

Nations Trust Bank PLC and its subsidiaries

BASEL III Market Discipline – Minimum
Disclosure Requirement Under Pillar 3 as per
the Banking Act Direction No. 01 of 2016

September 30, 2023



Table 1
Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	30-September-23	31-December-22	30-September-23	31-December-22
Regulatory Capital (LKR '000)				
Common Equity Tier 1	39,320,398	38,032,394	40,887,147	39,599,360
Tier 1 Capital	39,320,398	38,032,394	40,887,147	39,599,360
Total Capital	44,175,778	43,662,516	45,742,527	45,229,482
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	13.45%	14.21%	13.95%	14.76%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	13.45%	14.21%	13.95%	14.76%
Total Capital Ratio (Minimum Requirement - 12.50%)	15.11%	16.31%	15.61%	16.86%
Leverage Ratio (Minimum Requirement - 3%)	8.23%	8.94%	8.56%	9.30%
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	156,004,617	123,358,706		
Off-Shore Banking Unit (USD'000)	22,798	34,466		
Statutory Liquid Assets Ratio % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	44.88%	35.87%		
Off-Shore Banking Unit (%)	19.04%	25.68%		
Consolidated (%)	43.49%	35.55%		
Total Stock of High-Quality Liquid Assets (LKR'000)	115,441,813	80,523,205		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 90% - 31-Dec-2022)	724.23%	279.63%		
(Minimum Requirement - 100% - 30-September-2023)				
All Currency (Minimum Requirement - 90% - 31-Dec-2022)	354.56%	222.88%		
(Minimum Requirement - 100% - 30-September-2023)				
Net Stable Funding Ratio (Minimum Requirement - 90% - 31-Dec-2022)	150.27%	146.23%		
(Minimum Requirement - 100% - 30-September-2023)				

Table 2
Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	30-September-23	31-December-22	30-September-23	31-December-22
Common Equity Tier 1 (CET1) Capital after Adjustments	39,320,398	38,032,394	40,887,147	39,599,360
Common Equity Tier 1 (CET1) Capital	43,099,625	43,280,072	44,476,437	44,656,885
Equity Capital (Stated Capital)/Assigned Capital	11,426,883	10,401,432	11,426,883	10,401,432
Reserve Fund	2,228,472	2,228,472	2,228,472	2,228,472
Published Retained Earnings/(Accumulated Retained Losses)	29,444,235	30,650,134	30,821,049	32,026,947
Published Accumulated Other Comprehensive Income (OCI)	34	34	34	34
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	3,779,227	5,247,678	3,589,288	5,057,523
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,259,001	1,285,108	1,259,525	1,285,721
Deferred tax assets (net)	2,520,225	3,962,570	2,329,765	3,771,802
Shortfall of the Cumulative Impairment to Specific Provisions	-	-	-	-
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	4,855,380	5,630,122	4,855,380	5,630,122
Tier 2 Capital	4,855,380	5,630,122	4,855,380	5,630,122
Qualifying Tier 2 Capital Instruments	1,510,714	2,341,905	1,510,714	2,341,905
Revaluation Gains	397,935	397,935	397,935	397,935
Loan Loss Provisions	2,946,731	2,890,282	2,946,731	2,890,282
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	39,320,398	38,032,394	40,887,147	39,599,360
Total Tier 1 Capital	39,320,398	38,032,394	40,887,147	39,599,360
Total Capital	44,175,778	43,662,516	45,742,527	45,229,482

Table 3
Basel III Computation of Leverage Ratio

Item	Bank		Group	
	Amount (LKR '000)		Amount (LKR '000)	
	30-September-23	31-December-22	30-September-23	31-December-22
Tier 1 Capital	39,320,398	38,032,394	40,887,147	39,599,360
Total Exposures	477,547,788	425,622,313	477,693,356	425,733,851
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including	459,526,484	408,172,184	459,672,053	408,283,722
Derivative Exposures	1,109,797	624,097	1,109,797	624,097
Securities Financing Transaction Exposures	0	1,500,000	0	1,500,000
Other Off-Balance Sheet Exposures	16,911,505	15,326,032	16,911,505	15,326,032
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	8.23%	8.94%	8.56%	9.30%

Table 4
Basel III Computation of Liquidity Coverage Ratio (All Currency)

