

## FINANCIAL STATEMENTS FOR THE PERIOD ENDED 30 JUNE 2018

TATEMENT OF FINANCIAL POSITION S at 30 June 2018	BANK LKR	BANK (AUDITED) LKR	GROUP (A PK	
In Rupees Thousand	30/06/2018	12/31/2017 (Audited)	31/12/2017	31/12/2016
Assets			02000000000000	
Cash and cash equivalents	545,393	674,754	130,203,020	115,822,169
Balances with central banks	1,333,819	1,358,716	156,644,279	168,575,209
Placements with banks	310,970	651,420	500,000	100,000
Other financial assets held-for-trading	10		68,670,659	41,305,459
Reverse repurchase agreements		650,389	33,400,345	32,863,803
oans and receivables to customers	3,873,131	3,878,365	851,502,420	748,466,297
Financial Investment – Available -for-sale			1,000,048,908	1,022,980,450
Financial Investment – Held-to-maturity	436,869	488,451	278,730,258	256,433,520
Other Financial Assets	1,130,880	397,927	I	33
Income Tax Receivable	72,020	65,204	GUILONG AND	99
Investments in associates and joint ventures	100000 1000000000000000000000000000000		27,357,818	23,685,342
Property, plant and equipment	298,828	319,121	57,098,390	30,763,913
Investment Properties	5 m 5 m 7 m 7 m 2	*		
Goodwill and Intangible assets	1	9	5,694,453	5,323,596
Deferred tax assets	24,276	24,276	71.770,4070,4070,4070,40	114
Other assets	104,120	59,890	74,251,149	59,778,445
Total assets	8,130,306	8,568,513	2,684,101,699	2,506,098,203
Liabilities				
Due to banks	41,015	63,545	*0	0.0
Due to other customers	2,150,166	2,479,216	1,998,935,057	1,885,959,026
Borrowing		30,022	397,802,667	331,726,654
Current tax liabilities	1	100	1,758,747	1,563,854
Deferred tax liabilities	1		971,368	6,090,983
Other provision			D 3/2575	A. C. C.
Employee benefit liabilities	49.043	45,228	5.706.547	4,334,366
Subordinated loan	(7747,779)	0.00	9,994,000	9,998,000
Other liabilities	60,675	44,057	80,117,819	70,156,450
Total liabilities	2,300,899	2,662,068	2,495,286,205	2,309,829,333
Equity	2,000,000	Liouziana	2/100/200/200	2/000/020/000
Stated capital/Assigned capital	4,938,390	4,938,390	14,668,525	14,668,525
Statutory reserve fund	68,122	68,122	31,537,231	30,654,465
Retained earnings	(49,335)	109,931	97,105,942	106,142,374
Other reserves	872,230	790,002	42,016,515	41,367,796
Total shareholders' equity	5,829,407	5,906,445	185,328,213	192,833,160
Non Controlling Interest	0,020,407	0,000,110	3,487,281	3,435,710
Fotal equity	5,829,407	5,906,445	188,815,494	196,268,870
Total equity and liabilities	8,130,306	8,568,513	2,684,101,699	2,506,098,203
Contingent liabilities and commitments	1,670,062	1,915,092	329,889,310	334,995,522
Memorandum Information				
Number of Employees	62	69	18,129	17,303
Number of Branches	7	7	1,751	1,731

			Reser	ves			
BANK In Rupees Thousand (LKR)	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total equity
Balance as at 01/01/2018 (Opening balance)	*	4,938,390	68,122	222,649	109,931	567,352	5,906,444
Total comprehensive income for the year			***************************************		4450 007		(450.007)
Profit/(loss) for the year Other comprehensive income (net of tax)	*				(159,267)	82,229	(159,267) 82,229
Total comprehensive income for the year	0	4,938,390	68,122	222,649	(49,335)	649,581	5,829,407
Transaction with equity holders, recognised directly in equity						l	l
Share issue/increase of assigned capital	- 1	9.	90	19	10	(a)	ů.
Share options exercised	2.	- 2		194	87		
Bonus issue	40	- 2	20	194	27	- 1	9
Right issue	- 1	9	100	27	£2:	1.0	
Transfers to reserves during the period	2		V	194	8	l	
Dividend to equity holders	- 0	- 2	¥1	19	20	- 2	2
profit transferred to head office	2	4	-	19	28	2	2
Profit capitalisation during the year	. 2)	. 2			- 2	- 2	, 1
Total transaction with equity holders Balance as at 30/06/2018 (Closing Balance)		4,938,390	68,122	222,649	(49,335)	649,581	5,829,407

