

Market Discipline Disclosure Requirements

KEY REGULATORY RATIOS - CAPITAL AND LIQUIDITY		
As at 31 December	2022	2021
Regulatory Capital (LKR '000)		
Common Equity Tier 1	12,336,541	12,016,737
Tier 1 Capital	12,336,541	12,016,737
Total Capital	14,960,985	13,764,884
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.0%)	13.0%	13.7%
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	13.0%	13.7%
Total Capital Ratio (Minimum Requirement - 12.5%)	15.8%	15.7%
Leverage Ratio (Minimum Requirement - 3%)	7.37%	7.42%
Regulatory Liquidity		
Statutory Liquid Assets (LKR '000) - Domestic Banking Unit	35,743,999	27,508,421
Statutory Liquid Assets (USD '000) - Offshore Banking Unit	1,581	4,099
Statutory Liquid Assets Ratio (Minimum Requirement - 20%)		
Domestic Banking Unit (%)	28.65%	26.87%
Offshore Banking Unit (%)	24.15%	45.33%
Liquidity Coverage Ratio (%) – Rupee (Min Requirement - 90%/100%)	150.29%	165.18%
Liquidity Coverage Ratio (%) – All Currency (Min Requirement - 90%/100%)	126.45%	118.47%
BASEL III COMPUTATION OF CAPITAL RATIOS		
	2022 LKR '000	2021 LKR '000
Common Equity Tier 1 (CET1) Capital after Adjustments	12,336,541	12,016,737
Common Equity Tier 1 (CET1) Capital *	12,336,541	12,016,737
Equity Capital (Stated Capital)/Assigned Capital	11,348,821	11,079,706
Reserve Fund	197,102	157,693
Published Retained Earnings/(Accumulated Retained Losses)	1,721,762	1,225,549
Published Accumulated Other Comprehensive Income (OCI)	-	59,339
General and other Disclosed Reserves	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to CET1 Capital	931,145	505,550

Market Discipline Disclosure Requirements

BASEL III COMPUTATION OF CAPITAL RATIOS (CONTD.)	2022 LKR '000	2021 LKR '000
Goodwill (net)		
Intangible Assets (net)	319,253	232,835
Others (Net Deferred Tax Asset & Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity)	611,892	272,715
Additional Tier 1 (AT1) Capital after Adjustments	-	-
Additional Tier 1 (AT1) Capital	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to AT1 Capital	-	-
Investment in Own Shares	-	-
Others (specify)	-	-
Tier 2 Capital after Adjustments	2,624,444	1,748,146
Tier 2 Capital	2,624,444	1,748,146
Qualifying Tier 2 Capital Instruments	-	-
Revaluation Gains	707,723	570,270
Provisions on Financing and Advances	1,916,721	1,177,876
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to Tier 2	-	-
Investment in Own Shares	-	-
Others (specify)	-	-
CET1 Capital *	12,336,541	12,016,737
Total Tier 1 Capital	12,336,541	12,016,737
Total Capital	14,960,985	13,764,884
Total Risk Weighted Assets (RWA)	94,718,796	87,952,947
RWAs for Credit Risk	88,027,334	82,377,356
RWAs for Market Risk	533,294	265,871
RWAs for Operational Risk	6,158,168	5,309,720
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.02%	13.66%
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-
Total Tier 1 Capital Ratio (%)	13.02%	13.66%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.80%	15.65%
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-
* This represents CET1 Capital after applicable adjustments		
- CET1 Capital before adjustments (LKR '000)	13,267,685	12,522,287

COMPUTATION OF LEVERAGE RATIO				
As at 31 December				
	2022		2021	
	LKR '000		LKR '000	
Tier 1 Capital		11,884,715		12,016,737
Total Exposures		161,273,299		161,945,756
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)		140,756,748		121,403,353
Derivative Exposures		12,927,848		33,104,984
Securities Financing Transaction Exposures		-		-
Other Off-Balance Sheet Exposures		7,588,703		7,437,419
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)		7.37%		7.42%