Item	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
	LKR '000		LKR '000	
	30-September-23		31-December-22	
Total Stock of High-Quality Liquid Assets(HQLA)	115,441,813	115,441,813	80,523,205	80,523,205
Total Adjusted Level 1A Assets	119,119,712	119,119,712	80,518,342	80,518,342
Level 1 Assets	115,441,813	115,441,813	80,523,205	80,523,205
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	532,469,926	79,276,946	485,249,411	71,710,175
Deposits	238,984,867	23,898,487	232,689,574	23,268,957
Unsecured Wholesale Funding	80,959,750	36,693,542	69,708,802	29,769,990
Secured Funding Transactions	-	-	34,997	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	207,602,575	13,762,184	176,604,770	12,459,960
Additional Requirements	4,922,734	4,922,734	6,211,268	6,211,268
Total Cash Inflows	126,195,640	46,718,202	115,985,432	35,582,181
Maturing Secured Lending Transactions Backed by Collateral	-	-	1,511,332	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	86,243,518	44,899,724	64,625,465	33,282,564
Operational Deposits	36,398,870	-	45,307,864	-
Other Cash Inflows	3,553,253	1,818,478	4,540,771	2,299,617
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		354.56%		222.88%

Table 5
Net Stable Funding Ratio

Item	Bank	
	Amount (LKR'000)	
	30-September-23	31-December-22
Total Available Stable Funding	339,010,329	300,703,131
Required Stable Funding – On Balance Sheet Assets	218,812,540	199,880,785
Required Stable Funding – Off Balance Sheet Items	6,794,910	5,761,837
Total Required Stable Funding	225,607,450	205,642,622
Net Stable Funding Ratio (Minimum Requirement – 90% – 31-Dec-2022) (Minimum Requirement – 100% –30-September-2023)	150.27	146.23

Table 6**Main Features of Regulatory Capital Instruments**

Description of the Capital Instrument	Ordinary Shares (Voting)	Ordinary Shares (Non Voting)	Subordinated Debt (Debentures)	Subordinated Debt (Debentures)	Senior Debt (Debentures)	Senior Debt (Debentures)
Issuer	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	LK0309N00001	LK0309N00001	NTB-BD-23/12/24 - C2441 - 12.8	NTB-BD-23/12/26 - C2442 - 12.9	N/A	N/A
Governing Law(s) of the Instrument	Companies Act, No.7 of 2007	Companies Act, No.7 of 2007	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949
Original Date of Issuance	3-May-99	20-Feb-18	23-Dec-19	23-Dec-19	9-Jul-21	9-Jul-21
Par Value of Instrument	22.12	80	100	100	100	100
Perpetual or Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	N/A	23-Dec-24	23-Dec-26	9-Jul-26	9-Jul-26
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	8,053,692	3,373,190	675,000	835,714	N/A	N/A
Accounting Classification (Equity/Liability)	Equity	Equity	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval						
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A	N/A	N/A	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A	N/A	N/A
Coupons/Dividends						
Fixed or Floating Dividend/Coupon	Discretionary dividend amount	Discretionary dividend amount	Fixed	Fixed	Fixed	Fixed
Coupon Rate and any Related Index	Distributable profit that has been declared as dividend	Distributable profit that has been declared as dividend	12.80%	12.90%	8.90%	9.15%
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non-Convertible	Convertible	Convertible	Convertible	Non-Convertible	Non-Convertible
If Convertible, Conversion Trigger (s)	Non-Convertible	Starting from last market date of quarter ending 30th June and forward	As per Banking Act Direction No. 1 of 2016	As per Banking Act Direction No. 1 of 2016	N/A	N/A
If Convertible, Fully or Partially	Non-Convertible	Fully or Partially	Fully or Partially	Fully or Partially	N/A	N/A
If Convertible, Mandatory or Optional	Non-Convertible	Optional	Mandatory	Mandatory	N/A	N/A
If Convertible, Conversion Rate	Non-Convertible	1:1	Simple Average of Volume WA Price of ordinary voting shares published by the CSE, during the 3 months period, immediately preceding the date of the Trigger Event.	Simple Average of Volume WA Price of ordinary voting shares published by the CSE, during the 3 months period, immediately preceding the date of the Trigger Event.	N/A	N/A

Table 7
Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

Asset Class	Bank											
	LKR'000 as at -30-September-23						LKR'000 as at -31-December-22					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)		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)	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	67,339,145	19,737,300	67,339,145	394,746	832,394	1%	65,232,924	11,078,300	65,232,924	221,566	1,251,558	2%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	5,904,629	-	5,904,629	-	8,856,943	150%	2,739,330	-	2,739,330	-	547,866	20%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	40,646,281	20,521,554	40,646,281	446,260	8,328,417	20%	48,861,064	1,759,829	48,861,064	76,276	19,580,140	40%
Claims on Financial Institutions	10,251,503	22,886,472	10,251,503	313,346	6,898,631	65%	5,677,580	17,584,743	5,677,580	214,389	3,885,050	66%
Claims on Corporates	122,829,299	101,645,317	122,829,299	12,899,171	127,072,291	94%	105,928,401	88,585,698	105,928,401	10,397,566	113,384,654	97%
Retail Claims	69,830,022	81,037,525	69,830,022	3,285,969	54,789,830	75%	86,089,527	74,922,660	86,089,527	3,765,607	67,407,367	75%
Claims Secured by Residential Property	6,564,821	-	6,564,821	-	3,127,654	48%	7,367,531	-	7,367,531	-	3,623,883	49%
Claims Secured by Commercial Real Estate	305,957	-	305,957	-	305,957	100%	367,122	-	367,122	-	367,122	100%
Non-Performing Assets (NPAs)(i)	13,669,469	-	13,669,469	387,978	16,511,143	117%	10,268,250	-	10,268,250	906,552	13,596,192	122%
Higher-risk Categories	25,803	-	25,803	-	64,507	250%	25,803	-	25,803	-	64,507	250%
Cash Items and Other Assets	18,586,028	-	18,586,028	-	8,950,685	48%	17,601,433	-	17,601,433	-	7,514,228	43%
Total	355,952,955	245,828,168	355,952,955	17,727,470	235,738,451	63%	350,158,965	193,931,230	350,158,965	15,581,956	231,222,567	63%

