Basel III - Pillar 3 Disclosures as at 31 March 2026

Amãna Bank

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Key Regulatory Ratios - Capital and Liquidity

Item	As at 31 Mar 2026	As at 31 Dec 2025
Regulatory Capital (LKR '000)		
Common Equity Tier 1	22,057,749	22,556,793
Tier 1 Capital	22,057,749	22,556,793
Total Capital	24,799,467	25,382,332
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Min. Requirement - 7%)	13.2%	13.0%
Tier 1 Capital Ratio (Min. Requirement - 8.5%)	13.2%	13.0%
Total Capital Ratio (Min. Requirement - 12.5%)	14.9%	14.7%
Leverage Ratio (Min. Requirement - 3%)	10.13%	10.40%
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%)	242.36%	330.34%
Liquidity Coverage Ratio (%) – All Currency (Min Requirement -100%)	173.90%	231.51%

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Basel III Computation of Capital Ratios

Item	Amount (LKR '000) As at 31 Mar 2026	Amount (LKR '000) As at 31 Dec 2025
Common Equity Tier 1 (CET1) Capital after Adjustments	**22,057,749**	**22,556,793**
Common Equity Tier 1 (CET1) Capital	**23,742,181**	**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	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-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	**1,684,431**	**1,185,387**
Goodwill (net)		
Intangible Assets (net)	582,905	485,127
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)	1,101,526	700,260
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	**2,741,717**	**2,825,539**
Tier 2 Capital	**2,741,717**	**2,825,539**
Qualifying Tier 2 Capital Instruments		
Revaluation Gains	707,723	707,723
Loan Loss Provisions	2,033,995	2,117,816
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	**22,057,749**	**22,556,793**
Total Tier 1 Capital	**22,057,749**	**22,556,793**
Total Capital	**24,799,467**	**25,382,332**
Total Risk Weighted Assets (RWA)	**166,733,414**	**173,129,129**
RWAs for Credit Risk	143,370,443	149,901,702
RWAs for Market Risk	817,827	859,756
RWAs for Operational Risk	22,545,144	22,367,672
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.23%	13.03%
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 (%)	**13.23%**	**13.03%**
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**14.87%**	**14.66%**
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)	23,742,181	23,742,181

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Computation of Leverage Ratio

Item	Amount (LKR '000)	
	As at 31 Mar 2026	**As at 31 Dec 2025**
Tier 1 Capital	**22,057,749**	**22,556,793**
Total Exposures	**217,841,207**	**216,829,593**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	202,734,471	203,099,468
Derivative Exposures	-	-
Securities Financing Transaction Exposures		
Other Off-Balance Sheet Exposures	15,106,736	13,730,125
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	**10.13%**	**10.40%**

Basel III Computation of Liquidity Coverage Ratio

Item	Amount (LKR'000)			
	As at 31 Mar 2026		As at 31 Dec 2025	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	**13,137,808**	**13,083,971**	**17,753,447**	**17,733,965**
Total Adjusted Level 1A Assets	**13,030,134**	**13,030,134**	**17,714,484**	**17,714,484**
Level 1 Assets	**13,030,134**	**13,030,134**	**17,714,484**	**17,714,484**
Total Adjusted Level 2A Assets	**-**	**-**	**-**	**-**
Level 2A Assets	**-**	**-**	**-**	**-**
Total Adjusted Level 2B Assets	**107,673**	**53,837**	**38,963**	**19,481**
Level 2B Assets	**107,673**	**53,837**	**38,963**	**19,481**
Total Cash Outflows	**206,812,227**	**30,094,900**	**196,867,964**	**30,640,476**
Deposits	147,500,478	14,750,048	146,976,274	14,697,627
Unsecured Wholesale Funding	23,911,187	13,293,077	25,205,229	14,570,860
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable)	10,507,630	797,264	7,580,581	516,328
Facilities and Other Contingent Funding Obligations	24,882,548	1,244,127	17,105,496	855,275
Additional Requirements	10,384	10,384	385	385
Total Cash Inflows	**50,835,365**	**26,558,693**	**66,509,706**	**44,349,725**
Maturing Secured Lending Transactions Backed by Collateral	12,928,143	12,928,143	16,796,353	16,796,353
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	18,606,647	13,628,576	31,137,516	27,072,477
Operational Deposits	19,296,628	-	17,614,048	-
Other Cash Inflows	3,948	1,974	961,789	480,894
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		**173.90**		**231.51**

