,883**	**541,505,036**	-58%
Income tax expenses	12	**(71,753,200)**	(130,801,066)	45%	**-**	-	-
Net profit/(loss) for the period		**544,700,657**	953,880,661	-43%	**226,712,883**	**541,505,036**	-58%
Attributable to:		**Rs**	Rs				
Equity holders of the parent		**226,604,382**	545,697,095				
Non-controlling interest		**318,096,275**	408,183,566				
		544,700,657	953,880,661				
Weighted average earnings per share	21	**0.89**	2.68		**0.89**	1.88	
Basic/diluted earnings per share	21	**0.89**	2.21		**0.89**	1.55	
Dividend paid per share							
Interim dividend paid per share		**-**	-	-	**-**	-	-
Final proposed dividend paid per share		**-**	-	-	**-**	-	-
		-	-	-	-	-	-

OTHER COMPREHENSIVE INCOME

For the nine months ended	Group 30.09.2026 Rs. (Unaudited)	Group 30.09.2025 Rs. (Unaudited)	Group Change %	Company 30.09.2026 Rs. (Unaudited)	Company 30.09.2025 Rs. (Unaudited)	Company Change %
Profit for the period	**544,700,657**	953,880,661	-43%	**226,712,883**	541,505,036	-58%
Change in fair value of Available-for-Sale financial assets	**585,253,434**	212,954,971	175%	**5,040,485**	5,342,102	-6%
Fair value of Available-for-Sale financial assets reclassified to profit or loss	**-**	-	-	**-**	-	-
Share of other comprehensive income of equity accounted subsidiaries	**-**	**-**	-	**343,635,338**	129,466,832	165%
Fair value of Available-for-Sale financial assets transferred to policyholder's reserve	**10,149,572**	9,994,025	2%	**-**	-	-
Defined benefit plan actuarial losses	**-**	-	-	**-**	-	-
Revaluation of property, plant & equipment	**-**	-	-	**-**	-	-
Foreign currency translation differences In foreign operations	**36,044,691**	13,916,932	-159%	**-**	-	-
	631,447,697	236,865,928	167%	**348,675,824**	134,808,934	159%
Total comprehensive income for the period	**1,176,148,355**	1,190,746,590	-1%	**575,388,707**	676,313,970	-15%
Attributable to;						
Equity holders of the parent	**575,280,207**	680,506,028				
Non-controlling interest	**600,868,148**	510,240,562				
	1,176,148,355	1,190,746,590				

STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME

For the three months ended	Group			Company		
	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Change %	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Change %
Gross written contribution (premium)	**3,934,715,812**	3,162,005,932	24%	**1,889,677,428**	1,710,877,857	10%
Retakaful contribution (reinsurance premium)	**(1,479,795,331)**	(726,623,550)	-104%	**(705,226,095)**	(574,310,195)	-23%
Net written contribution (premium)	**2,454,920,482**	2,435,382,382	1%	**1,184,451,332**	1,136,567,662	4%
Net change in reserve for un-earned contribution (premium)	**336,454,834**	183,114,677	84%	**8,870,398**	(83,246,358)	111%
Net earned contribution (premium)	**2,791,375,316**	2,618,497,059	7%	**1,193,321,730**	1,053,321,304	13%
Other revenue						
Income from investments	**200,380,685**	282,171,868	-29%	**55,200,861**	55,958,291	-1%
Share of profit of equity-accounted subsidiaries	**-**	-	-	**5,657,615**	182,977,410	-97%
Other income	**66,712,866**	132,994,845	-50%	**51,162,825**	49,935,541	2%
Total revenue	**267,093,551**	415,166,712	-36%	**112,021,300**	288,871,242	-61%
Benefits, losses and expenses						
Takaful (insurance) claims and benefits	**(1,958,365,156)**	(1,451,655,612)	-35%	**(977,698,779)**	(702,569,199)	-39%
Acquisition cost (net of reinsurance commission)	**(262,500,532)**	(248,279,019)	-6%	**(89,648,170)**	(110,531,713)	19%
Change in family takaful contract liability	**(67,959,136)**	(151,087,464)	55%	**-**	-	-
Other operating and administration expenses	**(932,979,114)**	(768,906,603)	-21%	**(436,880,458)**	(329,272,354)	-33%
Depreciation & amortisation	**4,519,498**	(34,246,257)	113%	**15,512,679**	(15,683,796)	199%
Total claims, benefits and expenses	**(3,217,284,441)**	(2,654,174,956)	-21%	**(1,488,714,729)**	(1,158,057,062)	-29%
Profit from operations	**(158,815,574)**	379,488,815	-142%	**(183,371,698)**	184,135,484	-200%
Finance cost	**(6,119,437)**	(43,374,433)	86%	**(5,199,860)**	(25,261,322)	79%
Profit before taxation	**(164,935,011)**	336,114,383	-149%	**(188,571,559)**	158,874,162	-219%
Income tax expenses	**(20,281,113)**	(48,030,036)	58%	**-**	-	-
Net profit/(loss) for the period	**(185,216,124)**	288,084,346	-164%	**(188,571,559)**	158,874,162	-219%
Attributable to:						
Equity holders of the parent	**(188,609,059)**	163,645,455				
Non-controlling interest	**3,392,935**	124,438,891				
	(185,216,124)	288,084,346				
Weighted average earnings per share	**(0.76)**	0.66		**(0.76)**	0.64	
Diluted earnings per share	**(0.76)**	0.66		**(0.76)**	0.64	
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		
	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Change %	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	Change %
Profit for the period	**(185,216,124)**	288,084,346	-164%	**(188,571,559)**	158,874,162	-219%
Change in fair value of Available-for-Sale financial assets	**309,089,893**	34,098,098	806%	**1,330,547**	2,592,888	-49%
Share of other comprehensive income of equity accounted subsidiaries	**-**	-	-	**(328,749)**	29,039,419	101%
Fair value of Available-for-Sale financial assets transferred to policyholder's reserve	**3,684,987**	7,246,512	-49%	**-**	-	-
Foreign currency translation differences In foreign operations	**(315,373,050)**	11,540,573	-2833%	**-**	-	-
	(2,598,170)	52,885,183		**1,001,799**	31,632,307	-97%
Total comprehensive income for the period	**(187,814,294)**	340,969,530		**(187,569,760)**	190,506,469	-198%
Attributable to;						
Equity holders of the parent	**(187,607,260)**	195,442,612				
Non-controlling interest	**(207,033)**	145,526,918				
	(187,814,293)	340,969,530				

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 reserve	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 (Rights Issue)	**1,004,242,283**	**-**	**-**	**-**	**-**	**-**	**-**	**1,004,242,283**
Net profit for the period	**-**	**-**	**-**	**-**	**-**	**226,604,382**	**318,096,275**	**544,700,657**
Other comprehensive income								
Net change in fair value of Available-for-Sale financial assets	**-**	**-**	**-**	**324,157,607**	**-**	**-**	**261,095,827**	**585,253,434**
Net change in fair value of Available-for-Sale financial assets transferred (to)/ from policyholders reserve	**-**	**-**	**-**	**-**	**7,744,124**	**-**	**2,405,449**	**10,149,572**
Revaluation of Property, plant & equipment	**-**	**-**	**-**	**-**			**-**	**-**
Foreign currency translation difference	**-**	**-**	**16,774,093**	**-**	**-**	**-**	**19,270,598**	**36,044,691**
Total comprehensive income	**-**	**-**	**16,774,093**	**324,157,607**	**7,744,124**	**226,604,382**	**600,868,227**	**1,176,148,354**
Dividend distributed	**-**	**-**	**-**	**-**	**-**	**-**	**(29,251,528)**	**(29,251,528)**
Total change in ownership interests	-	-	-	-	-	-	**(29,251,528)**	**(29,251,528)**
Balance as at 30th September 2026	**3,164,195,024**	**52,537,134**	**711,960,765**	**1,673,380,558**	**56,623,721**	**898,235,363**	**3,886,203,464**	**10,443,136,028**

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 (Rights Issue)	**1,004,242,283**	**-**	-	**-**	**1,004,242,283**
Net profit for the period	**-**	**-**	**226,712,883**	**-**	**226,712,883**
Share of other comprehensive income of equity-accounted subsidiaries	**-**	**-**	**343,635,338**	**-**	**343,635,338**
Other Comprehensive Income					
Net change in fair value of Available-for-Sale financial assets	**-**	**-**	**-**	**5,040,485**	**5,040,485**
Total comprehensive income	**-**	**-**	**570,348,222**	**5,040,485**	**575,388,707**
Balance as at 30th September 2026	**3,164,195,024**	**33,541,361**	**3,325,593,171**	**55,078,212**	**6,578,407,768**

