



VIDULLANKA PLC

Building on Renewable Energy Sources

(PQ 83)

**INTERIM FINANCIAL STATEMENTS
FOR THE SIX MONTHS ENDED
30th September 2017.**

Registered office: Level 04, Access Towers, No. 278, Union Place, Colombo 2 Sri Lanka.
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VIDULLANKA PLC**Statement of Financial Position****As at 30th September 2017**

	Group		Company	
	30.09.2017 (Unaudited*) Rs.	31.03.2017 (Audited) Rs.	30.09.2017 (Unaudited*) Rs.	31.03.2017 (Audited) Rs.
ASSETS				
Non-Current Assets				
Property , Plant & Equipment	3,668,886,257	3,519,593,686	482,119,221	492,847,734
Mature bearer biological assets	3,229,324	3,541,008		
Investments in Subsidiaries	-		903,334,126	903,334,126
Other Project Investments	128,330,429	134,519,339	128,330,429	134,519,339
Goodwill	215,879,383	215,879,382		
	4,362,981,239	4,200,838,517	1,734,696,189	1,751,613,611
Inventories	14,613,822	12,803,644	5,119,737	5,151,350
Trade and Other Receivables	415,920,203	256,578,658	421,866,183	276,091,075
Other Financial Assets	2,500,000	153,647,689	2,500,000	153,647,689
Cash and Bank Balances	203,790,421	81,174,875	66,099,719	7,346,697
	636,824,446	504,204,866	495,585,639	442,236,811
Total Assets	4,999,805,684	4,705,043,383	2,230,281,828	2,193,850,422
EQUITY AND LIABILITIES				
Capital and Reserves				
Stated Capital	1,267,893,105	1,267,893,105	1,267,893,105	1,267,893,105
Retaining Earnings	845,197,452	569,026,544	259,173,661	149,900,901
Other components of equity	(43,133,669)	(35,150,451)	-	-
Equity attributable to Equity Holders of the Parent	2,069,956,888	1,801,769,198	1,527,066,766	1,417,794,006
Non Controlling Interest	25,631,729	5,820,869	-	-
Total Equity	2,095,588,617	1,807,590,067	1,527,066,766	1,417,794,006
Non- Current Liabilities				
Financing and Lease (Ijara) Payables	1,983,709,256	1,906,785,297	122,750,543	156,231,626
Defined Benefit Liability	21,739,463	21,946,500	17,295,073	18,080,258
Deferred Taxation	68,437,978	14,270,492	14,095,720	14,095,720
	2,073,886,697	1,943,002,289	154,141,336	188,407,604
Current Liabilities				
Trade and Other Payables	222,415,095	251,383,522	114,958,789	62,849,735
Financing and Lease (Ijara) Payables	607,577,204	697,823,990	433,776,866	524,511,494
Income Tax Liability	338,071	5,243,515	338,071	287,583
	830,330,369	954,451,027	549,073,725	587,648,812
Total Equity and Liabilities	4,999,805,684	4,705,043,383	2,230,281,828	2,193,850,422

Net Asset Value Per Share (Rs)	2.77	2.41	2.04	1.90
No of Issued Shares	747,153,790	747,153,790	747,153,790	747,153,790

* The amounts are provisional and subject to audit

These Financial Statements are in compliance with the requirement of the Companies Act No. 07 of 2007



Mafaz Ansar
Head of Finance & Treasury

The Board of Directors is responsible for the Preparation and presentation of these financial statements.