Asset Class	Group											
	LKR'000 as at -30-September-23						LKR'000 as at -31-December-22					
	Exposures before		Exposures post CCF		RWA and RWA Density (%)		Exposures before		Exposures post CCF		RWA and RWA Density (%)	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density(ii)	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	67,339,145	19,737,300	67,339,145	394,746	832,394	1%	65,232,924	11,078,300	65,232,924	221,566	1,251,558	2%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	5,904,629	-	5,904,629	-	8,856,943	150%	2,739,330	-	2,739,330	-	547,866	20%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	40,646,281	20,521,554	40,646,281	446,260	8,328,417	20%	48,861,064	1,759,829	48,861,064	76,276	19,580,140	40%
Claims on Financial Institutions	10,251,503	22,886,472	10,251,503	313,346	6,898,631	65%	5,677,580	17,584,743	5,677,580	214,389	3,885,050	66%
Claims on Corporates	122,829,299	101,645,317	122,829,299	12,899,171	127,072,291	94%	105,928,401	88,585,698	105,928,401	10,397,566	113,384,654	97%
Retail Claims	69,830,022	81,037,525	69,830,022	3,285,969	54,789,830	75%	86,089,527	74,922,660	86,089,527	3,765,607	67,407,367	75%
Claims Secured by Residential Property	6,564,821	-	6,564,821	-	3,127,654	48%	7,367,531	-	7,367,531	-	3,623,883	49%
Claims Secured by Commercial Real Estate	305,957	-	305,957	-	305,957	100%	367,122	-	367,122	-	367,122	100%
Non-Performing Assets (NPAs)(i)	13,669,469	-	13,669,469	387,978	16,511,143	117%	10,268,250	-	10,268,250	906,552	13,596,192	122%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	18,757,401	-	18,757,401	-	9,122,055	49%	17,738,768	-	17,738,768	-	7,651,539	43%
Total	356,098,526	245,828,168	356,098,526	17,727,470	235,845,315	63%	350,270,497	193,931,230	350,270,497	15,581,956	231,295,373	63%

Note:

(i) NPAs – 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.

Table 8
Credit Risk under Standardised Approach: Exposures by Asset Classes and Risk Weights