Group			Reserve	es					
In Rupees Thousand (PKR)	Share capital	Assigned capital	Reserve fund	Revaluation reserve	Retained earnings	Other reserves	Total	Non controlling interest	Total equit
Balance as at 01/01/2017 (Opening balance)	14,668,525		30,654,465	24,063,847	106,142,374	17,303,949	192,833,160	3,435,710	196,268,870
Total comprehensive income for the year					98		97		12 %
Profit/(loss) for the year	82	50			7,829,064		7,829,064	353,063	8,182,127
Other comprehensive income (net of tax)					(1,013,583)	3,781,696	2,768,113	140,441	2,908,55
Total comprehensive income for the year	14,668,525	\$)	30,654,465	24,063,847	112,957,855	21,085,645	203,430,337	3,929,214	207,359,551
Transaction with equity holders, recognised directly in equity									
Share issue/increase of assigned capital									
Share options exercised	105	80			7.0	100	13	100	
Bonus issue	33	50	- 2		13		123	100	
Right issue	81	- 8	0	1 01		1 8	1	1	
Transfers to reserves during the period	- 31	£6	882,766	8	(882,766)			8	
Capital contribution to Statutory funds of associates			002,700	"	19,914		19,914	20	19,91
Dividend to equity holders	12	90			(15,401,952)	100	(15,401,952)		(15,401,952
Gain on Business Combination			~	"	110,401,002/		(10,401,002)		(13,401,332
profit transferred to head office		***			CV.				
Transferred from surpuls on revaluatuation of fixed assets	~ ~	201	200	(2,776,521)	41,869		(2,734,652)		(2,734,652
Exchange translation realized on sale of foreign operation		527	100	127.75/02.17	371,022	(371,022)	init o Houri	100	(2,704,002
Exchange translation realized on sale of Bank branches		<u> </u>	- 68		0.1,022	14,566	14,566	183	14,56
Non-controlling interest acquired in HABIB during the period	80	100				, 1,000	7 1,000	(441,933)	(441,933
Total transaction with equity holders	22	48	882,766	(2,776,521)	(15,851,913)	(356,456)	(18,102,124)	(441,933)	(18,544,057
Balance as at 31/12/2017 (Closing Balance)	14,668,525	¥0	31,537,231	21,287,326		20,729,189		3,487,281	188,815,494

INCOME STATEMENT FOR THE PERIOD ENDED 30 JUNE 2018	BANK LKR	BANK LKR	GROUP (A	
In Rupees Thousand	30/06/2018	30/06/2017	31/12/2017	31/12/2016
Interest income	214,718	333,268	148,010,269	141,089,244
Interest expenses	82,326	86,813	64,942,797	59,137,882
Net interest income	132,392	246,455	83,067,472	81,951,362
Fee and commission income Fee and commission expense	1,160	15,035	19,519,052	18,652,985
Net fee and commission income Net gain/ (Loss) from trading	1,160	15,035	<b>19,519,052</b> 7,764,681	<b>18,652,985</b> 5,329,667
Net gain/ (Loss) from financial instruments designated at fair value through profits or loss Net gain/(loss) from financial investments		w w		
Other Operating Income (net)	(23,118)	19,845	5,605,404	7,079,114
Total operating income	(23,118)	19,845	13,370,085	12,408,781
Impairment for loans and other losses	74,135	30,888	(115,409)	717,563
Individual impairment	77,635	29,220	583,288	209,973
Collective impairment	(3,500)	1,668	(632,842)	281,182
Other Net operating income	36,299	250.447	(65,855) 116,072,018	226,408 112,295,565
Personnel expenses	93,220	128.554	29.205.611	25.774.279
Depreciation and amortisation	21,371	22,756	4,008,753	3,529,577
Other expenses	72.333	64,482	54.044.174	26,466,798
Operating profit/(loss) before value added tax (VAT)	(150,626)	34,655	28,813,480	56,524,911
Value added tax (VAT)on financial services	8,641	20,000		
Profit/(loss) before tax	(159,267)	14,655	28,813,480	56,524,911
Tax expenses			20,631,353	22,318,657
Profit/(loss) for the period	(159,267)	14,655	8,182,127	34,206,254
Profit attributable to:				
Owners of the parent	(159,267)	14,655	7,829,064	34,070,145
Non-controlling interests	1.5	19	353,063	136,109
Earnings per share on profit				
Basic earnings per ordinary share	*	15	5.34	23.23
Diluted earnings per ordinary share	31		5.34	23.23