Riyaz M. Sangani
Managing Director



M. Zulficar Ghouse
Director

Colombo
13th November 2017

Vidullanka PLCStatement of Comprehensive IncomeAs at 30th September 2017

	Group					
	Quarter Ended 30th September			Six Months Ended 30th September		
	2017 (Unaudited*) Rs.	2016 Rs.	Variance**	2017 (Unaudited*) Rs.	2016 Rs.	Variance
Revenue	593,939,755	145,470,546	308.3%	797,660,911	359,528,505	121.9%
Cost of Sales	(62,517,315)	(38,146,996)	-63.9%	(121,173,596)	(74,827,646)	-61.9%
Gross Profit	531,422,440	107,323,550	395.2%	676,487,315	284,700,859	137.6%
Other Income and Gain/(Losses)	1,951,643	6,181,404	-68.4%	19,975,409	11,819,954	69.0%
Administrative Expenses	(66,691,757)	(51,800,045)	-28.7%	(129,548,320)	(124,459,884)	-4.1%
Finance Cost	(64,938,177)	(40,061,180)	-62.1%	(130,635,604)	(75,930,677)	-72.0%
Finance Income	226,721	153,548	47.7%	420,738	231,880	81.4%
Investment Share in the Joint Ventures	23,424,872	(4,058,190)	-677.2%	29,648,895	18,312,755	61.9%
Profit Before Tax	425,395,743	17,739,088	2298.1%	466,348,434	114,674,887	306.7%
Income Tax Expense	(57,665,260)	(1,264,168)	-4461.5%	(84,614,171)	(6,174,994)	-1270.3%
Profit for the period	367,730,483	16,474,921	2132.1%	381,734,263	108,499,893	251.8%
Other Comprehensive Income						
Net Actuarial Gain/(Loss) on Defined Benefit Plan	104,737	577,557	-81.9%	209,494	1,147,903	81.7%
Income Tax on Other Comprehensive Income	(26,680)	5,188	614.3%	(53,365)	(138,098)	-61.4%
Net Actuarial Gain/(Loss) on Defined Benefit Plan of Investment share	22,752	10,283	121.3%	45,505	23,310	-
Exchange Differences on Translation of Foreign Operations	(472,008)	2,295,042	120.6%	(7,983,218)	2,164,346	-468.9%
Other Comprehensive Income for the Year, Net of Tax	(371,199)	2,888,069	112.9%	(7,781,584)	3,197,460	343.4%
Total Comprehensive Income for the Year, Net of Tax	367,359,284	19,362,990	1797.2%	373,952,679	111,697,353	234.8%
Profit attributable to :						
Equity Holders of the Parent	358,636,954	16,603,285	2060.0%	372,529,111	107,928,799	245.2%
Non-Controlling Interest	9,093,528	(128,365)	-7184.1%	9,205,152	571,094	1511.8%
Total Profit for the period	367,730,483	16,474,921	2132.1%	381,734,263	108,499,893	251.8%
Total Comprehensive Income attributable to :						
Equity Holders of the Parent	358,265,482	19,234,625	1762.6%	364,746,977	111,126,259	228.2%
Non-Controlling Interest	9,093,804	(128,365)	-7184.4%	9,205,703	571,094	1511.9%
Total Comprehensive Income for the Year	367,359,284	19,362,990	1797.2%	373,952,679	111,697,353	234.8%

Earnings Per Share	0.48	0.02	0.50	0.14
Weighted Average No of Shares	747,153,790	747,153,790	747,153,790	747,153,790

* The amounts are provisional and subject to audit

** The variance indicates the impact on the profitability

Vidullanka PLC

Statement of Comprehensive Income

As at 30th September 2017

	Company					
	Quarter Ended 30th September			Six Months Ended 30th September		
	2017 (Unaudited*) Rs.	2016 Rs.	Variance**	2017 (Unaudited*) Rs.	2016 Rs.	Variance**
Revenue	75,988,462	46,348,740	63.9%	135,227,628	137,983,643	-2.0%
Cost of Sales	(10,947,809)	(7,692,101)	-42.3%	(22,700,112)	(18,612,103)	-22.0%
Gross Profit	65,040,654	38,656,639	68.3%	112,527,516	119,371,539	-5.7%
Other Income and Gain/(Losses)	186,563,879	19,718,287	846.1%	203,991,956	23,739,121	-759.3%
Administrative Expenses	(44,540,816)	(35,466,897)	-25.6%	(93,006,925)	(78,628,885)	-18.3%
Finance Cost	(19,924,557)	(18,631,939)	-6.9%	(40,052,365)	(33,388,992)	-20.0%
Finance Income	226,721	55,330	309.8%	420,738	98,842	325.7%
Profit Before Tax	187,365,880	4,331,421	4225.7%	183,880,920	31,191,624	489.5%
Income Tax Expense	(50,489)	(691,144)	92.7%	(50,489)	(5,410,962)	99.1%
Profit for the period	187,315,392	3,640,277	5045.6%	183,830,431	25,780,663	613.1%
Other Comprehensive Income						
Net Actuarial Gain/(Loss) on Defined Benefit Plan	105,139	588,513	82.1%	210,278	1,184,063	82.2%
Income Tax on Other Comprehensive Income	(26,285)	6,800	-486.5%	(52,569)	(142,088)	-63.0%
Other Comprehensive Income for the Year, Net of Tax	78,854	595,313	86.8%	157,708	1,041,975	84.9%
Total Comprehensive Income for the Year, Net of Tax	187,394,246	4,235,590	4324.3%	183,988,139	26,822,638	585.9%
Profit attributable to :						
Equity Holders of the Parent	187,315,392	3,640,277	5045.6%	183,830,431	25,780,663	613.1%
Non-Controlling Interest	-	-	-	-	-	-
Total Profit for the period	187,315,392	3,640,277	5045.6%	183,830,431	25,780,663	613.1%
Total Comprehensive Income attributable to :						
Equity Holders of the Parent	187,394,246	4,235,590	4324.3%	183,988,139	26,822,638	585.9%
Non-Controlling Interest	-	-	-	-	-	-
Total Comprehensive Income for the Year	187,394,246	4,235,590	4324.3%	183,988,139	26,822,638	585.9%

