

Amãna Bank



**Basel III - Pillar 3 Disclosures
as at 31 March 2025**



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Key Regulatory Ratios - Capital and Liquidity

Item	As at 31 Mar 2025	As at 31 Dec 2024
Regulatory Capital (LKR '000)		
Common Equity Tier 1	20,265,242	20,414,588
Tier 1 Capital	20,265,242	20,414,588
Total Capital	23,771,825	23,882,001
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Min. Requirement - 7%)	13.6%	15.0%
Tier 1 Capital Ratio (Min. Requirement - 8.5%)	13.6%	15.0%
Total Capital Ratio (Min. Requirement - 12.5%)	15.9%	17.6%
Leverage Ratio (Min. Requirement - 3%)	10.14%	10.61%
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%)	284.01%	368.52%
Liquidity Coverage Ratio (%) – All Currency (Min Requirement -100%)	198.32%	252.78%

Basel III Computation of Capital Ratios

Item	Amount (LKR '000) As at 31 Mar 2025	Amount (LKR '000) As at 31 Dec 2024
Common Equity Tier 1 (CET1) Capital after Adjustments	20,265,242	20,414,588
Common Equity Tier 1 (CET1) Capital	21,716,638	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)	3,667,043	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-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	1,302,050
Goodwill (net)		
Intangible Assets (net)	480,082	337,563
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)	971,314	964,487
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	3,506,582	3,348,553
Tier 2 Capital	3,506,582	3,348,553
Qualifying Tier 2 Capital Instruments		
Revaluation Gains	707,723	707,723
Loan Loss Provisions	2,798,859	2,640,830
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	20,265,242	20,414,588
Total Tier 1 Capital	20,265,242	20,414,588
Total Capital	23,771,825	23,882,001
Total Risk Weighted Assets (RWA)	149,418,791	135,942,364
RWAs for Credit Risk	133,861,227	120,668,783
RWAs for Market Risk	167,044	257,124
RWAs for Operational Risk	15,390,520	15,016,456
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.56%	15.02%
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 (%)	13.56%	15.02%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.91%	17.57%
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) 21,716,638 21,716,638

Computation of Leverage Ratio

Item	Amount (LKR '000)	
	As at 31 Mar 2025	As at 31 Dec 2024
Tier 1 Capital	20,265,242	20,414,588
Total Exposures	199,916,938	192,329,888
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	187,791,341	182,159,347
Derivative Exposures	-	-
Securities Financing Transaction Exposures		
Other Off-Balance Sheet Exposures	12,125,597	11,472,591
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	10.14%	10.61%

Basel III Computation of Liquidity Coverage Ratio

Item	Amount (LKR'000)			
	As at 31 Mar 2025		As at 31 Dec 2024	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	14,080,371	14,067,781	17,191,338	17,156,230
Total Adjusted Level 1A Assets	14,055,190	14,055,190	17,121,121	17,121,121
Level 1 Assets	14,055,190	14,055,190	17,121,121	17,121,121
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	25,181	12,591	70,217	35,108
Level 2B Assets	25,181	12,591	70,217	35,108
Total Cash Outflows	184,220,911	28,374,303	179,299,884	27,148,446
Deposits	132,146,849	13,214,685	128,033,631	12,803,363
Unsecured Wholesale Funding	26,921,186	13,523,655	25,890,258	12,639,370
Secured Funding Transactions			-	-
Undrawn Portion of Committed (Irrevocable)	11,391,223	938,672	14,218,545	1,140,221
Facilities and Other Contingent Funding Obligations	13,751,959	687,598	11,149,429	557,471
Additional Requirements	9,694	9,694	8,020	8,020
Total Cash Inflows	85,863,588	50,086,781	65,670,219	36,467,123
Maturing Secured Lending Transactions Backed by Collateral	12,268,256	12,268,256	10,555,484	10,555,484
Committed Facilities				
Other Inflows by Counterparty which are Maturing within 30 Days	41,256,950	36,040,129	28,900,945	24,810,514
Operational Deposits	28,781,986	-	24,011,542	-
Other Cash Inflows	3,556,396	1,778,198	2,202,248	1,101,124
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		198.32		252.78

