

Amãna Bank



**Net Stable Funding Ratio
Under Basel III - Liquidity Standards
as at 30th September 2025**

1. Calculation of NSFR

Code	Item	Weighted Amount as at 30th September 2025	Weighted Amount as at 30th June 2025
32.1.1.0.0.0	Total Available Stable Funding	166,992,313	164,690,304
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	123,997,698	118,848,452
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	1,999,813	2,213,601
32.1.4.0.0.0	Total Required Stable Funding	125,997,511	121,062,053
32.1.5.0.0.0	NSFR (Minimum Requirement (90%))	133%	136%

2. Total Available Stable Funding

Code	Item	Unweighted Amount as at 30th September 2025	ASF Factor	Weighted Amount as at 30th September 2025
32.2.0.0.0.0	Total Available Stable Funding	200,506,391		166,992,313
32.2.1.0.0.0	Liabilities and capital assigned a 100% ASF factor	26,767,697		26,767,697
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	22,635,798	100%	22,635,798
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	4,131,899		4,131,899
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	4,131,899	100%	4,131,899
32.2.2.0.0.0	Liabilities assigned a 90% ASF factor	144,319,565		129,887,608
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	144,319,565	90%	129,887,608
32.2.3.0.0.0	Liabilities assigned a 50% ASF factor	20,674,017		10,337,008
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	20,659,419	50%	10,329,710
32.2.3.2.0.0	Operational deposits	14,598	50%	7,299
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 30th September 2025	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	8,745,113		-
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	8,745,113		-
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	8,745,113	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 2025	ASF Factor	Weighted Amount as at 30th September 2025
32.3.0.0.0	Required Stable Funding - On Balance Sheet Assets	15,628,661		123,997,698
32.3.1.0.0.0	Assets assigned a 0% RSF factor	15,628,661	0%	
32.3.1.1.0.0	Cash in hand	8,889,106	0%	
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	6,739,555	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 30th September 2025	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			59,243,124
32.3.5.1.0.0	Unencumbered Level 2B assets			56,676
32.3.5.1.2.0	Qualifying non-financial common equity shares	113,351	50%	56,676
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	118,372,897	50%	59,186,449
32.3.6.0.0.0	Assets assigned a 65% RSF factor			841,359
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	1,294,399	65%	841,359
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			49,833,921
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	58,628,143	85%	49,833,921.29
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			14,079,293
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	6,792,255	100%	6,792,255
32.3.8.3.0.0	All other assets not included in above	7,287,038	100%	7,287,038

4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount as at 30th September 2025	ASF Factor	Weighted Amount as at 30th September 2025
32.4.0.0.0.0	Required Stable Funding - Off Balance Sheet Items	39,996,253		1,999,813
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	12,826,622	5%	641,331
32.4.2.0.0.0	Other contingent funding obligations, including products and instruments	-	5%	1,358,482
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)	27,169,630	5%	1,358,482
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	-	5%	-