

Amãna Bank



**Basel III - Pillar 3 Disclosures
as at 30 June 2025**



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Key Regulatory Ratios - Capital and Liquidity

Item	As at 30 Jun 2025	As at 31 Mar 2025
Regulatory Capital (LKR '000)		
Common Equity Tier 1	21,161,079	20,265,242
Tier 1 Capital	21,161,079	20,265,242
Total Capital	24,664,567	23,771,825
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Min. Requirement - 7%)	13.2%	13.6%
Tier 1 Capital Ratio (Min. Requirement - 8.5%)	13.2%	13.6%
Total Capital Ratio (Min. Requirement - 12.5%)	15.4%	15.9%
Leverage Ratio (Min. Requirement - 3%)	9.82%	10.14%
Regulatory Liquidity		
Statutory Liquid Assets (LKR'000) - Domestic Banking Unit	N/A	N/A
Statutory Liquid Assets (USD'000) - Off-Shore Banking Unit	N/A	N/A
Statutory Liquid Assets Ratio (Min. Requirement - 20%)		
Domestic Banking Unit (%)	N/A	N/A
Off-Shore Banking Unit (%)	N/A	N/A
Liquidity Coverage Ratio (%) – Rupee (Min Requirement - 100%)	260.47%	284.01%
Liquidity Coverage Ratio (%) – All Currency (Min Requirement -100%)	195.75%	198.32%

Basel III Computation of Capital Ratios

Item	Amount (LKR '000) As at 30 Jun 2025	Amount (LKR '000) As at 31 Mar 2025
Common Equity Tier 1 (CET1) Capital after Adjustments	21,161,079	20,265,242
Common Equity Tier 1 (CET1) Capital	22,617,972	21,716,638
Equity Capital (Stated Capital)/Assigned Capital	17,633,461	17,633,461
Reserve Fund	355,174	355,174
Published Retained Earnings/(Accumulated Retained Losses)	4,568,377	3,667,043
Published Accumulated Other Comprehensive Income (OCI)	60,959	60,959
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-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	1,451,396	1,451,396
Goodwill (net)		
Intangible Assets (net)	470,381	480,082
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)	824,317	971,314
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	3,503,489	3,506,582
Tier 2 Capital	3,503,489	3,506,582
Qualifying Tier 2 Capital Instruments		
Revaluation Gains	707,723	707,723
Loan Loss Provisions	2,795,766	2,798,859
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	21,161,079	20,265,242
Total Tier 1 Capital	21,161,079	20,265,242
Total Capital	24,664,567	23,771,825
Total Risk Weighted Assets (RWA)	149,418,791	149,418,791
RWAs for Credit Risk	143,302,528	133,861,227
RWAs for Market Risk	488,936	167,044
RWAs for Operational Risk	16,792,504	15,390,520
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.18%	13.56%
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 (%)	13.18%	13.56%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.36%	15.91%
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) 22,617,972 21,716,638


Computation of Leverage Ratio

Item	Amount (LKR '000)	
	As at 30 Jun 2025	As at 31 Mar 2025
Tier 1 Capital	21,161,079	20,265,242
Total Exposures	215,566,732	199,916,938
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	199,058,681	187,791,341
Derivative Exposures	-	-
Securities Financing Transaction Exposures		
Other Off-Balance Sheet Exposures	16,508,051	12,125,597
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	9.82%	10.14%

Basel III Computation of Liquidity Coverage Ratio

Item	Amount (LKR'000)			
	As at 30 Jun 2025		As at 31 Mar 2025	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	15,793,591	15,772,729	14,080,371	14,067,781
Total Adjusted Level 1A Assets	15,751,867	15,751,867	14,055,190	14,055,190
Level 1 Assets	15,751,867	15,751,867	14,055,190	14,055,190
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	41,724	20,862	25,181	12,591
Level 2B Assets	41,724	20,862	25,181	12,591
Total Cash Outflows	207,001,765	32,230,732	184,220,911	28,374,303
Deposits	138,608,087	13,860,809	132,146,849	13,214,685
Unsecured Wholesale Funding	31,395,139	14,539,611	26,921,186	13,523,655
Secured Funding Transactions			-	-
Undrawn Portion of Committed (Irrevocable)	16,672,148	1,388,123	11,391,223	938,672
Facilities and Other Contingent Funding Obligations	20,325,477	2,441,274	13,751,959	687,598
Additional Requirements	915	915	9,694	9,694
Total Cash Inflows	76,986,585	51,555,851	85,863,588	50,086,781
Maturing Secured Lending Transactions Backed by Collateral	12,315,212	12,315,212	12,268,256	12,268,256
Committed Facilities				
Other Inflows by Counterparty which are Maturing within 30 Days	44,218,905	38,817,444	41,256,950	36,040,129
Operational Deposits	19,606,078	-	28,781,986	-
Other Cash Inflows	846,390	423,195	3,556,396	1,778,198
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		195.75		198.32