BASEL III COMPUTATION OF LIQUIDITY COVERAGE RATIO				
As at 31 December				
	2022		2021	
	Total Un-weighted Value LKR '000	Total Weighted Value LKR '000	Total Un-weighted Value LKR '000	Total Weighted Value LKR '000
Total Stock of High-Quality Liquid Assets (HQLA)	8,256,196	8,226,415	7,346,859	7,314,542
Total Adjusted Level 1A Assets	8,196,635	8,196,635	7,282,225	7,282,225
Level 1 Assets	8,196,635	8,196,635	7,282,225	7,282,225
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	59,561	29,780	64,634	32,317
Total Cash Outflows	132,414,300	26,022,408	113,301,390	15,361,454
Deposits	94,271,050	9,427,105	85,305,361	8,530,536
Unsecured Wholesale Funding	17,759,517	9,131,826	10,705,997	5,404,010
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	20,362,853	7,442,597	17,231,150	1,368,026
Additional Requirements	20,880	20,880	58,882	58,882
Total Cash Inflows	41,497,638	22,150,798	12,761,216	9,187,395
Maturing Secured Lending Transactions Backed by Collateral	9,824,951	9,824,951	7,371,019	7,371,019
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	15,047,363	12,273,720	1,781,936	891,005
Operational Deposits	16,521,070	-	1,757,519	-
Other Cash Inflows	104,254	52,127	1,850,742	925,371
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		126.45		118.47

Market Discipline Disclosure Requirements

MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS	
Description of the Capital Instrument	Ordinary Shares
Issuer	Amana Bank PLC
CSE Security Code	ABL.N0000
Original Date of Issuance	Multiple
Par Value of Instrument	N/A
Perpetual or Dated	Perpetual
Original Maturity Date, if Applicable	N/A
Amount Recognised in Regulatory Capital (in LKR '000 as at 31 December 2022)	13,267,685
Accounting Classification (Equity/Liability)	Shareholders' Equity
Issuer Call subject to Prior Supervisory Approval	
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A
Subsequent Call Dates, if Applicable	N/A
Coupons/Dividends	
Fixed or Floating Dividend/Coupon	N/A
Coupon Rate and any Related Index	N/A
Non-Cumulative or Cumulative	N/A
Convertible or Non-Convertible	
If Convertible, Conversion Trigger (s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A
Summary Discussion on Adequacy/Meeting Current and Future Capital Requirements	
Please refer Note 48 to the Financial Statements - Capital and section relating to Risk Management in the Annual Report on page 184.	

CREDIT RISK UNDER STANDARDISED APPROACH – CREDIT RISK EXPOSURES AND CREDIT RISK MITIGATION (CRM) EFFECTS

As at 31 December 2022	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures Post: CCF and CRM		RWA and RWA Density	
	On-Balance Sheet Amount LKR '000	Off-Balance Sheet Amount LKR '000	On-Balance Sheet Amount LKR '000	Off-Balance Sheet Amount LKR '000	RWA LKR '000	RWA Density %
Claims on Central Government and CBSL	5,992,140	-	5,992,140	-	-	0%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	0%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	41,623,768	9,696,970	41,623,769	259,214	11,506,901	27%
Claims on Financial Institutions	55,363	-	55,363	-	55,363	100%
Claims on Corporates	32,346,950	11,204,593	32,169,590	3,818,361	35,987,951	100%
Retail Claims	44,328,716	6,396,085	43,170,601	2,783,425	30,399,976	66%
Claims Secured by Residential Property	4,552,064	-	4,552,064	-	2,748,618	60%
Claims Secured by Commercial Real Estate	-	-	-	-	-	0%
Non-Performing Assets (NPAs)	1,961,181	88,499	1,961,181	17,700	2,042,908	103%
Higher-risk Categories	125,406	-	125,406	-	313,516	250%
Cash Items and Other Assets	9,690,719	902,611	9,690,719	902,610	4,972,101	47%
Total	140,676,307	28,288,758	139,340,833	7,781,310	88,027,334	60%

Notes:

- (i) As per Banking Act Directions on Classification of Financing and Receivables to Other Customers, Income Recognition and Provisioning
(ii) RWA Density - Total RWA/Exposures Post CCF and CRM.