Earnings Per Share	0.25	0.005	0.25	0.03
Weighted Average No of Shares	747,153,790	747,153,790	747,153,790	747,153,790

* The amounts are provisional and subject to audit

** The variance indicates the impact on the profitability

VIDULLANKA PLC

Statement of Changes In Equity

Six Months Ended 30th September 2017

GROUP	Stated Capital	Retained Earnings	Foreign Currency Translation Reserve	Non-Controlling Interest	Total
	Rs	Rs	Rs	Rs	Rs
Balance As At 1st April 2016	1,267,893,105	603,247,633	(5,709,736)	4,968,730	1,870,399,732
Profit for the Period		107,928,799		571,093	108,499,892
Other Comprehensive Income		1,033,115	2,164,346		3,197,461
Total Comprehensive Income for the Year	-	108,961,914	2,164,346	571,093	111,697,353
Dividend	-	(74,715,379)		-	(74,715,379)
Balance As at 30th September 2016	1,267,893,105	637,494,169	(3,545,390)	5,539,823	1,907,381,705
Balance As At 1st April 2017	1,267,893,105	569,026,544	(35,150,451)	5,820,869	1,807,590,067
Acquisition of stake	-	(21,843,908)	-	21,843,908	-
Profit for the period	-	372,529,111	-	9,205,152	381,734,263
Other Comprehensive Income	-	201,084	(7,983,218)	550	(7,781,584)
Total Comprehensive Income for the Year	-	372,730,194	(7,983,218)	9,205,703	373,952,679
Dividend	-	(74,715,379)		(11,238,750)	(85,954,129)
Balance As at 30th September 2017	1,267,893,105	845,197,452	(43,133,669)	25,631,729	2,095,588,617

COMPANY	Stated Capital	Retained Earnings	Total
	Rs	Rs	Rs
Balance As At 1st April 2016	1,267,893,105	234,065,162	1,501,958,267
Profit for the Period	-	25,780,662	25,780,662
Other Comprehensive Income	-	1,041,975	1,041,975
Total Comprehensive Income for the Year	-	26,822,637	26,822,637
Dividend	-	(74,715,379)	(74,715,379)
Balance As at 30th September 2016	1,267,893,105	186,172,420	1,454,065,525
Balance As At 1st April 2017	1,267,893,105	149,900,901	1,417,794,006
Profit for the period	-	183,830,431	183,830,431
Other Comprehensive Income	-	157,708	157,708
Total Comprehensive Income for the Year	-	183,988,139	183,988,139
Dividend	-	(74,715,379)	(74,715,379)
Balance As at 30th September 2017	1,267,893,105	259,173,661	1,527,066,766