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Ordinary Shares
Issuer	Amana Bank PLC
CSE Security Code	ABLN0000
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 31 Mar 2025)	21,716,638
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	6,589,473	-	6,589,473	-	-
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	39,625,142	16,889,100	39,625,142	337,782	9,731,628	24%
Claims on Financial Institutions	553,370	145,972	553,370	3,743	303,239	0%
Claims on Corporates	52,875,327	18,879,346	52,752,730	5,761,503	58,514,233	100%
Retail Claims	64,084,874	14,490,075	63,595,827	5,403,563	48,347,879	70%
Claims Secured by Residential Property	6,765,807	-	6,765,807	-	5,985,030	88%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) (i)	1,678,041	331,258	1,678,041	66,252	1,806,241	104%
Higher-risk Categories	204,122	-	204,122	-	510,306	250%
Cash Items and Other Assets	15,416,490	894,280	15,416,490	894,280	8,662,671	53%
Total	187,792,645	51,630,030	187,181,003	12,467,122	133,861,227	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 31 Mar 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	6,296
(i) General Equity Risk	3,148
(ii) Specific Equity Risk	3,148
(c) RWA for Foreign Exchange & Gold	14,585
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	167,044

Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 Mar 2025		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		7,180,732	9,293,182	22,002,379
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					1,877,057
The Standardised Approach					N/A
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach					15,016,456
The Standardised Approach					N/A
The Alternative Standardised Approach					

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

Item	Amount (LKR '000) as at 31 March 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	189,292,078	189,292,079	187,181,003	25,181	4,250,255
Cash and Cash Equivalents	14,643,529	8,819,203	8,819,203	-	-
Balances with Central Banks	6,513,241	6,513,241	6,513,241	-	-
Placements with Banks	34,308,655	39,977,450	39,977,450	-	-
Derivative Financial Instruments	49,342	49,342	49,342	-	-
Other Financial Assets Held-For-Trading	-	-	-	-	-
Financial Assets Designated at Fair Value through Profit or Loss	25,181	25,181	-	25,181	-
Financing and Receivables to Banks	-	-	-	-	-
Financing and Receivables to Other Customers	125,404,048	125,404,048	122,605,189	-	2,798,859
Financial Assets Measured at Fair Value through Other Comprehensive Income	354,112	354,112	207,116	-	146,997
Investments in Subsidiaries	-	-	-	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	3,087,690	3,087,690	3,087,690	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	480,082	480,082	-	-	480,082
Deferred Tax Assets	824,317	824,317	-	-	824,317
Other Assets	3,601,881	3,757,411	5,921,771	-	-
Liabilities	166,009,029	166,009,031	-	-	-
Due to Banks	13,311	6,450	-	-	-
Derivative Financial Instruments	9,928	9,928	-	-	-
Other Financial Liabilities Held-For-Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	159,066,159	158,357,798	-	-	-
Other Borrowings	-	-	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	583,685	583,685	-	-	-
Deferred Tax Liabilities	-	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	6,335,946	7,051,170	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	-	-	-	-	-
Off-Balance Sheet Liabilities	36,492,545	36,492,545	34,594,959	-	1,897,586
Guarantees	5,262,632	5,262,632	5,262,632	-	-
Performance Bonds	936,919	936,919	936,919	-	-
Letters of Credit	7,161,225	7,161,225	7,161,225	-	-
Other Contingent Items	7,376,454	7,376,454	7,376,454	-	-
Undrawn Loan Commitments	11,360,968	11,360,968	11,360,968	-	-
Other Commitments	4,394,347	4,394,347	2,496,760	-	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	4,101,171	4,101,170	-	-	-
Accumulated Other Comprehensive Income	107,000	107,000	-	-	-
Other Reserves	1,441,417	1,441,416	-	-	707,723
Total Shareholders' Equity	23,283,049	23,283,048	-	-	707,723