CASH FLOW STATEMENT

For the nine months ended	Notes	Group		Company	
		30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)
Cash Flows from Operating Activities					
Contribution (premium) received from customers		**14,774,907,964**	9,582,937,127	**7,365,018,446**	5,363,325,354
Retakaful (reinsurance) premium paid		**(2,693,630,398)**	(1,709,651,117)	**(941,921,845)**	(1,076,937,377)
Claims, benefits and expenses paid		**(6,827,277,685)**	(4,256,548,042)	**(3,910,359,766)**	(1,773,932,701)
Retakaful (reinsurance) receipts in respect of claims		**10,411,365**	406,585,715	**(56,854,754)**	344,897,580
Cash paid to and behalf of employees		**(1,383,901,334)**	(1,235,443,997)	**(765,809,814)**	(629,471,113)
Profits received from investments and other income		**908,698,248**	700,683,898	**335,071,882**	322,323,431
Dividends received		**(3,223,515)**	176,055,044	**32,271,308**	28,822,367
Finance cost paid		**(64,765,623)**	(91,849,323)	**(44,746,450)**	(69,089,330)
Other operating cash receipts/ (payments)		**(2,297,521,846)**	(2,013,555,710)	**(2,112,010,658)**	(1,836,091,896)
Cash flow from/(used in) operating activities (Note A)		**2,423,697,177**	1,559,213,594	**(99,341,651)**	673,846,316
Gratuity paid		**(4,305,534)**	(10,733,655)	**(2,073,409)**	(10,733,655)
Income tax paid		**(64,093,223)**	(129,946,264)	**-**	**-**
Net cash flow from/(used in) operating activities		**2,355,298,420**	1,418,533,675	**(101,415,060)**	663,112,661
Cash flows from/(used in) investing activities					
Net acquisition of financial assets		**(1,714,711,410)**	(1,340,166,156)	**(362,810,717)**	(237,443,076)
Purchase of intangible assets		**-**	-	**-**	-
Purchase of property, plant & equipment		**(67,696,187)**	(85,059,800)	**(36,691,853)**	(22,011,677)
Net cash flow used in investing activities		**(1,782,407,597)**	(1,425,225,956)	**(399,502,570)**	(259,454,753)
Cash flows from financing activities					
Repayment of lease facility		**(114,574,850)**	(93,655,431)	**(31,552,310)**	(64,581,501)
Short term loan obtained		**-**	-	**-**	186,697,270
Repayments of short term loan		**-**	-	**-**	
Subordinated debt obtained / (settled)		**(290,000,000)**	-	**(290,000,000)**	-
Dividend paid		**(29,251,528)**	(20,740,679)	**-**	-
Rights issue		**1,004,242,283**	-	**1,004,242,283**	-
Net cash flows from financing activities		**570,415,905**	(114,396,110)	**682,689,973**	122,115,769
Increase/(decrease) in cash and cash equivalents (Note B)		**1,143,306,727**	(121,088,392)	**181,772,343**	525,773,677

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

Profit from operations		**681,219,480**	1,181,873,152	**271,459,333**	615,936,468
Share of profit of equity-accounted subsidiaries		**-**	-	**(392,003,817)**	(500,067,666)
Depreciation & amortisation		**93,567,612**	113,582,663	**20,044,464**	58,538,796
Provision for gratuity		**18,435,855**	17,184,456	**11,250,000**	11,145,833
Unrealised (income)/losses		**(40,357,454)**	(165,106,182)	**-**	
(Increase)/decrease in debtors and other assets		**(4,225,697,880)**	(1,722,242,612)	**222,536,251**	(334,951,389)
Increase/(decrease) family takaful (long term insurance) fund		**372,585,710**	456,836,315	**-**	
Increase/(decrease) in unearned contribution (premium)		**12,339,685,624**	(203,324,567)	**180,289,722**	278,532,339
Increase/(decrease) in IBNR & general reserve provision		**-**			
Increase/(decrease) in claims provision		**(8,629,767,078)**	1,045,106,936	**(1,326,503,611)**	83,608,751
Increase/(decrease) in other creditors		**1,878,736,781**	927,152,755	**958,332,456**	530,192,514
Finance cost paid		**(64,765,623)**	(91,849,323)	**(44,746,450)**	(69,089,330)
Exhange (gain)/loss		**54,150**	-		-
Cash flows from/(used in) operating activities		**2,423,697,177**	1,559,213,594	**(99,341,651)**	673,846,316

