Amãna Bank

Basel III - Pillar 3 Disclosures
as at 30 June 2026

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Key Regulatory Ratios - Capital and Liquidity

Item	As at 30 Jun 2026	As at 31 Mar 2026
Regulatory Capital (LKR '000)		
Common Equity Tier 1	21,381,348	22,057,749
Tier 1 Capital	21,381,348	22,057,749
Total Capital	24,021,576	24,799,467
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Min. Requirement - 7%)	11.7%	13.2%
Tier 1 Capital Ratio (Min. Requirement - 8.5%)	11.7%	13.2%
Total Capital Ratio (Min. Requirement - 12.5%)	13.2%	14.9%
Leverage Ratio (Min. Requirement - 3%)	9.27%	10.13%
Regulatory Liquidity		
Basel III - Pillar 3 Disclosures as at 30 June 2026	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%)	321.76%	242.36%
Liquidity Coverage Ratio (%) – All Currency (Min Requirement -100%)	206.59%	173.90%

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Basel III Computation of Capital Ratios

Item	Amount (LKR '000) As at 30 Jun 2026	Amount (LKR '000) As at 31 Mar 2026
Common Equity Tier 1 (CET1) Capital after Adjustments	**21,381,348**	**22,057,749**
Common Equity Tier 1 (CET1) Capital	**23,362,922**	**23,742,181**
Equity Capital (Stated Capital)/Assigned Capital	17,633,461	17,633,461
Reserve Fund	479,223	479,223
Published Retained Earnings/(Accumulated Retained Losses)	5,250,238	5,250,238
Published Accumulated Other Comprehensive Income (OCI)	-	379,258
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-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	**1,981,574**	**1,684,431**
Goodwill (net)		
Intangible Assets (net)	688,237	582,905
Basel III - Pillar 3 Disclosures as at 30 June 2026	1,293,337	1,101,526
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	**2,640,228**	**2,741,717**
Tier 2 Capital	**2,640,228**	**2,741,717**
Qualifying Tier 2 Capital Instruments		
Revaluation Gains	707,723	707,723
Loan Loss Provisions	1,932,505	2,033,995
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	**21,381,348**	**22,057,749**
Total Tier 1 Capital	**21,381,348**	**22,057,749**
Total Capital	**24,021,576**	**24,799,467**
Total Risk Weighted Assets (RWA)	**182,295,244**	**166,733,414**
RWAs for Credit Risk	157,515,026	143,370,443
RWAs for Market Risk	871,074	817,827
RWAs for Operational Risk	23,909,144	22,545,144
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.73%	13.23%
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 (%)	**11.73%**	**13.23%**
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**13.18%**	**14.87%**
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)	23,362,922	23,742,181

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Computation of Leverage Ratio

Item	Amount (LKR '000)	
	As at 30 Jun 2026	**As at 31 Mar 2026**
Tier 1 Capital	**21,381,348**	**22,057,749**
Total Exposures	**230,536,902**	**217,841,207**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	213,083,329	202,734,471
Derivative Exposures	233,789	-
Securities Financing Transaction Exposures		
Other Off-Balance Sheet Exposures	17,219,784	15,106,736
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	**9.27%**	**10.13%**

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Basel III Computation of Liquidity Coverage Ratio

Item	Amount (LKR'000)			
	As at 30 Jun 2026		As at 31 Mar 2026	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	**18,043,860**	**17,974,123**	**13,137,808**	**13,083,971**
Total Adjusted Level 1A Assets	**17,904,385**	**17,904,385**	**13,030,134**	**13,030,134**
Level 1 Assets	**17,904,385**	**17,904,385**	**13,030,134**	**13,030,134**
Total Adjusted Level 2A Assets	**-**	**-**	**-**	**-**
Level 2A Assets	**-**	**-**	**-**	**-**
Total Adjusted Level 2B Assets	**139,475**	**69,737**	**107,673**	**53,837**
Level 2B Assets	**139,475**	**69,737**	**107,673**	**53,837**
Total Cash Outflows	**214,449,693**	**34,800,799**	**206,812,227**	**30,094,900**
Deposits	153,516,875	15,351,687	147,500,478	14,750,048
Unsecured Wholesale Funding	27,550,247	17,635,332	23,911,187	13,293,077
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable)	7,433,642	499,575	10,507,630	797,264
Basel III - Pillar 3 Disclosures as at 30 June 2026	25,931,289	1,296,564	24,882,548	1,244,127
Additional Requirements	17,640	17,640	10,384	10,384
Total Cash Inflows	**52,240,461**	**27,484,769**	**50,835,365**	**26,558,693**
Maturing Secured Lending Transactions Backed by Collateral	13,809,264	13,809,264	12,928,143	12,928,143
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	19,535,224	13,673,885	18,606,647	13,628,576
Operational Deposits	18,892,732	-	19,296,628	-
Other Cash Inflows	3,242	1,621	3,948	1,974
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		**206.59**		**173.90**

