Amãna Bank

Net Stable Funding Ratio

Under Basel III - Liquidity Standards

as at 30 June 2019

Amãna Bank

1. Calculation of NSFR

Web-based Return Code	Item	Amount Rs. 000
32.1.1.0.0.0	**Total Available Stable Funding**	**66,913,568**
32.1.2.0.0.0	Required Stable Funding – On Balance Sheet Assets	36,412,071
32.1.3.0.0.0	Required Stable Funding – Off Balance Sheet Items	472,323
32.1.4.0.0.0	Total Required Stable Funding	36,884,394
32.1.5.0.0.0	NSFR	181%

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2. Total Available Stable Funding

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.2.0.0.0.0	**Total Available Stable Funding**			**66,913,568**
32.2.1.0.0.0	**Liabilities and capital assigned a 100% ASF factor**			**13,889,715**
32.2.1.1.0.0	Total regulatory capital before capital deductions (excluding Tier 2 instruments with residual maturity of less than one year)	10,791,089	100%	10,791,089
32.2.1.2.0.0	Any other capital instrument with effective residual maturity of one year or more	-	100%	0
32.2.1.3.0.0	Secured and unsecured borrowings and liabilities with effective residual maturities of one year or more	3,098,626		3,098,626
32.2.1.3.1.0	Deferred tax liabilities	221,537	100%	221,537
32.2.1.3.2.0	Minority interest		100%	0
32.2.1.3.3.0	Other liabilities	2,877,089	100%	2,877,089
32.2.2.0.0.0	**Liabilities assigned a 90% ASF factor**	**58,738,954**		**52,865,058**
32.2.2.1.0.0	Non-maturity (demand) deposits and term deposits with residual maturity of less than one year provided by retail and small business customers	58,738,954	90%	52,865,058
32.2.3.0.0.0	**Liabilities assigned a 50% ASF factor**	**317,588**		**158,794**
32.2.3.1.0.0	Funding with residual maturity of less than one year provided by non-financial corporate customers	162,726	50%	81,363
32.2.3.2.0.0	Operational deposits		50%	0
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)	2,500	50%	1,250
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	152,363		76,181
32.2.3.4.1.0	Deferred tax liabilities		50%	0
32.2.3.4.2.0	Minority interest		50%	0
32.2.3.4.3.0	Other liabilities	152,363	50%	76,181
32.2.4.0.0.0	**Liabilities assigned a 0% ASF factor**	**18,286,963**		**0**
32.2.4.1.0.0	All other liabilities and equity not included in the above categories	6,310,126	0%	0
32.2.4.2.0.0	Other liabilities without a stated maturity	1,990,668		0
32.2.4.2.1.0	Deferred tax liabilities		0%	0
32.2.4.2.2.0	Minority interest		0%	0
32.2.4.2.3.0	Other liabilities	1,990,668	0%	0
32.2.4.3.0.0	NSFR derivative liabilities net of derivative assets (if NSFR derivative liabilities are greater than NSFR derivative assets)	9,986,169	0%	0
32.2.4.4.0.0	"Trade date" payables arising from purchases of financial instruments, foreign currencies and commodities	-	0%	0

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3. Required Stable Funding – On Balance Sheet Assets

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.3.0.0.0.0	**Required Stable Funding – On Balance Sheet Assets**			**36,412,071**
32.3.1.0.0.0	Assets assigned a 0% RSF factor			0
32.3.1.1.0.0	Cash in hand	1,472,570	0%	**0**
32.3.1.2.0.0	Central bank reserves (Statutory Reserve Ratio (SRR) including excess SRR)	3,921,246	0%	0
32.3.1.3.0.0	All claims on central banks with residual maturities of less than six months	-	0%	0
32.3.1.4.0.0	"Trade date" receivables arising from sales of financial instruments, foreign currencies and commodities		0%	0
32.3.2.0.0.0	**Assets assigned a 5% RSF factor**			**0**
32.3.2.1.0.0	Unencumbered Level 1 assets			0
32.3.2.1.1.0	Qualifying marketable securities			0
32.3.2.1.1.1	Issued by sovereigns		5%	0
32.3.2.1.1.2	Guaranteed by sovereigns		5%	0
32.3.2.1.1.3	Issued or guaranteed by central banks		5%	0
32.3.2.1.1.4	Issued or guaranteed by BIS, IMF, ECB and European Community or eligible MDBs		5%	0
32.3.2.1.1.5	20% of derivative liabilities		5%	0
32.3.3.0.0.0	Assets assigned a 10% RSF factor			0
32.3.3.1.0.0	Unencumbered loans to financial institutions with residual maturities of less than six months		10%	0
32.3.4.0.0.0	**Assets assigned a 15% RSF factor**			**0**
32.3.4.1.0.0	Unencumbered Level 2A assets			0
32.3.4.1.1.0	Qualifying marketable securities			0
32.3.4.1.1.1	Issued or guaranteed by sovereigns		15%	0
32.3.4.1.1.2	Issued or guaranteed by central banks		15%	0
32.3.4.1.1.3	Issued or guaranteed by PSEs		15%	0
32.3.4.1.1.4	Issued or guaranteed by MDBs		15%	0
32.3.4.1.2.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes) and covered bonds		15%	0
32.3.4.1.3.0	Qualifying investments in gilt unit trust backed by Government of Sri Lanka (GOSL) securities		15%	0
32.3.4.2.0.0	All other unencumbered loans to financial institutions with residual maturities of less than six months		15%	0