Description	Bank																						
	LKR'000 as at 30-September-23 (Post CCF & CRM)											LKR'000 as at 31-December-22 (Post CCF & CRM)											
Risk Weight Asset Classes	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount	
Claims on Central Government and Central Bank of Sri Lanka	63,571,921		4,161,970		-	-	-	-	-	-	67,733,891	59,196,698		6,257,792		-	-	-	-	-	-	-	65,454,490
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-		-		-	-	-	-	5,904,629	-	5,904,629	-		2,739,330		-	-	-	-	-	-	-	2,739,330
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		40,781,382		293,412	-	-	2,373	15,375	-	41,092,541	-		16,864,385		31,731,382	-	-	341,572	-	-	-	48,937,340
Claims on Financial Institutions	-		-		7,332,435	-	-	3,232,413	-	-	10,564,849	-		40,120		3,949,645	-	-	1,902,204	-	-	-	5,891,969
Claims on Corporates	-		6,848,109		6,355,383	-	-	122,524,978	-	-	135,728,471	-		2,421,507		2,008,214	-	-	111,896,246	-	-	-	116,325,967
Retail Claims	-		-		-	6,020,065	63,672,539	3,423,386	-	-	73,115,991	24,519		-		-	7,081,990	78,361,810	4,386,816	-	-	-	89,855,135
Claims Secured by Residential Property	-		-	5,287,949	-	-	-	1,276,872	-	-	6,564,821	-		-	5,759,459	-	-	-	1,608,072	-	-	-	7,367,531
Claims Secured by Commercial Real Estate	-		-	-	-	-	-	305,957	-	-	305,957	-		-	-	-	-	-	367,122	-	-	-	367,122
Non-Performing Assets (NPAs)	-		-		248,468	-	-	8,653,118	5,155,861	-	14,057,447	-		-		279,972	-	-	5,772,080	5,122,751	-	-	11,174,803
Higher-risk Categories	-		-		-	-	-	-	-	25,803	25,803	-		-		-	-	-	-	-	25,803	-	25,803
Cash Items and Other Assets	9,635,343		-		-	-	-	8,950,685	-	-	18,586,028	10,087,206		-		-	-	-	7,514,228	-	-	-	17,601,433
Total	73,207,264	-	51,791,462	5,287,949	14,229,698	6,020,065	63,672,539	148,369,782	11,075,864	25,803	373,680,425	69,308,423	-	28,323,134	5,759,459	37,969,213	7,081,990	78,361,810	133,788,340	5,122,751	25,803	-	365,740,923
Description	Group																						
	LKR'000 as at 30-September-23 (Post CCF & CRM)											LKR'000 as at 31-December-22 (Post CCF & CRM)											
Risk Weight Asset Classes	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount	
Claims on Central Government and Central Bank of Sri Lanka	63,571,921		4,161,970		-	-	-	-	-	-	67,733,891	59,196,698		6,257,792		-	-	-	-	-	-	-	65,454,490
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-		-		-	-	-	-	5,904,629	-	5,904,629	-		2,739,330		-	-	-	-	-	-	-	2,739,330
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		40,781,382		293,412	-	-	2,373	15,375	-	41,092,541	-		16,864,385		31,731,382	-	-	341,572	-	-	-	48,937,340
Claims on Financial Institutions	-		-		7,332,435	-	-	3,232,413	-	-	10,564,849	-		40,120		3,949,645	-	-	1,902,204	-	-	-	5,891,969
Claims on Corporates	-		6,848,109		6,355,383	-	-	122,524,978	-	-	135,728,471	-		2,421,507		2,008,214	-	-	111,896,246	-	-	-	116,325,967
Retail Claims	-		-		-	6,020,065	63,672,539	3,423,386	-	-	73,115,991	24,519		-		-	7,081,990	78,361,810	4,386,816	-	-	-	89,855,135
Claims Secured by Residential Property	-		-	5,287,949	-	-	-	1,276,872	-	-	6,564,821	-		-	5,759,459	-	-	-	1,608,072	-	-	-	7,367,531
Claims Secured by Commercial Real Estate	-		-	-	-	-	-	305,957	-	-	305,957	-		-	-	-	-	-	367,122	-	-	-	367,122
Non-Performing Assets (NPAs)	-		-		248,468	-	-	8,653,118	5,155,861	-	14,057,447	-		-		279,972	-	-	5,772,080	5,122,751	-	-	11,174,803
Higher-risk Categories	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Cash Items and Other Assets	9,635,346		-		-	-	-	9,122,055	-	-	18,757,401	10,087,229		-		-	-	-	7,651,539	-	-	-	17,738,768
Total	73,207,267	-	51,791,462	5,287,949	14,229,698	6,020,065	63,672,539	148,541,152	11,075,864	-	373,825,996	69,308,446	-	28,323,134	5,759,459	37,969,213	7,081,990	78,361,810	133,925,651	5,122,751	-	-	365,852,455

Table 9**Market Risk under Standardised Measurement Method**

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-September-23	31-December-22	30-September-23	31-December-22
(a) RWA for Interest Rate Risk	1,994,911	236,994	1,994,911	236,994
General Interest Rate Risk	1,994,911	236,994	1,994,911	236,994
(i) Net Long or Short Position	1,994,911	236,994	1,994,911	236,994
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
(b) RWA for Equity	-	-	-	-
(i) General Equity Risk	-	-	-	-
(ii) Specific Equity Risk	-	-	-	-
(c) RWA for Foreign Exchange & Gold	43,083	180,217	43,083	180,217
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	16,303,945	3,337,695	16,303,945	3,337,695

Table 10

Operational Risk under Basic Indicator Approach/ The Standardised Approach/ The Alternative Standardised Approach

Business Lines	Bank									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-September-23			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-December-22		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		22,472,790	33,527,328	44,970,278	15%		21,094,930	23,333,112	38,393,141
The Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%		-	-	-	12%		-	-	-
Commercial Banking	15%		-	-	-	15%		-	-	-
The Alternative Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%	0.035	-	-	-	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	5,048,520					4,141,059				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	40,388,158					33,128,473				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-September-23			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-December-22		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		22,794,862	33,920,369	45,532,010	15%		21,430,771	23,668,521	38,837,086
The Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%		-	-	-	12%		-	-	-
Commercial Banking	15%		-	-	-	15%		-	-	-
The Alternative Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%	0.035	-	-	-	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	5,112,362					4,196,819				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	40,898,896					33,574,551				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				