Market Discipline Disclosure Requirements

CREDIT RISK UNDER STANDARDISED APPROACH: EXPOSURES BY ASSET CLASSES AND RISK WEIGHTS									
As at 31 December 2022		Post CCF & CRM							
Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
Asset Classes	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000	LKR '000
Claims on Central Government and Central Bank of Sri Lanka	5,992,140	-	-	-	-	-	-	-	5,992,140
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	31,883,977	9,737,799	-	-	261,206	-	-	41,882,982
Claims on Financial Institutions	-	-	-	-	-	55,363	-	-	55,363
Claims on Corporates	-	-	-	-	-	35,987,951	-	-	35,987,951
Retail Claims	4,522,523	8,213,697	-	4,449,133	10,723,667	18,045,006	-	-	45,954,026
Claims Secured by Residential Property	-	-	2,774,531	-	-	1,777,533	-	-	4,552,064
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	333,917	-	-	1,182,994	461,970	-	1,978,881
Higher-risk Categories	-	-	-	-	-	-	-	125,406	125,406
Cash Items and Other Assets	5,621,229	-	-	-	-	4,972,101	-	-	10,593,330
Total	16,135,892	40,097,674	12,846,247	4,449,133	10,723,667	62,282,154	461,970	125,406	147,122,143

MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD	
As at 31 December 2022	RWA Amount LKR '000
(a) RWA for Rate Risk	-
General Rate Risk	-
(i) Net Long or Short Position	-
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Rate Risk	-
(b) RWA for Equity	14,449
(i) General Equity Risk	7,446
(ii) Specific Equity Risk	7,003
(c) RWA for Foreign Exchange & Gold	52,213
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	533,294

OPERATIONAL RISK UNDER BASIC INDICATOR APPROACH / THE STANDARDISED APPROACH / THE ALTERNATIVE STANDARDISED APPROACH					
As at 31 December 2022	Capital Charge Factor	Fixed Factor	Gross Income		
			1st Year LKR '000	2nd Year LKR '000	3rd Year LKR '000
The Basic Indicator Approach	15%		4,232,493	4,797,552	6,365,381
The Standardised Approach					
Corporate Finance	18%		}	N/A	
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%		}	N/A	
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach					769,771
The Standardised Approach		}	N/A		
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach					6,158,168
The Standardised Approach		}	N/A		
The Alternative Standardised Approach					

Market Discipline Disclosure Requirements

DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES – BANK ONLY						
As at 31 December 2022		a	b	c	d	e
	Explanation Reference #	Carrying Values as Reported in Published Financial Statements LKR '000	Carrying Values as under Scope of Regulatory Reporting LKR '000	Subject to Credit Risk Framework LKR '000	Subject to Market Risk Framework LKR '000	Not Subject to Capital Requirements or Subject to Deduction From Capital LKR '000
Assets		141,687,893	141,687,893	139,340,833	59,561	2,847,866
Cash and Cash Equivalents	1	22,603,294	5,621,229	5,621,229	-	-
Balances with Central Bank		5,085,679	5,085,679	5,085,679	-	-
Placements with Banks & Financial Institutions	1	24,570,370	40,229,544	40,229,544	-	-
Derivative Financial Instruments		70,733	70,733	49,852	-	-
Other Financial Assets Held-For-Trading		-	-	-	-	-
Financial Assets Designated at Fair Value through Profit or Loss		59,561	59,561	-	59,561	-
Financing and Receivables to Banks		-	-	-	-	-
Financing and Receivables to Other Customers		83,185,917	83,185,917	81,269,195	-	1,916,722
Financial Assets Measured at Fair Value through Other Comprehensive Income		332,505	332,505	128,399	-	204,105
Investments in Subsidiaries		-	-	-	-	-
Investments in Associates and Joint Ventures		-	-	-	-	-
Property, Plant and Equipment		2,466,761	2,466,761	2,466,761	-	-
Investment Properties		-	-	-	-	-
Goodwill and Intangible Assets		319,253	319,253	-	-	319,253
Deferred Tax Assets		407,786	407,786	-	-	407,786
Liabilities		127,326,537	127,326,537	-	-	-
Due to Banks	2	11,856,723	10,821,935	-	-	-
Derivative Financial Instruments		20,880	20,880	-	-	-
Other Financial Liabilities Held-For-Trading		-	-	-	-	-