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

Cash at bank and in hand and cash equivalents		**4,204,795,777**	3,053,846,592	**1,460,784,035**	1,257,962,060
Over drafts		**-**	-	**-**	-
Cash and cash equivalents at the end of the period		**4,204,795,777**	3,053,846,592	**1,460,784,035**	1,257,962,060
Cash and cash equivalents at the beginning of the year		**3,061,489,050**	3,174,934,984	**1,279,011,692**	732,188,383
Increase/(decrease) in cash and cash equivalents		**1,143,306,727**	(121,088,392)	**181,772,343**	525,773,677

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

As at 30th September 2026	30.09.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
Assets		
Intangible assets	23,968,210	16,628,217
Property, plant and equipment	87,097,508	84,742,821
Right-of-use lease assets	49,838,443	53,877,004
Financial assets	1,039,692,805	999,645,315
Financial assets - Unit Linked	4,563,015,272	4,255,470,504
Retakaful receivable	78,863,764	50,074,168
Contribution (premium) receivable	67,329,440	51,885,714
Other assets	177,760,280	136,808,835
Cash and bank balances	23,079,750	48,947,841
Cash and bank balances - Unit Linked	170,566,012	74,368,772
Total assets	**6,281,211,484**	**5,772,449,189**
Liabilities		
Insurance contract liabilities - Family Takaful Fund	207,164,168	241,659,512
Insurance contract liabilities - Unit Linked	4,696,388,685	4,289,307,630
Employee benefits	20,479,146	19,411,271
Finance lease liability	54,608,584	57,878,932
Subordinated debt	110,821,635	103,870,871
Other liabilities	261,779,906	192,078,670
Other liabilities - Unit Linked	245,287,930	216,875,410
Income tax payable	16,288,553	9,613,373
Total liabilities	**5,612,818,607**	**5,130,695,668**
Shareholder's equity		
Stated capital	500,000,000	500,000,000
Other reserves	21,320,747	21,320,747
Retained earnings	147,072,130	120,432,773
Total equity	668,392,877	641,753,520
Total equity & liabilities	**6,281,211,484**	**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 September 2026 are provisional and unaudited.

2. The interim financial statements of the Company and the Group for the period ended 30th September 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 audited financial statements 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 Treatment (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) – Q3 Interim Financial Reporting

SLFRS 17 – Insurance Contracts is effective for annual reporting periods beginning on or after 1 January 2026. However, in accordance with the Statement of Alternative Treatment (SoAT) and the subsequent letter dated 28 October 2026 issued by the Institute of Chartered Accountants of Sri Lanka (CA Sri Lanka), insurers have been granted the option to prepare interim financial statements for the first three quarters of 2026 by applying SLFRS 4 – Insurance Contracts, in response to the implementation challenges faced by the insurance industry provided that the expected impact of SLFRS 17 and SLFRS 9 is adequately disclosed.

The Company has elected to apply this relief for the interim financial statements for the nine months ended 30 September 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 has already implemented IFRS 17 and their financials are convereted to the IFRS 4 basis for the purpose of consolidation.

NOTES TO THE FINANCIAL STATEMENTS

2.1.2. Effect of SLFRS 17 and SLFRS 9 on Financial Statements

The adoption of these standards are expected to have a material impact on the Company's financial position and financial performance as summarised in the below table.

