



**Basel III - Pillar 3 Disclosures
as at 31 December 2024**



Table of Contents

1. Key Regulatory Ratios - Capital and Liquidity
2. Basel III Computation of Capital Ratios
3. Computation of Leverage Ratio
4. Basel III Computation of Liquidity Coverage Ratio
5. Main Features of Regulatory Capital Instruments
6. Credit Risk under Standardised Approach: Credit Risk Exposures & Credit Risk Mitigation (CRM) effects
7. Market Risk under Standardised Measurement Method
8. Operational Risk under Basic Indicator Approach
9. Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories –Bank

Key Regulatory Ratios - Capital and Liquidity

Item	As at 31 Dec 2024	As at 30 Sep 2024
Regulatory Capital (LKR '000)		
Common Equity Tier 1	20,414,588	20,139,045
Tier 1 Capital	20,414,588	20,139,045
Total Capital	23,882,001	23,487,598
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Min. Requirement - 7%)	15.0%	15.5%
Tier 1 Capital Ratio (Min. Requirement - 8.5%)	15.0%	15.5%
Total Capital Ratio (Min. Requirement - 12.5%)	17.6%	18.1%
Leverage Ratio (Min. Requirement - 3%)	10.61%	11.04%
Regulatory Liquidity		
Statutory Liquid Assets (LKR'000) - Domestic Banking Unit	N/A	N/A
Statutory Liquid Assets (USD'000) - Off-Shore Banking Unit	N/A	N/A
Statutory Liquid Assets Ratio (Min. Requirement - 20%)		
Domestic Banking Unit (%)	N/A	N/A
Off-Shore Banking Unit (%)	N/A	N/A
Liquidity Coverage Ratio (%) – Rupee (Min Requirement - 90%)	368.52%	404.94%
Liquidity Coverage Ratio (%) – All Currency (Min Requirement -90%)	252.78%	308.10%

Basel III Computation of Capital Ratios

Item	Amount (LKR '000) As at 31 Dec 2024	Amount (LKR '000) As at 30 Sep 2024
Common Equity Tier 1 (CET1) Capital after Adjustments	20,414,588	20,139,045
Common Equity Tier 1 (CET1) Capital	21,716,638	21,368,797
Equity Capital (Stated Capital)/Assigned Capital	17,633,461	17,633,461
Reserve Fund	355,174	266,441
Published Retained Earnings/(Accumulated Retained Losses)	3,667,043	3,430,046
Published Accumulated Other Comprehensive Income (OCI)	60,959	38,849
General and other Disclosed Reserves	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to CET1 Capital	1,302,050	1,229,752
Goodwill (net)		
Intangible Assets (net)	337,563	350,559
Others (Net Deferred Tax Asset & Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity)	964,487	784,430
Additional Tier 1 (AT1) Capital after Adjustments		
Additional Tier 1 (AT1) Capital		
Qualifying Additional Tier 1 Capital Instruments		
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
Total Adjustments to AT1 Capital		
Investment in Own Shares		
Others (specify)		
Tier 2 Capital after Adjustments	3,348,553	3,348,553
Tier 2 Capital	3,348,553	3,348,553
Qualifying Tier 2 Capital Instruments		
Revaluation Gains	707,723	707,723
Loan Loss Provisions	2,640,830	2,640,830
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
Total Adjustments to Tier 2		
Investment in Own Shares		
Others (specify)		
CET1 Capital	20,414,588	20,139,045
Total Tier 1 Capital	20,414,588	20,139,045
Total Capital	23,882,001	23,487,598
Total Risk Weighted Assets (RWA)	135,942,364	129,592,840
RWAs for Credit Risk	120,668,783	116,367,129
RWAs for Market Risk	257,124	1,093,951
RWAs for Operational Risk	15,016,456	12,131,760
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.02%	15.54%
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Countercyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)		
Total Tier 1 Capital Ratio (%)	15.02%	15.54%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	17.57%	18.12%
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-

