Amãna Bank

Net Stable Funding Ratio

Under Basel III - Liquidity Standards
as at 30 September 2024

1. Calculation of NSFR

Code	Item	Weighted Amount as at 30 September 2024	Weighted Amount as at 30 June 2024
32.1.1.0.0.0	Total Available Stable Funding	142,333,323	122,795,970
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	111,697,177	119,067,474
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	1,469,459	1,263,383
32.1.4.0.0.0	Total Required Stable Funding	113,166,636	120,330,857
32.1.5.0.0.0	NSFR (Minimum Requirement (90%)	126%	102%

Amãna Bank

2. Total Available Stable Funding

Code	Item	Unweighted Amount as at 30 September 2024	ASF Factor	Weighted Amount as at 30 September 2024
32.2.0.0.0.0	**Total Available Stable Funding**	**171,071,371**		**142,333,323**
32.2.1.0.0.0	**Liabilities and capital assigned a 100% ASF factor**	**25,015,110**		**25,015,110**
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	21,368,797	100%	21,368,797
32.2.1.2.0.0	Any other capital instrument with effective residual maturity of one year or more	-	100%	-
32.2.1.3.0.0	Secured and unsecured borrowings and liabilities with effective residual maturities of one year or more	3,646,314		3,646,314
32.2.1.3.1.0	Net deferred tax liabilities	-	100%	-
32.2.1.3.2.0	Minority interest		100%	-
32.2.1.3.3.0	Other liabilities	3,646,314	100%	3,646,314
32.2.2.0.0.0	**Liabilities assigned a 90% ASF factor**	**116,961,737**		**105,265,563**
32.2.2.1.0.0	Non-maturity deposits and term deposits with residual maturity of less than one year provided by retail customers and SME	116,961,737	90%	105,265,563
32.2.3.0.0.0	**Liabilities assigned a 50% ASF factor**	**24,105,298**		**12,052,649**
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	24,090,927	50%	12,045,464
32.2.3.2.0.0	Operational deposits	14,371	50%	7,185
32.2.3.3.0.0	Funding with residual maturity of less than one year from sovereigns, Public Sector Entities (PSEs), and Multilateral Development Banks (MDBs)	-	50%	-
as at 30 June 2024	Other funding with residual maturity between six months and less than one year not included in the above categories, including funding provided by central banks and financial institutions	-		-
32.2.3.4.1.0	Net deferred tax liabilities		50%	-
32.2.3.4.2.0	Minority interest		50%	-
32.2.3.4.3.0	Other liabilities	-	50%	-
32.2.4.0.0.0	**Liabilities assigned a 0% ASF factor**	**4,989,225**		**-**
32.2.4.1.0.0	All other liabilities and equity not included in the above categories including other funding with residual maturity of less than six months from central banks and financial institutions	-	0%	-
32.2.4.2.0.0	Other liabilities without a stated maturity	4,989,225		-
32.2.4.2.1.0	Net deferred tax liabilities		0%	-
32.2.4.2.2.0	Minority interest		0%	-
32.2.4.2.3.0	Other liabilities	4,989,225	0%	-
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)		0%	-
32.2.4.4.0.0	"Trade date" payables arising from purchases of financial instruments, foreign currencies and commodities	-	0%	-