Area	Entity	Expected Impact
Financial Assets – SLFRS 9	All	Classification and measurement: Financial assets currently classified under LKAS 39 as held-to-maturity, loans and receivables, available-for-sale and fair value through profit or loss will be reclassified as measured at amortised cost, fair value through other comprehensive income (FVOCI) or fair value through profit or loss (FVTPL). The classification depends on (i) the business model for managing each portfolio, assessed together with the asset-liability management of the related takaful liabilities, and (ii) whether contractual cash flows are solely payments of principal and profit (SPPI). Shari'ah-compliant instruments (e.g. Sukuk, Mudarabah and Wakalah investments) will be assessed individually for SPPI; instruments whose returns depend on the performance of underlying assets are likely to be measured at FVTPL. Equity investments will be measured at FVTPL unless the irrevocable FVOCI election is made, in which case fair value gains and losses will not be reclassified to profit or loss on disposal. Impairment: The LKAS 39 incurred-loss model will be replaced by a forward-looking expected credit loss (ECL) model using a three-stage approach (12-month ECL for Stage 1; lifetime ECL for Stages 2 and 3, based on significant increase in credit risk) and probability-weighted macroeconomic scenarios. This is expected to bring forward the recognition of impairment, particularly on placements with licensed finance companies and on corporate debt instruments. Interaction with SLFRS 17: Takaful and retakaful receivables, which are currently presented as financial assets and assessed for impairment under LKAS 39, will form part of takaful and retakaful contract balances under SLFRS 17 and will therefore fall outside SLFRS 9. Transition: SLFRS 9 will be applied retrospectively. The cumulative effect will be recognised in opening retained earnings and other components of equity at that date, without restating comparatives except where the classification overlay in SLFRS 17 is applied.
Takaful Contract Liabilities (Family Takaful)	Amana Takaful Life PLC	Currently, under SLFRS 4, family takaful liabilities are valued by the Appointed Actuary in line with the IRCSL valuation basis and are subject to a liability adequacy test. Under SLFRS 17, contracts will be aggregated into portfolios and divided into annual cohorts, which are grouped by profitability at initial recognition (onerous, no significant possibility of becoming onerous, and remaining). Each group will be measured as the total of: (a) fulfilment cash flows, being the probability-weighted present value of future cash flows within the contract boundary, discounted at current rates that reflect the characteristics and liquidity of the liabilities; (b) an explicit risk adjustment for non-financial risk; and (c) a Contractual Service Margin (CSM) representing unearned profit, which will be released to profit or loss as takaful contract services are provided, based on coverage units. The General Measurement Model is expected to apply to long-term family takaful contracts. The Variable Fee Approach will apply to contracts with direct participation features (e.g. investment-linked plans where participants share in the returns of a clearly identified pool of underlying items), where they meet the eligibility criteria. The Premium Allocation Approach (PAA) is expected to apply to group family takaful contracts with a coverage period of one year or less. Investment components (e.g. maturity and surrender benefits) will be excluded from takaful revenue and takaful service expenses.
Takaful Contract Liabilities (General Takaful)	Amana Takaful PLC & Amana Takaful (Maldives) PLC	The PAA is expected to apply to substantially all general takaful contracts, as their coverage periods are one year or less. Liability for remaining coverage (LRC): The LRC will be measured as contributions received, including the Wakalah fee component and policy administration charges, less takaful acquisition cash flows, and will be released to takaful revenue over the coverage period based on the passage of time. As the Wakalah fee and administration charges are currently recognised [on inception], deferring them over the policy period is expected to increase the LRC. Liability for incurred claims (LIC): The LIC, including IBNR, will be measured at the present value of fulfilment cash flows plus an explicit risk adjustment for non-financial risk. This risk adjustment replaces the current implicit margins. Discounting is expected to reduce the LIC, partly offset by the risk adjustment. Onerous contracts: Where facts and circumstances indicate that a group is onerous, a loss component will be recognised immediately; this replaces the current unexpired risk / liability adequacy test. Retakaful contracts held will be measured separately from the underlying contracts. They will include a loss-recovery component where the underlying contracts are onerous. Takaful receivables and retakaful balances will be presented within the respective contract assets and liabilities, reducing the gross size of the statement of financial position.
Equity	All	SLFRS 17 transition: SLFRS 17 will be applied retrospectively from the transition date of 1 January 2025. The Full Retrospective Approach will be applied to each group of contracts unless it is impracticable. In that case, the Modified Retrospective Approach or the Fair Value Approach will be used; this is expected for older cohorts of long-term family takaful contracts, where historical data is not available. On transition, the following will be recognised in opening retained earnings, net of deferred tax: (i) the derecognition of SLFRS 4 balances (including takaful contract liabilities, unearned contribution reserves, deferred acquisition costs, and takaful and retakaful receivables and payables); (ii) the recognition of SLFRS 17 takaful and retakaful contract assets and liabilities, including the CSM and risk adjustment at transition. SLFRS 9 transition: The remeasurement arising from reclassification and ECL at the transition date will be recognised in opening retained earnings. The available-for-sale reserve will be reclassified to the FVOCI reserve or to retained earnings, as appropriate. If the Group elects to disaggregate takaful finance income or expenses between profit or loss and OCI, a takaful finance reserve will be recognised within equity. The quantitative effects are set out in the adjacent column.
Takaful Revenue and Profit or Loss (Family Takaful)	Amana Takaful Life PLC	Takaful revenue will no longer correspond to gross written contributions. Instead, it will reflect the services provided in the period: the release of expected claims and expenses, the change in the risk adjustment, the release of CSM and the allocation of acquisition cash flows. Investment components will be excluded. Profit or loss will be presented as a takaful service result, separately from net takaful finance income or expense and investment income. Only directly attributable expenses will be included in takaful service expenses; other expenses will be presented as other operating expenses. Losses on onerous groups will be recognised immediately. Changes in estimates relating to future service will adjust the CSM rather than profit or loss, which reduces volatility from assumption changes. Volatility may still arise from experience variances and from changes in discount rates and financial assumptions, depending on the OCI policy election and how closely assets and liabilities are matched.
Takaful Revenue and Profit or Loss (General Takaful)	Amana Takaful PLC & Amana Takaful (Maldives) PLC	Under the PAA, takaful revenue will be the expected contribution receipts allocated over the coverage period. Because all policy income components, including the Wakalah fee and administration charges, will be deferred over the policy period, revenue recognition will be later than at present. Where acquisition cash flows are deferred, they will be amortised over the same period. The net cost of retakaful will be presented separately as net income or expense from retakaful contracts held, and will no longer be deducted from revenue. The unwinding of discount on the LIC and the effect of changes in discount rates will be presented within takaful finance income or expense. Profit or loss will also be affected by losses recognised on onerous groups and by changes in the risk adjustment. These changes are expected to have a significant effect on the timing of profit recognition and on the reported takaful service result of the general takaful entities.