In Rupees Thousand	BANK BANK LKR LKR		GROUP (AUDITED) PKR		
iii nupees riiousanu	30/06/2018	30/06/2017	31/12/2017	31/12/2016	
Profit/(loss) for the period	(159,267)	14,655	8,182,127	34,206,254	
Other Comprehensive income, net of tax Changes in revaluation surpuls Actuarial gains and losses on defined benefit plans Gains and losses (arising from translating the financial statements of foreign operation) Excannge differences on translation of foreign currency capital & reserve Income tax on Other comprehensive Income	82,229	53,022	(1,017,131) 3,925,685	(624,497) (2,566,582)	
Share of surplus on revaluation of investments/operating fixed assets of associates Gain/ (Loss) on revaluation of Assets Deficit on revaluation of fixed assets Other comprehensive income for the period, net of taxes	82,229	53,022	(878,697) (11,643,260) 9,787,305 <b>173,902</b>	1,215,873 (615,812) 948,903 ( <b>1,642,115</b> )	
Total comprehensive income for the period	(77,038)	67,677	8,356,029	32,564,139	
Attributable to: Owners of the parent Non-Controlling interests	(77,038)	67,677	7,876,250 479,779	32,613,167 (49,028)	

STATEMENT OF CASH FLOWS FOR THE PERIOD ENDED 30 JUNE 2018	Bank	Bank	Group (A	udited)
Item	2018 LKR	2017 LKR	2017 PKR	2016 PKR
Cash Flow from Operating Activities Profit before tax Gain)/Loss on disposal of Property, plant & equipment	(159,267)	14,655	52,530,595 (33,107)	56,524,91 (60,02)
Gain)/Loss on sale of securities hare of profit of associates & joint venture	*		(2,051,887)	(3,768,08
epreciation & Amortisation rovision for gratuity	21,371 6.000	22,756 3,000	4,008,753	3,529,57
norsion to gradity pairment charge for Loans & advances ncrease)/Decrease in Interest Receivable	74,135	30,888	(49,554)	491,1
ncrease)/Decrease in Interest Receivable icrease/ (Decrease) in interest payable	11,558 (3,930)	(37,786) 16,167		
crease/(Decrease) in accrued expenses	(23,270)	1,330		
ncrease in financial liabilities ratuity payments made	(2,185)	0.0	i i	
ther non cash items	,,		52,868	164,0
lividend income xchange loss on sub-ordinated loan/goodwill-net leversal against dimunution in the value of investments		0.00	(1,219,610) (253,239)	(1,286,48
leversal against dimunution in the value of investments Vorkers Welfare Fund	12	959	465,867 1,039,582	248,61 1,073,52
perating Profit before changes in Operating Assets & Liabilities	(75,587)	51,011	54,490,268	57,246,66
ncrease)/Decrease in Operating Assets and Liabilities				
Increase)/Decrease in Operating Assets and Liabilities Increase)/Decrease in Operating Assets	180,555	1,006,436	(139,262,597)	(118,783,46
Increase)/Decrease in Operating Liabilities Let Cash from Operating Activities before Income Tax	(337,784) (157,228)	(730,996) 275,440	188,271,023 49,008,426	261,700,50 142,917,03
ncome Tax (Paid) / Refunds	(2,593)	2,413	(27,250,907)	(27,319,49
let Cash from Operating Activities	(235,408)	328,863	76,247,787	172,844,21
Cash Flow from Investing Activities	11. 22 (7.20)		The Country of the Co	
Dividends Received	(1,078)	3,010	1,259,924 (19,722,107)	1,230,93 (4,151,83
urchase of Property & Equipment troceeds form Sale of Property Plant & Equipment let cash flows from purchase of financial investments	(1,076)	3,010	83,110	74,23
let cash flows from purchase of financial investments let cash flows on business combination	* 1		(20,021,127)	(66,575,80
ffect of translation of net investment in foreign branches, subsidiaries & associates			3,781,696	(2.361.71
let Cash from Investing Activities	(1,078)	3,010	(34,618,504)	(74,944,30
ash Flow from Financing Activities		I	(441.020)	
cquisition of additional interest in a subsidiary from a minority shareholder xcahnge adjustment on translation of non-controlling interest in subsidiarry	1		(441,933) 143,989	(204,86
ssuance/ (Repayment) of surbordinated loan	(X	3.00	(4,000) (15,160,303)	(2,00
A COMPANIA MARIA M	1		(15,462,247)	(21,223,28
ash outflow for settlement payment to New York State Department of Financial Services let Increase/(Decrease) in Cash and Cash Equivalents	(236,486)	331,873	(23,717,115) 2,449,921	76,676,6
xchange difference in respect of cash & cash equivalent cash and Cash Equivalents at Beginning of the year	82,229	60,435	11,341,165	(5,033,23
ash and Cash Equivalents at Beginning of the year Cash and Cash Equivalents at end of the period	2,033,470 1,879,213	1.870,506 2.262,814	273,056,213 286,847,299	212,753,9 284,397,3