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3. Required Stable Funding – On Balance Sheet Assets

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.3.5.0.0.0	**Assets assigned a 50% RSF factor**			**7,883,645**
32.3.5.1.0.0	Unencumbered Level 2B assets			54,056
32.3.5.1.1.0	Qualifying non-financial corporate debt securities (including commercial paper and promissory notes)		50%	0
32.3.5.1.2.0	Qualifying non-financial common equity shares	108,112	50%	54,056
32.3.5.1.3.0	Residential mortgage backed securities (RMBS) with a credit rating of at least AA		50%	0
32.3.5.2.0.0	HQLA encumbered for a period of six months or more and less than one year		50%	0
32.3.5.3.0.0	Loans to financial institutions and central banks with residual maturity between six months and less than one year		50%	0
32.3.5.4.0.0	Deposits held at other financial institutions for operational purposes		50%	0
32.3.5.5.0.0	All other non HQLA not included in the above categories with residual maturity of less than one year	15,659,178	50%	7,829,589
32.3.6.0.0.0	**Assets assigned a 65% RSF factor**			**1,614,442**
32.3.6.1.0.0	Qualifying unencumbered residential mortgages with a residual maturity of one year or more	2,335,993	65%	1,518,395
32.3.6.2.0.0	Other unencumbered loans not included in the above categories, excluding loans to financial institutions, with a residual maturity of one year or more	147,763	65%	96,046
32.3.7.0.0.0	**Assets assigned a 85% RSF factor**			**23,290,763**
32.3.7.1.0.0	Cash, securities or other assets posted as initial margin for derivative contracts		85%	0
32.3.7.2.0.0	Other unencumbered performing loans	27,400,897	85%	23,290,763
32.3.7.3.0.0	Unencumbered securities that are not in default and do not qualify as HQLA		85%	0
32.3.7.4.0.0	Physical traded commodities, including gold		85%	0
32.3.8.0.0.0	**Assets assigned a 100% RSF factor**			**3,623,222**
32.3.8.1.0.0	All assets that are encumbered for a period of one year or more		100%	0
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%	0
32.3.8.3.0.0	All other assets not included in above	3,623,222	100%	3,623,222

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4. Required Stable Funding – Off Balance Sheet Items

Web-based Return Code	Item	Unweighted Amount Rs. 000	RSF Factor	Weighted Amount Rs. 000
32.4.0.0.0.0	**Required Stable Funding – Off Balance Sheet Items**			**472,323**
32.4.1.0.0.0	Irrevocable and conditionally revocable credit and liquidity facilities to any client	-	5%	0
32.4.2.0.0.0	**Other contingent funding obligations, including products and instruments**			**472,323**
32.4.2.1.0.0	Unconditionally revocable credit and liquidity facilities	5,779,100	5%	288,955
32.4.2.2.0.0	Trade finance-related obligations (including guarantees and letters of credit)	3,667,354	5%	183,368
32.4.2.3.0.0	Guarantees and letters of credit unrelated to trade finance obligations	-	5%	0
32.4.3.0.0.0	**Non-contractual obligations**			**0**
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%	0
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%	0
32.4.3.3.0.0	Managed funds that are marketed with the objective of maintaining a stable value	-	5%	0
32.4.3.4.0.0	Any other obligation	-	5%	0