As at 31 December 2022		a	b	c	d	e
	Explanation Reference #	Carrying Values as Reported in Published Financial Statements LKR '000	Carrying Values as under Scope of Regulatory Reporting LKR '000	Subject to Credit Risk Framework LKR '000	Subject to Market Risk Framework LKR '000	Not Subject to Capital Requirements or Subject to Deduction From Capital LKR '000
Due to Other Customers	2	112,546,017	111,152,812	-	-	-
Other Borrowings		-	10,800,000	-	-	-
Debt Securities Issued		-	-	-	-	-
Current Tax Liabilities	2	645,606	645,606	-	-	-
Deferred Tax Liabilities		-	-	-	-	-
Other Provisions		-	-	-	-	-
Other Liabilities	2	2,257,311	4,685,304	-	-	-
Due to Subsidiaries		-	-	-	-	-
Subordinated Term Debts		-	-	-	-	-
Off-Balance Sheet Liabilities		20,258,285	20,258,285	18,658,394	-	1,599,891
Guarantees		3,453,275	3,453,275	3,453,275	-	-
Performance Bonds		1,241,052	1,241,052	1,241,052	-	-
Letters of Credit		492,816	492,816	492,816	-	-
Other Contingent Items		3,539,717	3,539,717	3,539,717	-	-
Undrawn Financing Commitments		8,452,054	8,452,054	8,452,054	-	-
Other Commitments		3,079,372	3,079,372	1,479,481	-	1,599,891
Shareholders' Equity						
Equity Capital (Stated Capital)/Assigned Capital		11,348,821	11,348,821	-	-	-
of which Amount Eligible for CET1		11,348,821	11,348,821	-	-	-
of which Amount Eligible for AT1		-	-	-	-	-
Retained Earnings		1,721,762	1,704,997	-	-	-
Accumulated Other Comprehensive Income		85,394	85,394	-	-	-
Other Reserves		1,205,378	1,222,143	-	-	707,723
Total Shareholders' Equity		14,361,355	14,361,355	-	-	707,723

Market Discipline Disclosure Requirements

EXPLANATIONS OF DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY EXPOSURE AMOUNTS

a. Significant Differences between Amounts in Carrying Values Reported in Published Financial Statements and Regulatory Reporting

EXPLANATION REFERENCE # 1 : CASH AND CASH EQUIVALENTS AND PLACEMENTS WITH BANKS AND FINANCIAL INSTITUTIONS

	Carrying Values as Reported in Published Financial Statements (LKR '000)	Carrying Values as under Scope of Regulatory Reporting (LKR '000)	Difference (LKR '000)	Remarks
Cash and Cash Equivalents	22,603,294	5,621,229		
Placements with Banks and Financial Institutions	24,570,370	40,229,544		
	47,173,664	45,850,773	1,322,891	Accrued Profits Receivable on Placements is classified separately for CBSL Reporting purposes.

EXPLANATION REFERENCE # 2 : DUE TO BANKS, DUE TO DEPOSITORS, TAX LIABILITIES & OTHER LIABILITIES

		Carrying Values as Reported in Published Financial Statements (LKR '000)	Carrying Values as under Scope of Regulatory Reporting (LKR '000)	Difference (LKR '000)	Remarks
Due to Banks / Other Borrowings under Regulatory Reporting					
Balance Due to CBSL (Saubagya Renaissance Facility)		192,956	-	192,956	Saubhagya Renaissance Facility payable has been reported under Other Payables for CBSL Reporting purposes
Vostro Balances		21,935	21,935	-	
Balances Due to Banks		11,641,833	10,800,000	841,833	Profits payable on Wakala Financing has been reported under Profits Payable for CBSL reporting purposes
	A	11,856,723	10,821,935		
Financial Liabilities at Amortised Cost - Due to Depositors	B	112,546,017	111,295,855	1,250,162	
Profits Payable	C	-	2,235,038	(2,235,038)	Profits Payable on Deposits has been reported under Profits Payable for CBSL reporting purposes
	D	-	(143,043)	143,043	Margin Deposits have been reported under Deposits for CBSL reporting purposes
	E = (A+B+C+D)	124,402,740	124,209,785	192,956	