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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 31 Mar 2026)	23,742,181
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

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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	4,884,705	-	4,884,705	-	-	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	27,017,342	1,733,875	27,017,342	34,678	6,646,406	25%
Claims on Financial Institutions	2,505,782	-	2,505,782	-	1,252,891	50%
Claims on Corporates	54,485,132	24,446,180	53,807,425	7,593,680	59,287,522	97%
Retail Claims	89,384,363	15,415,055	84,869,677	4,602,367	62,703,044	70%
Claims Secured by Residential Property	8,113,528	-	8,113,528	-	4,182,410	52%
Claims Secured by Commercial Real Estate	-		-	-	-	-
Non-Performing Assets (NPAs) **(i)**	1,975,539	918,446	1,975,539	183,689	2,194,009	102%
Higher-risk Categories	225,462		225,462	-	563,654	250%
Cash Items and Other Assets	14,071,518	1,085,205	14,071,518	1,085,205	6,540,507	43%
Total	202,663,370	43,598,760	197,470,976	13,499,618	143,370,443	68%

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 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	**24,335**
(i) General Equity Risk	13,460
(ii) Specific Equity Risk	10,875
(c) RWA for Foreign Exchange & Gold	**77,893**
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	**817,827**

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Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 March 2026		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		9,293,182	22,002,379	25,067,303
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		2,818,143			
The Standardised Approach		N/A			
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach		22,545,144			
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 31 March 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	**204,476,755**	**204,476,755**	**197,470,976**	**107,673**	**3,718,427**
Cash and Cash Equivalents	29,118,591	9,632,413	9,632,413	-	-
Balances with Central Banks	4,808,826	4,808,826	4,808,826	-	-
Placements with Banks	10,036,364	29,476,751	29,476,751	-	-
Derivative Financial Instruments	57,853	57,852	57,852	-	-
Other Financial Assets Held-For-Trading	-	-			
Financial Assets Designated at Fair Value through Profit or Loss	107,673	107,673	-	107,673	-
Financing and Receivables to Banks	-	-	-	-	-
Financing and Receivables to Other Customers	152,316,766	152,316,766	150,282,771	-	2,033,995
Financial Assets Measured at Fair Value through Other Comprehensive Income	716,858	716,858	228,454	-	488,403
Investments in Subsidiaries	-	-	-	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	3,266,409	3,266,409	3,266,409	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	582,905	582,905	-	-	582,905
Deferred Tax Assets	613,123	613,123	-	-	613,123
Other Assets	2,851,387	2,897,177	- 282,502	-	-
Liabilities	**179,071,536**	**179,073,796**	**-**	**-**	**-**
Due to Banks	2,019,831	1,972,185	-	-	-
Derivative Financial Instruments	21,280	21,280	-	-	-
Other Financial Liabilities Held-For-Trading	-		-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-		-	-	-
Due to Other Customers	170,791,524	170,563,629	-	-	-
Other Borrowings	-		-	-	-
Debt Securities Issued	-		-	-	-
Current Tax Liabilities	973,956	973,956	-	-	-
Deferred Tax Liabilities	-		-	-	-
Other Provisions	-		-	-	-
Other Liabilities	5,264,945	5,542,746	-	-	-
Due to Subsidiaries	-		-	-	-
Subordinated Term Debts	-		-	-	-
Off-Balance Sheet Liabilities	**45,718,255**	**45,718,255**	**43,820,668**	**-**	**1,897,586**
Guarantees	6,043,686	6,043,686	6,043,686	-	-
Performance Bonds	2,131,633	2,131,633	2,131,633	-	-
Letters of Credit	14,145,008	14,145,008	14,145,008	-	-
Other Contingent Items	9,606,313	9,606,313	9,606,313	-	-
Undrawn Loan Commitments	10,436,452	10,436,452	10,436,452	-	-
Other Commitments	3,355,162	3,355,162	1,457,576	-	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	5,752,201	5,747,691	-	-	-
Accumulated Other Comprehensive Income	447,983	447,983	-	-	-
Other Reserves	1,568,319	1,573,824	-	-	707,723
Total Shareholders' Equity	**25,405,219**	**25,402,959**	**-**	**-**	**707,723**