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**	**30.09.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.09.2026** **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	**8,093,034**	261,712,763	**-**	-
Transfers from lease hold to free hold/eliminations	**-**	(9,295,663)	**-**	-
Depreciation for the period	**(72,677,707)**	(105,579,048)	**(22,327,986)**	(51,527,168)
Eliminations	**-**	(47,948,670)	**-**	(47,948,670)
Exchange gain/(loss)	**22,528,759**	16,520,437	**-**	-
Closing Right-of-Use lease asset	**695,944,685**	738,091,312	**224,506,221**	246,834,207

	Group		Company	
3.2 Lease liability (Lease creditor) **As at**	**30.09.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.09.2026** **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	**7,392,808**	159,925,263	**-**	-
Interest expense recognised in profit or loss	**26,801,599**	47,606,666	**12,367,199**	31,524,320
Settlement through lease payment	**(68,898,587)**	(113,121,776)	**(31,552,310)**	(71,530,069)
Eliminations		(64,660,137)		(54,824,832)
Exchange gain/(loss)	**11,293,167**	8,571,735	**-**	-
Closing lease Creditors	**526,265,115**	549,676,143	**253,409,639**	272,594,750

4. Financial Assets

	Group		Company	
As at	**30.09.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.09.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**
Financial assets at fair value through profit or loss (4.1)	**344,729,890**	458,827,885	**196,605,591**	183,353,367
Available-for-sale financial assets (4.2)	**5,688,324,946**	4,384,080,377	**58,749,064**	124,483,409
Loans & receivables (4.3)	**9,744,306,810**	8,483,079,128	**2,765,282,849**	2,325,482,061
	15,777,361,646	13,325,987,390	**3,020,637,504**	2,633,318,837

	Group		Company	
As at	**30.09.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**	**30.09.2026** **Rs.** **(Unaudited)**	**31.12.2025** **Rs.** **(Audited)**
4.1 Financial assets at fair value through profit & loss				
Investments in Equity Securities	**153,600,588**	335,934,133	**153,600,591**	141,523,367
Investment in Bullion	**191,129,303**	122,893,752	**43,005,000**	41,830,000
	344,729,890	458,827,885	**196,605,591**	183,353,367
4.2 Available For Sale Financial Assets				
Investments in Equity Securities - Quoted	**5,057,347,518**	4,016,540,450	**-**	-
Investments in Equity Securities - Unquoted	**525,000**	525,000	**525,000**	525,000
Unit Trust	**630,452,427**	367,014,927	**58,224,064**	123,958,409
	5,688,324,946	4,384,080,377	**58,749,064**	124,483,409
4.3 Loans and Receivable				
Repurchase agreements	**2,826,279,499**	3,023,994,417	**1,190,338,816**	1,165,026,922
Fixed term deposits	**6,876,324,635**	5,419,781,491	**1,535,667,001**	1,129,457,884
Advances to company officers	**41,702,676**	39,303,220	**39,277,032**	30,997,255
	9,744,306,810	8,483,079,128	**2,765,282,849**	2,325,482,061

NOTES TO THE FINANCIAL STATEMENTS

5. Financial assets - Unit Linked

As at	Group		Company	
	30.09.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)	30.09.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
Financial assets at fair value through profit or loss (5.1)	**806,058,354**	671,963,889	**-**	**-**
Available-for-sale financial assets (5.2)	**47,602,890**	42,866,057	**-**	**-**
Loans & receivables (5.3)	**3,709,354,029**	3,540,640,558	**-**	**-**
	4,563,015,272	4,255,470,504	**-**	-