* This represents CET1 Capital after applicable adjustments

- CET1 Capital before adjustments (LKR '000) 21,716,638 21,368,797



Computation of Leverage Ratio

Item	Amount (LKR '000)	
	As at 31 Dec 2024	As at 30 Sep 2024
Tier 1 Capital	20,414,588	20,139,045
Total Exposures	192,329,888	182,384,406
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	182,159,347	170,897,103
Derivative Exposures	-	-
Securities Financing Transaction Exposures		
Other Off-Balance Sheet Exposures	11,472,591	11,487,303
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	10.61%	11.04%

Basel III Computation of Liquidity Coverage Ratio

Item	Amount (LKR'000)			
	As at 31 Dec 2024		As at 30 Sep 2024	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	17,191,338	17,156,230	18,976,899	18,905,052
Total Adjusted Level 1A Assets	17,121,121	17,121,121	18,833,206	18,833,206
Level 1 Assets	17,121,121	17,121,121	18,833,206	18,833,206
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	70,217	35,108	143,693	71,847
Level 2B Assets	70,217	35,108	143,693	71,847
Total Cash Outflows	179,299,884	27,148,446	168,785,874	24,543,820
Deposits	128,033,631	12,803,363	120,023,639	12,002,364
Unsecured Wholesale Funding	25,890,258	12,639,370	25,361,992	10,971,056
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable)	25,367,975	1,697,693	13,504,074	1,074,319
Facilities and Other Contingent Funding Obligations	8,020	8,020	9,894,831	494,742
Additional Requirements	-	-	1,339	1,339
Total Cash Inflows	65,670,219	36,467,123	76,008,238	43,140,044
Maturing Secured Lending Transactions Backed by Collateral	10,555,484	10,555,484	10,078,672	10,078,672
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	28,900,945	24,810,514	36,732,714	32,272,898
Operational Deposits	24,011,542	-	27,619,904	-
Other Cash Inflows	2,202,248	1,101,124	1,576,949	788,474
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		252.78		308.10

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Ordinary Shares
Issuer	Amana Bank PLC
CSE Security Code	ABL.N0000
Original Date of Issuance	29-Jan-14
Par Value of Instrument	N/A
Perpetual or Dated	Perpetual
Original Maturity Date, if Applicable	N/A
Amount Recognised in Regulatory Capital (in LKR '000 as at 31 Dec 2024)	21,716,638
Accounting Classification (Equity/Liability)	Shareholders' Equity
Issuer Call subject to Prior Supervisory Approval	
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A
Subsequent Call Dates, if Applicable	N/A
Coupons/Dividends	
Fixed or Floating Dividend/Coupon	N/A
Coupon Rate and any Related Index	N/A
Non-Cumulative or Cumulative	N/A
Convertible or Non-Convertible	
If Convertible, Conversion Trigger (s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A

Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

Asset Class	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures Post CCF and CRM		RWA and RWA Density (%)	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density (ii)
	Claims on Central Government and CBSL	7,133,327	-	7,133,327	-	-
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%
Claims on Banks Exposures	44,125,327	11,427,000	44,125,327	228,540	9,553,585	22%
Claims on Financial Institutions	557,698	1,290,819	557,698	56,258	360,136	0%
Claims on Corporates	46,230,651	19,058,984	46,002,756	5,468,252	51,471,007	100%
Retail Claims	57,225,131	13,504,409	56,574,195	5,175,572	43,102,931	70%
Claims Secured by Residential Property	6,260,311	-	6,260,311	-	5,224,272	83%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) (i)	1,585,755	169,675	1,585,755	33,935	1,672,582	103%
Higher-risk Categories	205,548	-	205,548	-	513,869	250%
Cash Items and Other Assets	17,617,935	794,832	17,617,935	794,832	8,770,401	48%
Total	180,941,685	46,245,719	180,062,853	11,757,389	120,668,783	63%

Notes:

- (i) As per Banking Act Directions on classification of Loans and Advances, income recognition and provisioning
- (ii) RWA Density - Total RWA/Exposures post CCF and CRM.