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	29-Jan-14
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 30 Jun 2025)	22,617,972
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

Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

Asset Class	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures Post CCF and CRM		RWA and RWA Density (%)	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density (ii)
	Claims on Central Government and CBSL	7,820,575	-	7,820,575	-	-
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%
Claims on Banks Exposures	41,156,227	5,655,000	41,156,227	113,100	8,765,008	21%
Claims on Financial Institutions	1,058,032	120,000	1,058,032	2,400	554,918	0%
Claims on Corporates	54,998,248	24,629,454	54,930,683	7,764,136	62,694,819	100%
Retail Claims	70,281,846	19,334,732	69,434,047	7,049,722	54,708,091	72%
Claims Secured by Residential Property	6,987,306	-	6,987,306	-	6,317,768	90%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) (i)	1,788,349	307,827	1,788,349	61,565	1,568,452	85%
Higher-risk Categories	213,233	-	213,233	-	533,082	250%
Cash Items and Other Assets	14,717,002	1,632,628	14,717,002	1,632,628	8,160,389	50%
Total	199,020,818	51,679,640	198,105,455	16,623,552	143,302,528	67%

Notes:

(i) As per Banking Act Directions on classification of Loans and Advances, income recognition and provisioning

(ii) RWA Density - Total RWA/Exposures post CCF and CRM.


Market Risk under Standardised Measurement Method

Item	RWA Amount (LKR'000) As at 30 Jun 2025
(a) RWA for Interest Rate Risk	-
General Interest Rate Risk	-
(i) Net Long or Short Position	-
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
(b) RWA for Equity	10,432
(i) General Equity Risk	5,216
(ii) Specific Equity Risk	5,216
(c) RWA for Foreign Exchange & Gold	50,685
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	488,936

Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30 Jun 2025		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		8,149,284	11,529,617	22,302,344
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%				
Commercial Banking	15%				
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach			2,099,063		
The Standardised Approach			N/A		
The Alternative Standardised Approach			N/A		
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach			16,792,504		
The Standardised Approach			N/A		
The Alternative Standardised Approach			N/A		

Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

Item	Amount (LKR '000) as at 30 June 2025				
	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements*	Carrying Values as under Scope of Regulatory Reporting**	Subject to Credit Risk	Subject to Market Risk Framework	Not Subject to Capital Requirements or Subject to Deduction From Capital
Assets	200,520,416	189,292,079	198,105,455	25,181	4,262,360
Cash and Cash Equivalents	12,533,531	8,819,203	8,819,203	-	-
Balances with Central Banks	7,761,042	6,513,241	6,513,241	-	-
Placements with Banks	38,999,293	39,977,450	39,977,450	-	-
Derivative Financial Instruments	4,841	49,342	49,342	-	-
Other Financial Assets Held-For-Trading	-	-	-	-	-
Financial Assets Designated at Fair Value through Profit or Loss	41,724	25,181	-	25,181	-
Financing and Receivables to Banks	-	-	-	-	-
Financing and Receivables to Other Customers	134,055,749	125,404,048	122,608,283	-	2,795,766
Financial Assets Measured at Fair Value through Other Comprehensive Income	378,421	354,112	191,917	-	162,195
Investments in Subsidiaries	-	-	-	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	3,068,878	3,068,878	3,068,878	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	470,381	480,082	-	-	480,082
Deferred Tax Assets	824,317	824,317	-	-	824,317
Other Assets	2,382,239	3,776,223	16,877,141	-	-
Liabilities	176,744,193	166,009,031	-	-	-
Due to Banks	1,519,433	6,450	-	-	-
Derivative Financial Instruments	980	9,928	-	-	-
Other Financial Liabilities Held-For-Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	169,343,042	158,357,798	-	-	-
Other Borrowings	-	-	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	719,981	583,685	-	-	-
Deferred Tax Liabilities	-	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	5,160,757	7,051,170	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	-	-	-	-	-
Off-Balance Sheet Liabilities	47,802,227	47,802,227	45,904,640	-	1,897,586
Guarantees	7,131,122	7,131,122	7,131,122	-	-
Performance Bonds	1,053,745	1,053,745	1,053,745	-	-
Letters of Credit	9,916,146	9,916,146	9,916,146	-	-
Other Contingent Items	7,570,302	7,570,302	7,570,302	-	-
Undrawn Loan Commitments	16,643,504	16,643,504	16,643,504	-	-
Other Commitments	5,487,408	5,487,408	3,589,821	-	1,897,586
Shareholders' Equity	-	-	-	-	-
Equity Capital (Stated Capital)/Assigned Capital	17,633,461	17,633,461	-	-	-
of which Amount Eligible for CET1	17,633,461	17,633,461	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	4,568,378	4,101,170	-	-	-
Accumulated Other Comprehensive Income	131,308	131,308	-	-	-
Other Reserves	1,443,076	1,417,108	-	-	707,723
Total Shareholders' Equity	23,776,223	23,283,048	-	-	707,723