Amãna Bank

Net Stable Funding Ratio

Under Basel III - Liquidity Standards
as at 30 September 2019

1. Calculation of NSFR

Code	Item	Amount
32.1.1.0.0.0	Total Available Stable Funding	69,177,893
32.1.2.0.0.0	Required Stable Funding - On Balance Sheet Assets	36,076,320
32.1.3.0.0.0	Required Stable Funding - Off Balance Sheet Items	296,112
32.1.4.0.0.0	Total Required Stable Funding	36,372,432
32.1.5.0.0.0	NSFR	190%

2. Total Available Stable Funding

Code	Item	Unweighted Amount	ASF Factor	Weighted Amount
32.2.0.0.0.0	**Total Available Stable Funding**			**69,177,893**
32.2.1.0.0.0	**Liabilities and capital assigned a 100% ASF factor**			**13,932,537**
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	10,788,388	100%	10,788,388
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			3,144,149
32.2.1.3.1.0	Net deferred tax liabilities	221,537	100%	221,537
32.2.1.3.2.0	Minority interest	**-**	**100%**	**-**
32.2.1.3.3.0	Other liabilities	2,922,612	100%	2,922,612
32.2.2.0.0.0	**Liabilities assigned a 90% ASF factor**			55,093,968
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	61,215,520	90%	55,093,968
32.2.3.0.0.0	**Liabilities assigned a 50% ASF factor**			151,388
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	169,282	50%	84,641
32.2.3.2.0.0	Operational deposits	-	50%	-
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)	310	50%	155
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			**66,592**
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	133,183	50%	66,592
32.2.4.0.0.0	**Liabilities assigned a 0% ASF factor**			-
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	5,015,573	0%	-
32.2.4.2.0.0	Other liabilities without a stated maturity			-
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	1,753,657	0%	-
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)	10,864,905	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	RSF Factor	Weighted Amount
32.3.0.0.0.0	**Required Stable Funding - On Balance Sheet Assets**			**36,076,320**
32.3.1.0.0.0	**Assets assigned a 0% RSF factor**			**-**
32.3.1.1.0.0	Cash in hand	1,810,016	0%	-
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	4,029,686	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%	-
32.3.3.0.0.0	**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**			**7,248,774**
32.3.5.1.0.0	Unencumbered Level 2B assets			57,478
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	114,955	50%	57,478
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	14,382,593	50%	7,191,297
32.3.6.0.0.0	**Assets assigned a 65% RSF factor**			**1,502,736**
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	2,287,349	65%	1,486,777
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	24,553	65%	15,959
32.3.7.0.0.0	**Assets assigned a 85% RSF factor**			**23,638,652**
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	27,810,179	85%	23,638,652
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**			**3,686,158**
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	3,686,158	100%	3,686,158

4. Required Stable Funding – Off Balance Sheet Items

Code	Item	Unweighted Amount	RSF Factor	Weighted Amount
32.4.0.0.0.0	**Required Stable Funding - Off Balance Sheet Items**			**296,112**
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	5,168,799	5%	258,440
32.4.2.0.0.0	Other contingent funding obligations, including products and instruments			37,672
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)	753,436	5%	37,672
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%	-