VIDULLANKA PLC

Statement of Cash Flow

Six Months Ended 30th September 2017

	Group		Company	
	30.09.2017 (Unaudited*) Rs.	30.09.2016 Rs.	30.09.2017 (Unaudited*) Rs.	30.09.2016 Rs.
CASH FLOWS FROM/(USED IN) OPERATING ACTIVITIES				
Profit from Ordinary Activities Before Tax	466,348,434	114,674,887	183,880,920	31,191,624
Adjustments for				
Depreciation	65,054,389	40,537,713	12,727,755	13,064,519
Fair Value loss on Investment in Quoted Shares	-	6,427,779	-	6,427,779
Gain /Loss on Share Disposal	(7,871,194)	14,728	(7,871,194)	14,728
Provision for Retiring Gratuity	1,878,088	3,101,371	1,457,648	2,590,689
Impairment/ written off of other projects	-	1,904,764	-	1,904,764
Dividend Income	-	(9,394,496)	(181,015,813)	(25,419,871)
Profit from the Joint Ventures	(29,648,895)	(18,312,755)	-	-
Finance Income	(420,738)	(231,880)	(420,738)	(98,842)
Finance Cost	130,635,604	75,930,677	40,052,365	33,388,992
Operating Profit/(Loss) Before Working Capital Changes	625,975,686	214,652,788	48,810,943	63,064,382
(Increase)/Decrease in Inventories	(1,810,178)	(11,874,328)	31,613	(5,328,911)
(Increase)/Decrease in Trade & Other Receivables	(159,341,545)	47,307,087	(145,775,108)	(2,585,332)
(Increase)/ Decrease in Other Financial Assets	159,018,883	-	159,018,883	-
Increase/(Decrease) in Trade & Other Payables	(28,968,427)	(264,392)	52,109,054	(81,453,029)
Transfer of expenses from other project investment to relevant project companies	6,188,910	12,414,974	6,188,910	12,414,974
Cash Generated from Operations	601,063,329	262,236,129	120,384,296	(13,887,916)
Finance Cost Paid	(130,635,604)	(75,930,677)	(40,052,365)	(33,388,992)
Finance Income Received	420,738	231,880	420,738	98,842
Defined Benefit Plan Costs Paid	(2,085,125)	-	(2,085,125)	-
Income Tax Paid	(35,352,128)	(4,379,968)	-	(3,487,351)
Net Cash From Operating Activities	433,411,211	182,157,364	78,667,544	(50,665,417)
Net Cash From (Used In) Investing Activities				
Acquisition of Property, Plant & Equipment	(221,816,834)	(576,150,692)	(1,999,242)	(1,308,073)
Net Expenses incurred in new project development	-	(65,406,285)	-	(65,406,285)
Net Cash & Cash equivalent from investment in Subsidiary	-	-	-	(100,009)
Net Proceeds from Investment in Joint Ventures & Associates	10,298,152	3,772,377	-	(2,447,940)
Dividend Received	-	9,394,496	181,015,813	25,419,871
Net Cash Flow Used in Investing Activities	(211,518,682)	(628,390,104)	179,016,571	(43,842,436)
Cash From (Used in) Financing Activities				
Dividend Paid	(85,954,129)	(74,715,379)	(74,715,379)	(74,715,379)
Principal Payment Under Ijara Facilities/(Finance Leases)	(1,237,730)	(913,212)	(600,677)	(543,740)
Principal Payment Under Murabaha Facilities	(63,982,164)	(8,872,634)	(63,982,164)	(8,872,634)
Principal Payment Under Diminishing Musharakah Facilities	(114,661,942)	(98,564,006)	(21,674,780)	(12,500,000)
Principal Payments under Wakala Facilities	(19,999,999)	(19,999,998)	(19,999,999)	(19,999,998)
Principal Payments under short term facilities	(260,388,280)	(25,576,540)	(260,388,280)	(25,576,540)
Proceeds from Short term facilities	180,041,683	176,438,998	180,041,683	176,438,998
Proceeds from Wakala Facilities	-	71,926,285	-	71,926,285
Proceeds from Diminishing Musharakah Facilities	266,905,577	386,529,486	62,388,503	-
Net Cash From (Used In) Financing Activities	(99,276,984)	406,253,000	(198,931,092)	106,156,992
Net Increase/(Decrease) in Cash & Cash Equivalents	122,615,546	(39,979,740)	58,753,022	11,649,138
Cash & Cash Equivalents at the beginning of period	81,174,875	92,823,126	7,346,697	22,816,481
Cash & Cash Equivalents at end of period	203,790,421	52,843,386	66,099,719	34,465,619
Movement in cash and cash equivalents				
Components of Cash and Cash Equivalents	362,500	362,500	245,000	195,000
Cash and Bank Balances	203,427,921	52,480,886	65,854,719	34,270,619
At the end of the period	203,790,421	52,843,386	66,099,719	34,465,619