As at	Group		Company	
	30.09.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)	30.09.2026 Rs. (Unaudited)	31.12.2025 Rs. (Audited)
5.1 Financial assets at fair value through profit & loss				
Investments in equity securities	**192,123,854**	161,667,557	**-**	**-**
Investment in bullion	**613,934,500**	510,296,332	**-**	**-**
	806,058,354	671,963,889	**-**	-
5.2 Available-for-sale financial assets				
Unit trust	**47,602,890**	42,866,057	**-**	**-**
	47,602,890	42,866,057	**-**	-
5.3 Loans and receivables				
Repurchase agreements	**118,928,009**	112,396,604	**-**	**-**
Fixed term deposits	**3,590,426,019**	3,428,243,954	**-**	**-**
	3,709,354,029	3,540,640,558	**-**	-

6. Gross Written Contribution (Premium)

For the nine months ended	Group		Company	
	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)
6.1 Non-life (General Takaful)				
Motor	**3,419,970,619**	2,693,096,433	**3,300,427,156**	2,591,594,421
Fire	**2,071,242,585**	841,217,470	**475,469,675**	385,741,302
Marine	**651,221,317**	666,167,996	**355,255,864**	479,369,851
Medical	**4,562,607,714**	3,135,473,517	**1,241,786,128**	762,226,798
Miscellaneous	**1,135,546,531**	1,123,376,602	**316,193,412**	262,868,462
	11,840,588,766	8,459,332,017	**5,689,132,235**	4,481,800,835
6.2 Long Term Insurance (Family Takaful)				
Unit Linked	**1,475,925,214**	1,181,886,156	**-**	-
Family takaful	**9,537,743**	10,143,100	**-**	-
Mortgage & group family takaful	**83,435,403**	69,483,998	**-**	-
	1,568,898,360	1,261,513,253	**-**	-
Total Gross Written Premium	**13,409,487,126**	9,720,845,271	**5,689,132,235**	4,481,800,835

7. Revenue

7.1 Revenue by Segment

For the nine months ended	Group		Company	
	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)
Segment				
Amana Takaful PLC	**4,333,590,502**	3,669,071,136	**4,333,590,502**	3,669,071,136
Amana Takaful Life PLC	**1,827,807,668**	1,679,318,307	**-**	-
Amana Takaful (Maldives) PLC	**4,181,025,098**	3,837,391,892	**-**	**-**
Amana Sugurta LLC	**45,617,127**	28,280,075	**-**	**-**
Amana Global Ltd	**-**	(239,243)	**-**	**-**
Eliminations	**(402,245,100)**	(492,959,959)	**-**	**-**
	9,985,795,295	8,720,862,208	**4,333,590,502**	3,669,071,136

7.2 Revenue

For the nine months ended	Group		Company	
	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)	30.09.2026 Rs. (Unaudited)	30.09.2025 Rs. (Unaudited)
Gross written contribution (premium)	**13,409,487,126**	9,720,845,271	**5,689,132,235**	4,481,800,835
Less :				
Retakaful contribution (reinsurance premium)	**(4,258,230,088)**	(2,517,790,876)	**(1,902,327,710)**	(1,337,085,931)
Net written contribution (premium)	**9,151,257,038**	7,203,054,395	**3,786,804,525**	3,144,714,904
Net change in reserve for un-earned contribution (premium)	**(501,281,585)**	203,324,567	**(180,289,722)**	(278,532,339)
Net earned contribution (premium)	**8,649,975,453**	7,406,378,962	**3,606,514,803**	2,866,182,565
Income from investments	**833,478,065**	937,577,327	**150,572,913**	165,229,849
Share of profit of equity-accounted subsidiaries	**-**	-	**392,003,817**	500,067,666
Other income	**502,341,777**	376,905,920	**184,498,969**	137,591,056
Total revenue	**9,985,795,295**	8,720,862,208	**4,333,590,502**	3,669,071,136

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 September 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 September 2026. LAT is performed annually.

