

**Amãna Bank**



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



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### Key Regulatory Ratios - Capital and Liquidity

Item	As at 30 Sep 2025	As at 30 Jun 2025
<b>Regulatory Capital (LKR '000)</b>		
Common Equity Tier 1	21,149,306	21,161,079
Tier 1 Capital	21,149,306	21,161,079
Total Capital	24,377,481	24,664,567
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital Ratio (Min. Requirement - 7%)	12.7%	13.2%
Tier 1 Capital Ratio (Min. Requirement - 8.5%)	12.7%	13.2%
Total Capital Ratio (Min. Requirement - 12.5%)	14.6%	15.4%
Leverage Ratio (Min. Requirement - 3%)	9.84%	9.82%
<b>Regulatory Liquidity</b>		
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%)	234.16%	260.47%
Liquidity Coverage Ratio (%) – All Currency (Min Requirement -100%)	173.09%	195.75%

**Basel III Computation of Capital Ratios**

Item	Amount (LKR '000) As at 30 Sep 2025	Amount (LKR '000) As at 30 Jun 2025
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>21,149,306</b>	<b>20,265,242</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>22,635,798</b>	<b>21,716,638</b>
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)	78,785	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-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	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>1,486,493</b>	<b>1,451,396</b>
Goodwill (net)		
Intangible Assets (net)	490,772	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 )	995,721	971,314
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>		
<b>Additional Tier 1 (AT1) Capital</b>		
Qualifying Additional Tier 1 Capital Instruments		
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
<b>Total Adjustments to AT1 Capital</b>		
Investment in Own Shares		
Others (specify)		
<b>Tier 2 Capital after Adjustments</b>	<b>3,228,175</b>	<b>3,506,582</b>
<b>Tier 2 Capital</b>	<b>3,228,175</b>	<b>3,506,582</b>
Qualifying Tier 2 Capital Instruments		
Revaluation Gains	707,723	707,723
Loan Loss Provisions	2,520,453	2,798,859
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
<b>Total Adjustments to Tier 2</b>		
Investment in Own Shares		
Others (specify)		
<b>CET1 Capital</b>	<b>21,149,306</b>	<b>20,265,242</b>
<b>Total Tier 1 Capital</b>	<b>21,149,306</b>	<b>20,265,242</b>
<b>Total Capital</b>	<b>24,377,481</b>	<b>23,771,825</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>166,624,380</b>	<b>149,418,791</b>
RWAs for Credit Risk	146,790,649	133,861,227
RWAs for Market Risk	667,371	167,044
RWAs for Operational Risk	19,166,360	15,390,520
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	12.69%	13.56%
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Countercyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)		
<b>Total Tier 1 Capital Ratio (%)</b>	<b>12.69%</b>	<b>13.56%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>14.63%</b>	<b>15.91%</b>
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) 22,635,798      21,716,638

**Computation of Leverage Ratio**

Item	Amount (LKR '000)	
	As at 30 Sep 2025	As at 30 Jun 2025
<b>Tier 1 Capital</b>	<b>21,149,306</b>	<b>21,161,079</b>
<b>Total Exposures</b>	<b>215,007,905</b>	<b>215,566,732</b>
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	201,095,047	199,058,681
Derivative Exposures	-	-
Securities Financing Transaction Exposures		
Other Off-Balance Sheet Exposures	13,912,858	16,508,051
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	<b>9.84%</b>	<b>9.82%</b>

**Basel III Computation of Liquidity Coverage Ratio**

Item	Amount (LKR'000)			
	As at 30 Sep 2025		As at 30 Jun 2025	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	<b>14,341,920</b>	<b>14,286,741</b>	<b>15,793,591</b>	<b>15,772,729</b>
<b>Total Adjusted Level 1A Assets</b>	<b>14,231,561</b>	<b>14,231,561</b>	<b>15,751,867</b>	<b>15,751,867</b>
Level 1 Assets	14,231,561	14,231,561	15,751,867	15,751,867
<b>Total Adjusted Level 2A Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Level 2A Assets	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	<b>110,358</b>	<b>55,179</b>	<b>41,724</b>	<b>20,862</b>
Level 2B Assets	110,358	55,179	41,724	20,862
<b>Total Cash Outflows</b>	<b>202,392,007</b>	<b>33,014,870</b>	<b>207,001,765</b>	<b>32,230,732</b>
Deposits	142,520,497	14,252,050	138,608,087	13,860,809
Unsecured Wholesale Funding	27,344,481	15,125,651	31,395,139	14,539,611
Secured Funding Transactions				
Undrawn Portion of Committed (Irrevocable)	12,845,102	942,655	16,672,148	1,388,123
Facilities and Other Contingent Funding Obligations	19,681,488	2,694,074	20,325,477	2,441,274
Additional Requirements	439	439	915	915
<b>Total Cash Inflows</b>	<b>63,901,800</b>	<b>45,157,895</b>	<b>76,986,585</b>	<b>51,555,851</b>
Maturing Secured Lending Transactions Backed by Collateral	10,299,204	10,299,204	12,315,212	12,315,212
Committed Facilities				
Other Inflows by Counterparty which are Maturing within 30 Days	39,127,812	33,822,284	44,218,905	38,817,444
Operational Deposits	12,401,970	-	19,606,078	-
Other Cash Inflows	2,072,813	1,036,407	846,390	423,195
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		<b>173.09</b>		<b>195.75</b>