DDITI	ONAL	DISCI	OSU	RE

In PKR Thousand

	BANK (LKR)	BANK (Audited) (LKR)	GROUP (	(Audited)		BANK (LKR)	BANK (Audited) (LKR)		(Audited
A DE PROPERTO DE LA CONTRACTOR DE LA CON			The state of the state of		In Rupees Thousand	30/06/2018	31/12/2017	31/12/2017	31/12/2016
In Rupees Thousand Gross loans & receivables (Less): Individual Impairment Collective Impairment	30/06/2018 4,059,678 172,545 14,002	31/12/2017 4,001,197 105,516 17,316	31/12/2017 921,007,939 66,417,176 3,088,343	31/12/2016 817,250,038 65,160,197 3,623,544	By Product- Domestic Currency Overdraft Term loans Lease rentals receivable Credit cards Bills of exchange Leans to inancial institusions	924,331 914,857	1,196,261	179.628.303 328.608.068 17.127.661 5.765.646 10.340.024 35.527.762	135,343,419 265,667,544 16,571,941 4,519,239 9,922,184 81,386,115 7,963,685
Net loans and receivables including those designated at fair value through profit or loss	3,873,131	3,878,365	851,502,420	748,466,297	Staff loans Pawning Other loans Sub total	63,231 1,014,479 2,916,899	64,393 498,302 2,777,927	35.527.762 9,318,284 143.927.004 730,242,752	7,963,685 66,116,399 587,490,526
(Less): Loans and receivables designated at fair vale through profit or loss		60	i.e		By product-Foreign Currency Overdraft Term loans Bills of exchange Other loans Sub total	1,038,188 8,77 26,083 1,155,819	85,088 1,091,383 41,531 18,309 1,236,311 4,014,238	53.238.579 68.838.895 44.289.815 24.397.899 190.765.187 921,007,939	43,944,712 81,518,407 75,336,638 28,959,755 229,759,512 817,250,038
Net loans and receivables  Provision is made according to prudential regulati	3,873,131 ons issued by Stat	3,878,365 e Bank of Pakistar	851,502,420	748,466,297	Total Less: Saff loan fair value adjustment Less: Allowance for impairment lesses	4.072.718 13.040 186.547 3.873.131	4.014.238 13.040 122.832 3.878.365	921,007,939 69,505,519 851,502,420	68.783.741 748,466,297