		Carrying Values as Reported in Published Financial Statements (LKR '000)	Carrying Values as under Scope of Regulatory Reporting (LKR '000)	Difference (LKR '000)	Remarks
Current Tax Liabilities	F	645,606	645,606		
Other Liabilities	G	2,257,311	2,450,266	(192,956)	Saubhagya Renaissance Facility payable has been reported under Other Payables for CBSL Reporting purposes
Derivative Liabilities	H	20,880	20,880		
	I = (E+F+G+H)	127,326,537	127,326,537	-	

NET STABLE FUNDING RATIO UNDER BASEL III - LIQUIDITY STANDARDS

Calculation of Net Stable Funding Ratio (NSFR)

As at 31 December	2022 LKR '000	2021 LKR '000
Total Available Stable Funding	90,953,686	94,702,326
Required Stable Funding - On Balance Sheet Assets	47,542,401	48,338,278
Required Stable Funding - Off Balance Sheet Items	887,789	1,181,035
Total Required Stable Funding	48,430,190	49,519,314
NSFR (Minimum Requirement - 100%/90%)	188%	191%

Market Discipline Disclosure Requirements

TOTAL AVAILABLE STABLE FUNDING			
As at 31 December 2022	Unweighted Amount LKR '000	ASF Factor %	Weighted Amount LKR '000
Total Available Stable Funding			90,953,686
Liabilities and Capital Assigned a 100% ASF factor			16,431,267
Total Regulatory Capital Before Capital Deductions (Excluding Tier 2 Instruments with Residual Maturity of less than One Year)	13,267,685	100%	13,267,685
Any Other Capital Instrument With Effective Residual Maturity of One Year or More	-	100%	-
Secured and Unsecured Borrowings and Liabilities with Effective Residual Maturities of One Year or More	3,163,582		3,163,582
Net Deferred Tax Liabilities	-	100%	-
Minority Interest	-	100%	-
Other Liabilities	3,163,582	100%	3,163,582
Liabilities Assigned a 90% ASF Factor	80,726,630		72,653,967
Non-Maturity Deposits and Term Deposits with Residual Maturity of less than One Year Provided by Retail Customers and SME	80,726,630	90%	72,653,967
Liabilities Assigned a 50% ASF Factor	1,952,501		1,868,451
Funding with Residual Maturity of less than One Year Provided by Non-Financial Corporate Customers	214,763	50%	107,382
Operational Deposits	1,737,738	50%	868,869
Funding with Residual Maturity of less than One Year from Sovereigns, Public Sector Entities (PSES), and Multilateral Development Banks (MDBs)	-	50%	-
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	-	-	892,201
Net Deferred Tax Liabilities	-	50%	-
Minority Interest	-	50%	-
Other Liabilities	1,784,401	50%	892,201
Liabilities Assigned a 0% ASF Factor	44,148,895		-
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	11,695,695	0%	-
Other Liabilities without a Stated Maturity	28,003,728	-	-
Net Deferred Tax Liabilities	-	-	-
Minority Interest	-	-	-
Other Liabilities	28,003,728	0%	-
NSFR Derivative Liabilities Net of Derivative Assets (If NSFR Derivative Liabilities are Greater than NSFR Derivative Assets)	4,449,472	0%	-
"Trade Date" Payables arising from Purchases of Financial Instruments, Foreign Currencies and Commodities	-	-	-

REQUIRED STABLE FUNDING – ON BALANCE SHEET ASSETS			
As at 31 December 2022			
	Unweighted Amount LKR '000	ASF Factor %	Weighted Amount LKR '000
Required Stable Funding - On Balance Sheet Assets			47,542,401
Assets assigned a 0% RSF factor	-		-
Cash in Hand	5,621,229	0%	-
Central Bank Reserves (Statutory Reserve Ratio (SRR) including Excess SRR)	5,085,679	0%	-
All Claims on Central Banks with Residual Maturities of less than Six Months	-	0%	-
"Trade Date" Receivables arising from Sales of Financial Instruments, Foreign Currencies and Commodities	-	0%	-
Assets Assigned a 5% RSF Factor	-		-
Unencumbered Level 1 Assets	-		-
Qualifying Marketable Securities	-		-
Issued by Sovereigns	-	5%	-
Guaranteed by Sovereigns	-	5%	-
Issued or Guaranteed by Central Banks	-	5%	-
Issued or Guaranteed by BIS, IMF, ECB And European Community or Eligible MDBs	-	5%	-
20% of Derivative Liabilities	-	5%	-
Assets Assigned a 10% RSF Factor	-		-
Unencumbered Financing to Financial Institutions with Residual Maturities of less than Six Months	-	10%	-
Assets Assigned a 15% RSF Factor	-		-
Unencumbered Level 2A Assets	-		-
Qualifying Marketable Securities	-		-
Issued or Guaranteed by Sovereigns	-	15%	-
Issued or Guaranteed by Central Banks	-	15%	-
Issued or Guaranteed By PSEs	-	15%	-
Issued or Guaranteed By MDBs	-	15%	-
Qualifying Non-Financial Corporate Debt Securities (including Commercial Paper and Promissory Notes) and Covered Bonds	-	15%	-
Qualifying Investments in Gilt Unit Trust Backed by Government of Sri Lanka (GoSL) Securities	-	15%	-
All Other Unencumbered Financing to Financial Institutions with Residual Maturities of less than Six Months	-	15%	-