## 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 Sep 2025)	22,635,798
Accounting Classification (Equity/Liability)	Shareholders' Equity
<b>Issuer Call subject to Prior Supervisory Approval</b>	
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A
Subsequent Call Dates, if Applicable	N/A
<b>Coupons/Dividends</b>	
Fixed or Floating Dividend/Coupon	N/A
Coupon Rate and any Related Index	N/A
Non-Cumulative or Cumulative	N/A
<b>Convertible or Non-Convertible</b>	
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	6,792,372	-	6,792,372	-	-
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	33,470,562	3,176,775	33,470,562	63,535	6,779,822	20%
Claims on Financial Institutions	1,064,287	90,765	1,064,287	1,815	558,146	0%
Claims on Corporates	55,394,187	20,602,687	55,080,197	6,045,755	61,125,953	100%
Retail Claims	79,664,606	19,216,425	78,559,874	6,477,760	60,568,772	71%
Claims Secured by Residential Property	7,701,226	-	7,701,226	-	7,261,759	94%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) (i)	1,787,174	177,140	1,787,174	35,428	1,513,623	83%
Higher-risk Categories	213,207	-	213,207	-	533,018	250%
Cash Items and Other Assets	14,919,198	1,353,915	14,919,198	1,353,915	8,449,557	52%
<b>Total</b>	<b>201,006,819</b>	<b>44,617,708</b>	<b>199,588,097</b>	<b>13,978,209</b>	<b>146,790,649</b>	<b>69%</b>

**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 Sep 2025
<b>(a) RWA for Interest Rate Risk</b>	-
General Interest Rate Risk	-
(i) Net Long or Short Position	-
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
<b>(b) RWA for Equity</b>	<b>22,432</b>
(i) General Equity Risk	11,216
(ii) Specific Equity Risk	11,216
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>60,989</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>667,371</b>

### Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30 Sep 2025		
			1st Year	2nd Year	3rd Year
<b>The Basic Indicator Approach</b>	15%		8,850,976	15,766,044	23,298,887
<b>The Standardised Approach</b>					
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%				
<b>The Alternative Standardised Approach</b>					
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%				
<b>Capital Charges for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach			2,395,795		
The Standardised Approach			N/A		
The Alternative Standardised Approach			N/A		
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach			19,166,360		
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 September 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
<b>Assets</b>	<b>202,583,870</b>	<b>202,583,872</b>	<b>199,588,097</b>	<b>110,358</b>	<b>4,006,946</b>
Cash and Cash Equivalents	14,807,468	8,889,106	8,889,106	-	-
Balances with Central Banks	6,739,555	6,739,555	6,739,555	-	-
Placements with Banks	28,567,553	26,988,625	26,988,625	-	-
Derivative Financial Instruments	2,331	2,331	2,331	-	-
Other Financial Assets Held-For-Trading	-	-	-	-	-
Financial Assets Designated at Fair Value through Profit or Loss	110,358	110,358	-	110,358	-
Financing and Receivables to Banks	-	-	-	-	-
Financing and Receivables to Other Customers	144,547,193	144,547,193	142,026,740	-	2,520,453
Financial Assets Measured at Fair Value through Other Comprehensive Income	607,999	607,999	436,595	-	171,404
Investments in Subsidiaries	-	-	-	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	3,023,850	3,023,850	3,023,850	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	490,772	490,772	-	-	490,772
Deferred Tax Assets	824,317	824,317	-	-	824,317
Other Assets	2,862,474	10,359,765	11,481,295	-	-
<b>Liabilities</b>	<b>177,870,591</b>	<b>177,870,593</b>	<b>-</b>	<b>-</b>	<b>-</b>
Due to Banks	2,572,028	2,564,598	-	-	-
Derivative Financial Instruments	836	836	-	-	-
Other Financial Liabilities Held-For-Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	169,463,676	169,110,882	-	-	-
Other Borrowings	-	-	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	996,660	996,660	-	-	-
Deferred Tax Liabilities	-	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	4,837,391	5,197,617	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	-	-	-	-	-
<b>Off-Balance Sheet Liabilities</b>	<b>43,247,754</b>	<b>43,247,754</b>	<b>41,350,168</b>	<b>-</b>	<b>1,897,586</b>
Guarantees	5,241,354	5,241,354	5,241,354	-	-
Performance Bonds	1,222,030	1,222,030	1,222,030	-	-
Letters of Credit	9,760,877	9,760,877	9,760,877	-	-
Other Contingent Items	9,043,615	9,043,615	9,043,615	-	-
Undrawn Loan Commitments	12,826,622	12,826,622	12,826,622	-	-
Other Commitments	5,153,256	5,153,256	3,255,669	-	1,897,586
<b>Shareholders' Equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	5,274,290	5,274,290	-	-	-
Accumulated Other Comprehensive Income	360,794	360,794	-	-	-
Other Reserves	1,444,734	1,444,734	-	-	707,723
<b>Total Shareholders' Equity</b>	<b>24,713,279</b>	<b>24,713,279</b>	<b>-</b>	<b>-</b>	<b>707,723</b>