ion is made according to prodential regulations issued by State Bank of Pakistan.	3,873,131 3,878,365 851,502,420
	<ul> <li>Provision is made according to prudential regulations issued by State Bank of Pakista</li> </ul>
ANALYSIS OF FINANCIAL INSTRUMENTS BY	MEASUREMENT RASIS AS AT 30 JUNE 2018
AWALIOIO OI TIMANOIAL INOTTIONILITO DI	WEAGONEWENT BAGIO AG AT SO COME 2010
Rank .2018	

In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments Total financial assets	X-650- 67 •		436.869 436,869	545,393 1,333,819 310,970 3,873,131 1,130,880 <b>7,194,193</b>		:	545,393 1,333,819 310,970 3,873,131 1,567,749 <b>7,631,062</b>
In Rupees Thousand		)	Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities					41,015 2,150,166 2,191,181	1	41,015 2,150,166 <b>2,191,181</b>

In Rupees Thousand			Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities					41,015 2,150,166 <b>2,191,181</b>	:	41,015 2,150,166 <b>2,191,181</b>
b. Bank (Audited) -201	7						
In Rupees Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments Total financial assets		1	488,451 488,451	674,754 1,358,716 651,420 650,389 3,878,365 397,927 7,611,571	1	:	674,754 1,358,716 651,420 650,389 3,878,365 886,378 8,100,022
In Rupees Thousand			Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities					63,545 2,479,216 30,022 <b>2,572,783</b>		63,545 2,479,216 30,022 <b>2,572,783</b>

c. Group (Audited) -20	 Designated at FVTPI			Available for cale	Othore	Total
Total financial liabilities	Ĭ.		- 1	2,572,783		2,572,
Other borrowings			82	30,022	¥	30,
Due to other customers			80	2,479,216	23	2,479,
Due to banks			- 5	63,545	- 10	63,
LIABILITIES		2	39		- 8	

c. Group (Audited) -2017							
In PKR Thousand	Held for Trading	Designated at FVTPL	Held to Maturity	Amotised cost	Available for sale	Others	Total
ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments Total financial assets	68,670,659 <b>68,670,65</b> 9		278,730,258 <b>278,730,258</b>	130,203,020 156,644,279 500,000 33,400,345 851,502,420	1,000,048,908	3 (0 - 3 (	130,203,020 156,644,279 500,000 33,400,345 851,502,420 1,347,449,825 <b>2,519,699,889</b>
In PKR Thousand			Heald for Trading	Designated	Amortised cost	Others	Total

LIABILITIES

Due to banks Due to other customers Other borrowings Total financial liabilities

	BANK (LKR)	BANK (Audited) (LKR)	GROUP (Audited) (PKR)		
In Rupees Thousand	30/06/2018	31/12/2017	31/12/2017	31/12/2016	
Individual Impairment					
Opening balance	105,516	34,338	65,160,197	65,881,113	
Charge/(Write back) to income statement	77,938	71,178	182,569	141,568	
Write-off during the year	(10,909)	- 0.5	(352,587)	(262,906	
Other movements	ACCOMPANIES.	100000000000000000000000000000000000000	1,426,997	(599,578	
Closing balance	172,545	105,516	66,417,176	65,160,197	
Collective impairment					
Opening balance	17,316	21,486	3,623,544	3,298,099	
Charge/(Write back) to income statement	(3,500)	(4,305)	(632,842)	281,182	
Other movements	186	135	97,641	44,263	
Closing balance	14,002	17,316	3,088,343	3,623,544	
Total Impairment	186,547	122.832	69,505,519	68,783,741	