Market Discipline Disclosure Requirements

REQUIRED STABLE FUNDING – ON BALANCE SHEET ASSETS (CONTD.) As at 31 December 2022	Unweighted Amount LKR '000	ASF Factor %	Weighted Amount LKR '000
Assets Assigned a 50% RSF Factor	-		15,521,996
Unencumbered Level 2B Assets	-		31,277
Qualifying Non-Financial Corporate Debt Securities (including Commercial Paper And Promissory Notes)	-	50%	-
Qualifying Non-Financial Common Equity Shares	62,554	50%	31,277
Residential Mortgage Backed Securities (RMBs) with a Credit Rating of at least AA	-	50%	-
HQLA Encumbered for a Period of Six Months or more and less than One Year	-	50%	-
Unencumbered Financing to Financial Institutions and Central Banks with Residual Maturity between Six Months and less than One Year	-	50%	-
Deposits held at Other Financial Institutions for Operational Purposes	-	50%	-
All Other Non HQLA not included in the above categories with Residual Maturity of less than One Year	30,981,437	50%	15,490,719
Assets Assigned a 65% RSF Factor	-		1,277,199
Qualifying Unencumbered Residential Mortgages with a Residual Maturity of One Year or More	2,955,186	65%	1,920,871
Other Qualifying Unencumbered Financing Financial Institutions, with a Residual Maturity of One Year or more	-	65%	-
Assets Assigned a 85% RSF Factor	-		22,996,810
Cash, Securities or Other Assets Posted as Initial Margin for Derivative Contracts	-	85%	-
Other Unencumbered Performing Loans	27,055,070	85%	22,996,810
Unencumbered Securities that are not in Default and do not Qualify as HQLA	-	85%	-
Physical Traded Commodities, including Gold	-	85%	-
Assets Assigned a 100% RSF Factor	-		7,102,725
All Assets that are Encumbered for a Period of One Year or more	-	100%	-
NSFR Derivative Assets Net of NSFR Derivative Liabilities If NSFR Derivative Assets are greater than NSFR Derivative Liabilities	-	100%	-
All Other Assets not included in Above	7,102,725	100%	7,102,725

REQUIRED STABLE FUNDING – OFF BALANCE SHEET ITEMS			
As at 31 December 2022	Unweighted Amount LKR '000	ASF Factor %	Weighted Amount LKR '000
Required Stable Funding - Off Balance Sheet Items			887,789
Irrevocable and Conditionally Revocable Credit and Liquidity Facilities to any Client	8,452,054	5%	422,603
Other Contingent Funding Obligations, including Products and Instruments	-		465,186
Unconditionally Revocable Credit and Liquidity Facilities	-	0%	-
Trade Finance-Related Obligations (including Guarantees and Letters of Credit)	9,303,729	5%	465,186
Guarantees Unrelated to Trade Finance Obligations	-	0%	-
Non-Contractual Obligations	-		-
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%	-
Structured Products where Customers Anticipate Ready Marketability, such as Adjustable Rate Notes and Variable Rate Demand Notes (VRDNs)	-	5%	-
Managed Funds that are Marketed with the Objective of Maintaining a Stable Value	-	5%	-
Any Other Obligations	-	5%	-