10. Profit/ (Loss) before Taxation by Segment

	Group		Company	
For the nine months ended	**30.09.2026 Rs. (Unaudited)**	**30.09.2025 Rs. (Unaudited)**	**30.09.2026 Rs. (Unaudited)**	**30.09.2025 Rs. (Unaudited)**
Segment				
Amana Takaful PLC	**226,712,883**	541,505,036	**226,712,883**	541,505,036
Amana Takaful Life PLC	**23,439,320**	5,527,491	**-**	-
Amana Takaful Maldives PLC	**739,837,230**	1,037,956,111	**-**	-
Amana Sugurta LLC	**18,576,740**	-	**-**	-
Amana Global Ltd	**(108,500)**	(239,243)	**-**	-
Eliminations	**(392,003,817)**	(500,067,666)	**-**	-
Total	**616,453,857**	1,084,681,728	**226,712,883**	541,505,036

11. Cash and Cash Equivalents in Statement of Cash Flows

As at	Group		Company	
	30.09.2026 Rs. (Unaudited)	**31.12.2025 Rs. (Audited)**	**30.09.2026 Rs. (Unaudited)**	**31.12.2025 Rs. (Audited)**
Cash and bank balances	**1,207,950,266**	504,039,042	**270,445,220**	113,984,771
Cash and bank balances - Unit Linked	**170,566,012**	74,368,772	**-**	-
Investment in Government Securities	**2,826,279,499**	2,483,081,236	**1,190,338,816**	1,165,026,921
	4,204,795,777	3,061,489,050	**1,460,784,035**	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 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 September 2026 is as

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%	-

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 September 2026 is represented by shares in issue as given below:

Number of shares as at	**30.09.2026 (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	
	30.09.2026 (Unaudited)	**31.12.2025 (Audited)**
Amount used as the numerator		
Net profit attributable to ordinary shareholders (Rs.)	226,712,883	541,505,036
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	0.89	2.66

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	
	30.09.2026 (Unaudited)	**31.12.2025 (Audited)**
Amount used as the numerator		
Net profit attributable to ordinary shareholders (Rs.)	226,712,883	541,505,036
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	0.89	2.20

22. Share Information

	Group		**Company**	
	30.09.2026 (Unaudited) Rs.	**31.12.2025 (Audited) Rs.**	**30.09.2026 (Unaudited) Rs.**	**31.12.2025 (Audited) Rs.**
Net asset value per share	**21.89**	20.18	**21.96**	20.27
Market price per share as at	**22.30**	24.90	**22.30**	24.90
Highest price per share for the period	**25.50**	33.70	**25.50**	33.70
Lowest price per share for the period	**19.10**	21.10	**19.10**	21.10

NOTES TO THE FINANCIAL STATEMENTS

Twenty Five Largest Shareholders as at 30th September 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 / MRS.S.S.KASSIM	37,562,702	12.54
MR. MOHOMAD ASLAM OMAR	27,000,000	9.01
AMANA BANK PLC/MR. SHAFIK KASSIM	19,395,108	6.48
SEYLAN BANK PLC/S.KASSIM	17,602,437	5.88
SEYLAN BANK PLC/PHANTOM INVESTMENTS (PVT) LTD	12,385,714	4.14
COMMERCIAL BANK OF CEYLON PLC/JANASHAKTHI LIMITED	7,676,295	2.56
SAMPATH BANK PLC/SENTHILVERL HOLDINGS (PVT) LTD	2,685,345	0.90
ESANJO CAPITAL LTD	1,454,056	0.49
SEYLAN BANK PLC/ARRC CAPITAL (PVT) LTD	1,356,940	0.45
MR. OSMAN KASSIM / MRS.K.KASSIM / MR.A.O.KASSIM	1,095,070	0.37
MR. FAROOK KASSIM	970,702	0.32
MR. MOHAMED SUBIAN MOHAMED RIZAL	752,857	0.25
MR. MOHAMED SALY MOHAMED SAMSUL MUEEN	679,010	0.23
SAMPATH BANK PLC/L.T.R.S.L.JAYAWARDHANA	562,303	0.19
MR. SHANAKA ASITHA COORAY / MR.P.T.COORAY /MRS.S.NUGAPITIYA	544,773	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 / MRS.F.B.A.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. ETUGAL PEDIGE GAYAN DIMUTHU	425,000	0.14
PMF FINANCE PLC/S.O.F.MOWLANA	398,900	0.13
	276,825,473	92.43
Others	22,685,381	7.57
Total	299,510,854	100.00

Public Shareholding	**30.09.2026**	**31.12.2025**
Float Adjusted Market Capitalisation (Rs.)*	4,464,286,194	4,108,816,106
Percentage of Shares held by the Public	66.84%	66.90%
Number of Public Shareholders	5,520	5,123

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 30.09.2026**	**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

SUBSIDIARIES

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

CONSULTANT ACTUARIES - LONG-TERM INSURANCE
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