	BANK (LKR)	BANK (Audited) (LKR)	GROUP (Audited)		
In Rupees Thousand	30/06/2018	31/12/2017	31/12/2017	31/12/2016	
By product- Domestic Currency Demand duposits (Current accounts) Dewings deposits Earl Deposits Degrate Balances	193,994 348,403 1,153,197 38,400 7,639	265,559 361,368 1,314,089 80,422 7,628	596,185,375 846,505,070 240,077,107		
Sub total	1,741,632	2,029,067	1,682,767,552	1,483,003,28	
By product- Foreign Currency Demand deposits (Current accounts) Savings deposits irad deposits Jail Deposits Jadrgin Balances Sub total	68,599 292,752 47,183 408,533 2,150,166	92,344 295,987 61,819 450,149 2,479,216	137,018,669 89,128,046 90,020,790 316,167,505 1,998,935,057	105,308,22 114,226,040 402,955,740	

Total

## ANALYSIS OF FINANCIAL INSTRUMENTS BY MEASUREMENT BASIS AS AT 30 JUNE 2018 d. Group (Audited) -2016

ASSETS Cash and cash equivalents Balances with central banks Placement with banks Loans and receivables to bank Loans and receivables to other customers Financial investments Total financial assets	41,305,459 41,305,459	256,433,520 256,433,520	115,822,169 168,575,209 1,184,128 32,863,803 748,466,297 1,066,911,606	1,022,980,450 1,022,980,450		115,822,169 168,575,209 1,184,128 32,863,803 748,466,297 1,320,719,429 2,387,631,035
In PKR Thousand		Heald for Trading	Designated at FVTPL	Amortised cost	Others	Total
LIABILITIES Due to banks Due to other customers Other borrowings Total financial liabilities			8 6 9 3	1,885,959,026 332,822,846 <b>2,218,781,872</b>		1,885,959,026 332,822,846 <b>2,218,781,872</b>

Held for Trading Designated at FVTPL Held to Maturity Amotised cost Available for sale Others

SELECTED PERFORMANCE INDICATORS (AS PER REGULATORY REPORTING) AS AT 30 JUNE 2018						
Item	30/06/2018	31/12/2017 (Audited)	31/12/2017 (Audited)	31/12/2016 (Audited)		
	Bank - LKR		Group - PKR			
Regulatory Capital Adequacy Core Capital (Tier 1 Capital), Rs. '000 Total Capital Base, Rs. '000 Core Capital Adequacy Ratio, % of Risk Weighted Assets (Minimum Requirement, 6.375%) Total Capital Adequacy Ratio, % of Risk Weighted Assets (Minimum Requirement, 11.875%) Assets Quality (Quality of Loan Portfolio) Gross Non - Performing Advances Ratio, % (Without Interest in Suspense) Net Non - Performing Advances Ratio, % (net of interest in suspense and provision) Profitability Interest Margin, % Return on Assets (Before Tax). % Return on Equity, %	4,956,915 4,636,577 80,54% 81,63% 25,44% 20,84% 1,59% -1,91% -2,70%	5,116,182 4,545,333 78,02% 79,16% 8,00% 4,93% 4,44% 0,05% 0,09%	151,591,778 185,637,530 11,99% 15,96% 8,91% 1,11% 3,20% 0,30% 4,07%	160,028,759 188,074,159 12,02% 15,53% 11,91% 1,62% 3,47% 1,44% 17,98%		
Regulatory Liquidity Statutory Liquid Assets, Rs.'000 Domestic Banking unit Off-Shore Banking Unit Statutory Liquid Assets Ratio,% (Minimum Requirement, 20%) Domestic Banking unit Off-Shore Banking Unit	1,403,728 1,676 65.71% 1483.19%	2,514,205 1,286 51.80% 23.88%				

- We, the undersigned, being the Regional General Manager Sri Lanka & Maldives and the Financial Controller of Habib Bank Limited certify jointly that :-
- (a) The above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka
  (b) The information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited
  (c) Bank figures are reported in SL Rs. while the Group figures are in Pak Rs. [US\$ 1 = Pak. Rs. 110.4172 as at 31 Dec 2017)
  (d) Habib Bank Limited Rating by JCR-VIS-2018 'AAA / A-1+'(TripleA)A-One Plus) with a 'Negative' Outlook.

Wajid Ali Shah RGM Sri Lanka / Maldives 27 Aug 2018

Fathima Zahara Mohamed Head of Finance 27 Aug 2018