Amãna Bank

Net Stable Funding Ratio

Under Basel III - Liquidity Standards
as at 30 September 2020

Amãna Bank

1. Calculation of NSFR

Code	Item	Weighted Amount as at 30 September 2020	Weighted Amount as at 30 June 2020
32.1.1.0.0.0	Total Available Stable Funding	80,943,716	80,297,480
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	43,737,758	42,091,691
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	843,964	691,314
32.1.4.0.0.0	Total Required Stable Funding	44,581,723	42,783,005
32.1.5.0.0.0	NSFR (Minimum Requirement 100%)	182%	188%

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2. Total Available Stable Funding

Code	Item	Unweighted Amount as at 30 September 2020	ASF Factor	Weighted Amount as at 30 September 2020
32.2.0.0.0.0	**Total Available Stable Funding**	**99,739,808**	**0%**	**80,943,676**
32.2.1.0.0.0	**Liabilities and capital assigned a 100% ASF factor**	**14,945,943**	**100%**	**14,945,943**
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	11,054,858	100%	11,054,858
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	3,891,085	100%	3,891,085
32.2.1.3.1.0	Net deferred tax liabilities	201,266	100%	201,266
32.2.1.3.2.0	Minority interest	-	100%	-
32.2.1.3.3.0	Other liabilities	3,689,819	100%	3,689,819
32.2.2.0.0.0	**Liabilities assigned a 90% ASF factor**	**70,693,985**	**90%**	**63,624,586**
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	70,693,985	90%	63,624,586
32.2.3.0.0.0	**Liabilities assigned a 50% ASF factor**	**4,746,292**	**50%**	**2,373,146**
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	269,644	50%	134,822
32.2.3.2.0.0	Operational deposits	3,955,389	50%	1,977,694
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%	-
32.2.3.4.0.0	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	**521,260**	**50%**	**260,630**
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	521,260	50%	260,630
32.2.4.0.0.0	**Liabilities assigned a 0% ASF factor**	**9,353,588**	**0%**	-
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	188,482	0%	-
32.2.4.2.0.0	Other liabilities without a stated maturity	3,429,282	0%	-
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	3,429,282	0%	-
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)	5,735,824	0%	-
32.2.4.4.0.0	"Trade date" payables arising from purchases of financial instruments, foreign currencies and commodities	-	0%	-

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3. Required Stable Funding – On Balance Sheet Assets

Code	Item	Unweighted Amount as at 30 September 2020	ASF Factor	Weighted Amount as at 30 September 2020
32.3.0.0.0.0	**Required Stable Funding - On Balance Sheet Assets**	**69,162,607**		**43,737,759**
32.3.1.0.0.0	**Assets assigned a 0% RSF factor**	**6,476,684**		**-**
32.3.1.1.0.0	Cash in hand	2,153,383	0%	-
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	4,323,301	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**	**-**	**5%**	**-**
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%	-
32.3.3.0.0.0	**Assets assigned a 10% RSF factor**	**-**	**10%**	**-**
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**	**-**	**15%**	**-**
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**	**27,652,348**	**50%**	**13,826,174**
32.3.5.1.0.0	Unencumbered Level 2B assets	68,097	50%	34,049
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	68,097	50%	34,049
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	27,584,251	50%	13,792,125
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	27,584,251	50%	13,792,125
32.3.6.0.0.0	**Assets assigned a 65% RSF factor**	**2,884,369**	**65%**	**1,874,840**
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	2,884,369	65%	1,874,840
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	-	65%	
32.3.7.0.0.0	**Assets assigned a 85% RSF factor**	**27,416,410**	**85%**	**23,303,949**
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	27,416,410	85%	23,303,949
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**	**4,732,796**	**100%**	**4,732,796**
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	-	100%	-
32.3.8.3.0.0	All other assets not included in above	4,732,796	100%	4,732,796

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4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount as at 30 September 2020	ASF Factor	Weighted Amount as at 30 September 2020
32.4.0.0.0.0	**Required Stable Funding - Off Balance Sheet Items**	**16,879,289**		**843,964**
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	7,584,141	5%	379,207
32.4.2.0.0.0	Other contingent funding obligations, including products and instruments	9,295,148		464,757
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)	9,295,148	5%	464,757
32.4.2.3.0.0	Guarantees unrelated to trade finance obligations	-	0%	-
32.4.3.0.0.0	Non-contractual obligations	**-**	**5%**	**-**
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%	-