* The amounts are provisional and subject to audit

VIDULLANKA PLC

NOTES TO THE FINANCIAL STATEMENTS

- The condensed interim financial statements have been prepared in accordance with Sri Lanka Accounting Standards – LKAS 34 Interim Financial Reporting. The condensed interim financial statements should be read in conjunction with the annual financial statements for the year ended 31st March 2017, including the changes to accounting policies as a result of convergence to the revised Sri Lanka Accounting Standards ('SLFRSs/LKASs'). Further, the provisions of the Companies Act No 7 of 2007 have been considered in preparing the interim financial statements. The figures in the presented financial statements are provisional and subject to audit unless otherwise stated.
- The summarized financial information of the Joint Ventures and associates which are now being accounted under Equity method is presented below:

Investment in Joint ventures & associates	Six months ended 30-09-2017	Year ended 31-03-2017
Investment in Gurugoda Hydro (Pvt) Ltd	76,500,910	73,059,939
Investment in Udaka Energy Group (Pvt) Ltd	31,530,020	35,656,943
Investment in Vidul Madugeta (Pvt) Ltd	183,828,460	165,309,408
Investment in Nilwala Vidulibala Company (Pvt) Ltd	54,796,455	53,278,812
Total investment in Joint ventures	346,655,845	327,305,102
Share of comprehensive income from the Joint ventures & associates		
Gurugoda Hydro (Pvt) Ltd	9,522,552	5,496,733
Udaka Energy Group (Pvt) Ltd	(4,125,426)	(3,332,412)
Vidul Madugeta (Pvt) Ltd	18,526,769	23,368,564
Nilwala Vidulibala Company (Pvt) Ltd	5,770,506	778,812
Total share of comprehensive income from Joint ventures	29,694,400	26,311,697

- The Bambarabatu Oya Mini Hydro Power Project concluded the stipulated contractual period of Standard Power Purchasing agreement (SPPA) with the Ceylon Electricity Board (CEB) on 1st June 2016. The SPPA is yet to be renewed, however the plant continues to supply electricity to the grid. The revenue (amounting Rs.62.8 Mn) has been recognized based on the tariff of Rs. 5.30 per unit since the expiration of SPPA, which is offered by CEB for the similar mini hydro power plants with SPPA expired. Revenue amounting Rs. 34.17 million has been recognised as the trade receivable for the six months period ended for the financial year 2017/18.
- The company declared the interim dividend on 29th September 2017, as Rs. 0.10 per share amounting to Rs. 74,715,379. The company has initiated the capitalization of reserve in the proportion of 1:10 at a value of Rs.1.00 per share pending regulatory and shareholder approval.
- There has not been any significant change in the nature of the contingent liabilities which were disclosed in the Annual Report for the financial year ended 31st March 2017.
- No circumstance has arisen since the Balance Sheet date, which would require adjustments to or disclosure in the financial statement, other than the disclosures made in this interim financial statements.
- Market price per share during the quarter ended 30th September 2017.

Description	30th September 2017		30th September 2016	
	Date	Rs.	Date	Rs.
Market Price-Highest	18.09.2017	5.80	13.09.2016	6.00
Market Price-Lowest	31.08.2017	5.20	30.09.2016	5.70
Market Price-last Traded	30.09.2017	5.60	30.09.2016	5.70

8. Directors' Shareholding as at 30th September 2017.

Name of the Director	No. of shares
Mr. Osman Kassim	9,493,310
Mr. Riyaz M. Sangani	80,759,830
Mr. Shahid M. Sangani	3,806,865
Dr. A. A. M. Haroon	NIL
Mr. Ranjan Mather	7,500,000
Mr. M. Zulficar Ghouse	7,192,540
Mrs. B. R. I. Sangani	5,598,708
Mr. C. F. Fuhrer	998,544
Mr. S. S. V. Fernando	4,500,000
Mr. Sattar Kassim	66,943,062
Mr. Sujendra Mather	18,025,356