3. Required Stable Funding – On Balance Sheet Assets

Code	Item	Unweighted Amount as at 30th September 2024	ASF Factor	Weighted Amount as at 30th September 2024
32.3.0.0.0.0	**Required Stable Funding - On Balance Sheet Assets**	-	**0**	**111,697,177**
32.3.1.0.0.0	**Assets assigned a 0% RSF factor**			-
32.3.1.1.0.0	Cash in hand	11,136,718	0%	-
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	8,890,734	0%	-
32.3.1.3.0.0	All claims on central banks with residual maturities of less than six months	-	0%	-
32.3.1.4.0.0	"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities		0%	-
32.3.2.0.0.0	**Assets assigned a 5% RSF factor**			-
32.3.2.1.0.0	Unencumbered Level 1 assets			-
32.3.2.1.1.0	Qualifying marketable securities			-
32.3.2.1.1.1	Issued by sovereigns		5%	-
32.3.2.1.1.2	Guaranteed by sovereigns		5%	-
32.3.2.1.1.3	Issued or guaranteed by central banks		5%	-
32.3.2.1.1.4	Issued or guaranteed by BIS, IMF, ECB and European Community or eligible MDBs		5%	-
32.3.2.2.0.0	20% of derivative liabilities		5%	-
as at 30 June 2024	**Assets assigned a 10% RSF factor**			-
32.3.3.1.0.0	Unencumbered loans to financial institutions with residual maturities of less than six months		10%	-
32.3.4.0.0.0	**Assets assigned a 15% RSF factor**			-
32.3.4.1.0.0	Unencumbered Level 2A assets			-
32.3.4.1.1.0	Qualifying marketable securities			-
32.3.4.1.1.1	Issued or guaranteed by sovereigns		15%	-
32.3.4.1.1.2	Issued or guaranteed by central banks		15%	-
32.3.4.1.1.3	Issued or guaranteed by PSEs		15%	-
32.3.4.1.1.4	Issued or guaranteed by MDBs		15%	-
32.3.4.1.2.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes) and covered bonds		15%	-
32.3.4.1.3.0	Qualifying investments in gilt unit trust backed by Government of Sri Lanka (GOSL) securities		15%	-
32.3.4.2.0.0	All other unencumbered loans to financial institutions with residual maturities of less than six months		15%	-
32.3.5.0.0.0	**Assets assigned a 50% RSF factor**			**60,949,959**
32.3.5.1.0.0	Unencumbered Level 2B assets			73,343
32.3.5.1.1.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes)		50%	-
32.3.5.1.2.0	Qualifying non-financial common equity shares	146,686	50%	73,343
32.3.5.1.3.0	Residential mortgage backed securities (RMBS) with a credit rating of at least AA		50%	-
32.3.5.2.0.0	HQLA encumbered for a period of six months or more and less than one year		50%	-
32.3.5.3.0.0	Unencumbered loans to financial institutions and central banks with residual maturity between six months and less than one year		50%	-
32.3.5.4.0.0	Deposits held at other financial institutions for operational purposes		50%	-
32.3.5.5.0.0	All other non HQLA not included in the above categories with residual maturity of less than one year	121,753,231	50%	60,876,615
32.3.6.0.0.0	**Assets assigned a 65% RSF factor**			**1,547,929**
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	2,381,429	65%	1,547,929
32.3.6.2.0.0	Other qualifying unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more			
32.3.7.0.0.0	**Assets assigned a 85% RSF factor**			**31,776,768**
32.3.7.1.0.0	Cash, securities or other assets posted as initial margin for derivative contracts		85%	-
32.3.7.2.0.0	Other unencumbered performing loans	37,384,432	85%	31,776,767.56
32.3.7.3.0.0	Unencumbered securities that are not in default and do not qualify as HQLA		85%	-
32.3.7.4.0.0	Physical traded commodities, including gold		85%	-
32.3.8.0.0.0	**Assets assigned a 100% RSF factor**			**17,422,522**
32.3.8.1.0.0	All assets that are encumbered for a period of one year or more		100%	-
32.3.8.2.0.0	NSFR derivative assets net of NSFR derivative liabilities if NSFR derivative assets are greater than NSFR derivative liabilities	10,969,301	100%	10,969,301
32.3.8.3.0.0	All other assets not included in above	6,453,222	100%	6,453,222

Amãna Bank

4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount as at 30 September 2024	ASF Factor	Weighted Amount as at 30 September 2024
32.4.0.0.0.0	**Required Stable Funding - Off Balance Sheet Items**			**1,469,459**
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	13,466,573	5%	673,329
32.4.2.0.0.0	**Other contingent funding obligations, including products and instruments**			**796,130**
32.4.2.1.0.0	Unconditionally revocable credit and liquidity facilities		0%	
32.4.2.2.0.0	Trade finance-related obligations (including guarantees and letters of credit)	15,922,604	5%	796,130
32.4.2.3.0.0	Guarantees unrelated to trade finance obligations		0%	-
32.4.3.0.0.0	Non-contractual obligations			**-**
32.4.3.1.0.0	Potential requests for debt repurchases of the bank's own debt or that of related conduits, securities investment vehicles and other such financing facilities	-	5%	-
32.4.3.2.0.0	Structured products where customers anticipate ready marketability, such as adjustable rate notes and variable rate demand notes (VRDNs)	-	5%	-
32.4.3.3.0.0	Managed funds that are marketed with the objective of maintaining a stable value	-	5%	-
32.4.4.0.0.0	Any other obligations			