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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 2026)	23,362,922
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
Basel III - Pillar 3 Disclosures as at 30 June 2026	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

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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	11,337,622	-	11,337,622	-	-	0%
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	26,771,953	4,862,444	26,771,953	58,844	5,435,614	20%
Claims on Financial Institutions	87	-	87	38,405	38,449	100%
Claims on Corporates	55,614,832	22,125,225	55,166,080	7,542,842	61,303,484	98%
Retail Claims	95,593,050	19,914,579	88,579,279	5,680,202	69,832,383	74%
Claims Secured by Residential Property	8,472,151	-	8,472,151	-	3,784,596	45%
Claims Secured by Commercial Real Estate	-		-	-	-	-
Non-Performing Assets (NPAs) **(i)**	4,757,206	42,150	4,757,206	8,430	4,414,685	93%
Basel III - Pillar 3 Disclosures as at 30 June 2026	220,616		220,616	-	551,539	250%
Cash Items and Other Assets	17,833,340	2,241,027	17,833,340	2,241,027	12,154,277	61%
Total	220,600,857	49,185,425	213,138,334	15,569,750	157,515,026	69%

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.

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Market Risk under Standardised Measurement Method

Item	RWA Amount (LKR'000) As at 30 Jun 2026
(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	**31,294**
(i) General Equity Risk	17,435
(ii) Specific Equity Risk	13,859
(c) RWA for Foreign Exchange & Gold	**77,590**
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	**871,074**

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Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30 June 2026		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		11,529,617	22,302,344	25,940,900
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**		
Basel III - Pillar 3 Disclosures as at 30 June 2026	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					2,988,643
The Standardised Approach					N/A
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach					23,909,144
The Standardised Approach					N/A
The Alternative Standardised Approach					

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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 2026				
	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	**215,230,243**	**204,476,755**	**213,138,334**	**107,673**	**3,808,748**
Cash and Cash Equivalents	28,072,586	9,632,413	9,632,413	-	-
Balances with Central Banks	11,271,693	4,808,826	4,808,826	-	-
Placements with Banks	7,559,363	29,476,751	29,476,751	-	-
Derivative Financial Instruments	165,339	57,852	57,852	-	-
Other Financial Assets Held-For-Trading	-	-			
Financial Assets Designated at Fair Value through Profit or Loss	139,475	107,673	-	107,673	-
Financing and Receivables to Banks	-	-	-	-	-
Financing and Receivables to Other Customers	157,005,683	152,316,766	150,384,261	-	1,932,505
Financial Assets Measured at Fair Value through Other Comprehensive Income	903,823	716,858	36,644	-	680,214
Investments in Subsidiaries	-	-	-	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	6,075,965	6,075,965	6,075,965	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	688,237	582,905	-	-	582,905
Deferred Tax Assets	613,123	613,123	-	-	613,123
Other Assets	2,734,956	87,621	12,665,621	-	-
Liabilities	**189,157,874**	**179,073,796**	**-**	**-**	**-**
Due to Banks	2,064,956	1,972,185	-	-	-
Derivative Financial Instruments	18,350	21,280	-	-	-
Other Financial Liabilities Held-For-Trading	-		-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-		-	-	-
Due to Other Customers	180,393,264	170,563,629	-	-	-
Other Borrowings	-		-	-	-
Debt Securities Issued	-		-	-	-
Current Tax Liabilities	1,159,335	973,956	-	-	-
Deferred Tax Liabilities	-		-	-	-
Other Provisions	-		-	-	-
Other Liabilities	5,521,969	5,542,746	-	-	-
Due to Subsidiaries	-		-	-	-
Subordinated Term Debts	-		-	-	-
Off-Balance Sheet Liabilities	**47,969,295**	**47,969,295**	**46,071,709**	**-**	**1,897,586**
Guarantees	7,120,846	7,120,846	7,120,846	-	-
Performance Bonds	1,719,813	1,719,813	1,719,813	-	-
Letters of Credit	15,104,308	15,104,308	15,104,308	-	-
Other Contingent Items	9,029,139	9,029,139	9,029,139	-	-
Undrawn Loan Commitments	7,433,642	7,433,642	7,433,642	-	-
Other Commitments	7,561,547	7,561,547	5,663,961	-	1,897,586
Shareholders' Equity	**-**	**-**	**-**	**-**	**-**
Equity Capital (Stated Capital)/Assigned Capital	17,636,716	17,633,461	-	-	-
of which Amount Eligible for CET1	17,636,716	17,633,461	-	-	-
of which Amount Eligible for AT1	-		-	-	-
Retained Earnings	6,374,860	5,747,691	-	-	-
Accumulated Other Comprehensive Income	492,474	492,474	-	-	-
Other Reserves	1,568,319	1,529,333	-	-	707,723
Total Shareholders' Equity	**26,072,369**	**25,402,959**	**-**	**-**	**707,723**