9. Public Shareholding information as at 30th September 2017 presented below

Issued Share Capital		747,153,790
1. Parent, subsidiary, affiliated or associate entities or any subsidiaries or associates of its parent entity		
Trade First (Pvt) Limited	324,918	
Dynawash Limited	16,333,271	
Lanka Equities (Pvt) Limited	1,908,939	
Vanguard Industries (Pvt) Limited	6,914,556	(25,481,684)
2. Directors of the entity, spouses & their close family members		
Mr.Osman Kassim	9,493,310	
Mr. Riyaz M. Sangani	80,759,830	
Mr. Shahid M. Sangani	3,806,880	
Mr. S. Ranjan Mather	7,500,000	
Mr. M. Zulficar Ghouse	7,192,540	
Mr. S. S. V. Fernando	4,500,000	
Mrs. B. R. I. Sangani	5,598,708	
Mr. Sattar Kassim	66,943,062	
Mr. C. F. Fuhrer	998,544	
Mr. Sujendra Mather	18,025,356	
Mrs. S. R. Sangani	380,849	
Mrs. S. S. Sangani	500,000	
Mrs. R. L. Mather	36,750,000	
Mrs. Z. M. Sangani	17,239,685	
Mr. Suhayb M. Sangani	15	(259,688,779)
3. Chief Executive Officer and his close family members		-
4. Key management Personnel and their close family members		-
5. Any party acting in concert with the parties set out in 1,2,3 & 4		-
6. Shares that have been allotted to employees, whereby the shares of the Entity are, directly or indirectly controlled by the management or the majority shareholder of the Entity.		-
7. Shares that are in a locked account with the CDS due to statutory or regulatory requirement other than the shareholders exempted under (8) below.		-
8. Entities, Single shareholders or Single shareholders jointly or severally holding 10% or more (5% for Dirisavi Board)		
Aberdeen Holdings (Pvt) Limited	114,919,947	
Belmont Agents Limited	112,500,000	
Wembley Spirit Limited	99,039,429	(326,459,376)
Public Shareholding		135,523,951
Public Holding - %		18.14%
Public Holding - No of Shareholders		1,432
Non Public Shareholding		611,629,839
Non Public Shareholding %		81.86%

10. The name and the Number of shares held by the top 20 shareholders as at 30th September 2017:

	Name	Shares	%
1	Aberdeen Holdings (Pvt) Limited	114,919,947	15.38
2	Belmont Agents Limited	112,500,000	15.06
3	Wembley Spirit Limited	99,039,429	13.26
4	Mr.Riyaz M. Sangani	80,759,830	10.81
5	Mr. Sattar Kassim	66,943,062	8.96
6	Mrs.R.L. Mather	36,750,000	4.92
7	ABC International Limited	26,204,463	3.51
8	Mrs.Yumna Kunimoto	22,977,683	3.08
9	Mr.M. S. Mohideen	18,751,829	2.51
10	Mr.Sujendra Mather	18,025,356	2.41
11	Mrs.Z.M.Sangani	17,239,685	2.31
12	Dynawash Ltd	16,333,271	2.19
13	Mrs. D. Z. Kathawala	15,312,500	2.05
14	Jaywise (Construction) (Pvt) Limited	12,812,659	1.71
15	Mr. R. B. Barmecha	10,800,002	1.45
16	Mr.Osman Kassim	9,493,310	1.27
17	Mr.Ranjan Mather	7,500,000	1.00
18	Mr. M. Zulficar Ghouse	7,192,540	0.96
19	Vanguard Industries (Pvt) Ltd	6,914,556	0.93
20	Mrs.B.R.I Sangani	5,598,708	0.75
	Top 20 Shareholders	706,068,830	94.50

CORPORATE INFORMATION

COMPANY STATUS

Public Limited Liability Company Listed in the Colombo Stock Exchange on 10th June 2005

RE-REGISTRATION DATE & NUMBER

27th September 2007

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COMPANY SECRETARY

Managers & Secretaries (Pvt) Ltd

No 8 Tickle Road

Colombo 08.

REGISTERED OFFICE

Level 04, Access Towers

No 278 Union Place

Colombo 02.

Telephone – 011 4760000

Fax – 011 4760076

Email – info@vidullanka.com

Web – www.vidullanka.com

AUDITORS

M/s. Ernst & Young, Chartered Accountants

No 201, De Saram Place

Colombo 10.

BANKERS

Amana Bank PLC

MCB Bank Limited

Hatton National Bank PLC

Commercial Bank of Ceylon PLC

Bank of Ceylon

NDB Bank PLC

Stanbic Bank Uganda Limited