Market Risk under Standardised Measurement Method

Item	RWA Amount (LKR'000) As at 31 Dec 2024
(a) RWA for Interest Rate Risk	-
General Interest Rate Risk	-
(i) Net Long or Short Position	-
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
(b) RWA for Equity	17,556
(i) General Equity Risk	8,778
(ii) Specific Equity Risk	8,778
(c) RWA for Foreign Exchange & Gold	14,585
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	257,124

Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 Dec 2024		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		6,365,065	9,210,428	21,965,640
The Standardised Approach					
Corporate Finance	18%		N/A		
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%		N/A		
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach			1,877,057		
The Standardised Approach			N/A		
The Alternative Standardised Approach			N/A		
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach			15,016,456		
The Standardised Approach			N/A		
The Alternative Standardised Approach			N/A		

Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

Item	Amount (LKR '000) as at 31 December 2024				
	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements*	Carrying Values as under Scope of Regulatory Reporting**	Subject to Credit Risk	Subject to Market Risk Framework	Not Subject to Capital Requirements or Subject to Deduction From Capital
Assets	182,336,809	182,336,808	180,062,853	70,217	4,061,740
Cash and Cash Equivalents	17,070,765	11,257,037	11,257,037	-	-
Balances with Central Banks	7,078,039	7,078,039	7,078,039	-	-
Placements with Banks	38,819,330	44,310,081	44,310,081	-	-
Derivative Financial Instruments	177,461	177,461	177,461	-	-
Other Financial Assets Held-For-Trading	-	-	-	-	-
Financial Assets Designated at Fair Value through Profit or Loss	70,217	70,217	-	70,217	-
Financing and Receivables to Banks	-	-	-	-	-
Financing and Receivables to Other Customers	111,301,849	111,301,849	108,542,159	-	2,759,690
Financial Assets Measured at Fair Value through Other Comprehensive Income	348,711	348,711	208,540	-	140,170
Investments in Subsidiaries	-	-	-	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	2,968,027	2,968,027	2,968,027	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	337,563	337,563	-	-	337,563
Deferred Tax Assets	824,317	824,317	-	-	824,317
Other Assets	3,340,530	3,663,507	5,521,509	-	-
Liabilities	159,494,948	159,494,948	-	-	-
Due to Banks	18,949	12,088	-	-	-
Derivative Financial Instruments	22,857	22,857	-	-	-
Other Financial Liabilities Held-For-Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	154,405,710	153,228,716	-	-	-
Other Borrowings	-	-	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	473,465	473,465	-	-	-
Deferred Tax Liabilities	-	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	4,573,967	5,757,822	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	-	-	-	-	-
Off-Balance Sheet Liabilities	35,425,487	35,425,487	33,527,900	-	1,897,586
Guarantees	4,786,175	4,786,175	4,786,175	-	-
Performance Bonds	1,007,350	1,007,350	1,007,350	-	-
Letters of Credit	4,828,875	4,828,875	4,828,875	-	-
Other Contingent Items	6,286,444	6,286,444	6,286,444	-	-
Undrawn Loan Commitments	14,185,777	14,185,777	14,185,777	-	-
Other Commitments	4,330,866	4,330,866	2,433,280	-	1,897,586
Shareholders' Equity	-	-	-	-	-
Equity Capital (Stated Capital)/Assigned Capital	17,633,461	17,633,461	-	-	-
of which Amount Eligible for CET1	17,633,461	17,633,461	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	3,667,044	3,781,065	-	-	-
Accumulated Other Comprehensive Income	101,598	101,598	-	-	-
Other Reserves	1,439,758	1,325,737	-	-	707,723
Total Shareholders' Equity	22,841,861	22,841,861	-	-	707,723