



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

June 30, 2022

Table 1
Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	30-Jun-2022	31-Dec-21	30-Jun-2022	31-Dec-21
Regulatory Capital (LKR '000)				
Common Equity Tier 1	33,240,133	35,772,533	34,455,296	37,073,777
Tier 1 Capital	33,240,133	35,772,533	34,455,296	37,073,777
Total Capital	39,844,549	42,291,642	41,059,712	43,592,886
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	11.83%	14.77%	12.24%	15.31%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	11.83%	14.77%	12.24%	15.31%
Total Capital Ratio (Minimum Requirement - 12.50%)	14.17%	17.46%	14.58%	18.01%
Leverage Ratio (Minimum Requirement -3%)	7.44%	9.03%	7.72%	9.36%
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	98,204,084	104,283,917		
Off-Shore Banking Unit (LKR'000)	16,277,212	9,897,774		
Statutory Liquid Assets Ratio % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	27.24%	32.82%		
Off-Shore Banking Unit (%)	25.67%	29.67%		
Total Stock of High-Quality Liquid Assets (LKR'000)	69,741,592	84,587,028		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 100% - 31-Mar-2022) (Minimum Requirement - 100% - 31-Dec-2021)	340.78%	355.54%		
All Currency (Minimum Requirement - 100% - 31-Mar-2022) (Minimum Requirement - 100% - 31-Dec-2021)	185.25%	304.28%		
Net Stable Funding Ratio (Minimum Requirement - 100% - 31-Mar-2022) (Minimum Requirement - 100% - 31-Dec-2021)	141.36%	146.06%		

Table 2

Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	30-Jun-2022	31-Dec-2021	30-Jun-2022	31-Dec-2021
Common Equity Tier 1 (CET1) Capital after Adjustments	33,240,133	35,772,533	34,455,296	37,073,777
Common Equity Tier 1 (CET1) Capital	35,895,364	37,698,750	36,970,560	38,859,736
Equity Capital (Stated Capital)/Assigned Capital	10,401,433	9,408,135	10,401,433	9,408,135
Reserve Fund	1,882,111	1,882,111	1,882,111	1,882,111
Published Retained Earnings/(Accumulated Retained Losses)	25,918,610	26,911,908	27,079,597	28,072,895
Published Accumulated Other Comprehensive Income (OCI)	(503,404)	(503,404)	(503,404)	(503,404)
General and other Disclosed Reserves	-	-	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	(1,803,385)	-	(1,889,176)	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to CET1 Capital	2,655,231	1,926,216	2,515,264	1,785,960
Goodwill (net)	-	-	-	-
Intangible Assets (net)	841,345	1,174,469	842,023	1,175,210
Deferred tax assets (net)	1,813,887	751,747	1,673,241	610,750
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	6,604,417	6,519,109	6,604,417	6,519,109
Tier 2 Capital	6,604,417	6,519,109	6,604,417	6,519,109
Qualifying Tier 2 Capital Instruments	3,090,476	3,839,048	3,090,476	3,839,048
Revaluation Gains	397,935	397,935	397,935	397,935
Loan Loss Provisions	3,116,005	2,282,127	3,116,005	2,282,127
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	33,240,133	35,772,533	34,455,296	37,073,777
Total Tier 1 Capital	33,240,133	35,772,533	34,455,296	37,073,777
Total Capital	39,844,549	42,291,642	41,059,712	43,592,886

Item	Bank	Bank	Group	Group
	LKR '000	LKR '000	LKR '000	LKR '000
	30-Jun-2022	31-Dec-2021	30-Jun-2022	31-Dec-2021
Total Risk Weighted Assets (RWA)	281,090,801	242,186,964	281,541,321	242,091,477
RWAs for Credit Risk	249,307,151	208,896,129	249,346,754	208,370,608
RWAs for Market Risk	2,690,908	5,532,774	2,690,908	5,532,774
RWAs for Operational Risk	29,092,741	27,758,061	29,503,659	28,188,094
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.83%	14.77%	12.24%	15.31%
of which: Capital Conservation Buffer (%)	2.500%	2.000%	2.500%	2.000%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	11.83%	14.77%	12.24%	15.31%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	14.17%	17.46%	14.58%	18.01%
of which: Capital Conservation Buffer (%)	2.500%	2.000%	2.500%	2.000%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

Table 3**Basel III Computation of Leverage Ratio**

Item	Bank		Group	
	Amount (LKR '000)		Amount (LKR '000)	
	30-Jun-2022	31-Dec-2021	30-Jun-2022	31-Dec-2021
Tier 1 Capital	33,240,133	35,772,533	34,455,296	37,073,777
Total Exposures	446,640,485	395,980,939	446,578,168	396,030,297
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	422,886,371	374,406,347	422,824,054	374,455,706
Derivative Exposures	1,621,388	476,286	1,621,388	476,286
Securities Financing Transaction Exposures	4,500,000	3,000,000	4,500,000	3,000,000
Other Off-Balance Sheet Exposures	17,632,726	18,098,305	17,632,726	18,098,305
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.44%	9.03%	7.72%	9.36%

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-Jun-2022		31-Dec-2021	
Total Stock of High-Quality Liquid Assets(HQLA)	69,741,592	69,741,592	84,587,028	84,587,028
Total Adjusted Level 1A Assets	69,806,552	69,806,552	84,618,512	84,618,512
Level 1 Assets	69,741,592	69,741,592	84,587,028	84,587,028
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	522,280,207	74,141,369	463,654,421	55,410,732
Deposits	235,661,270	23,566,127	221,614,356	22,161,436
Unsecured Wholesale Funding	70,867,182	27,449,831	48,880,487	19,594,174
Secured Funding Transactions	8,410	-	613,381	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	207,043,457	14,425,524	189,931,908	11,040,833
Additional Requirements	8,699,887	8,699,887	2,614,289	2,614,289
Total Cash Inflows	91,135,200	36,494,972	59,402,130	27,611,639
Maturing Secured Lending Transactions Backed by Collateral	4,525,000	-	3,003,837	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	70,221,150	36,480,002	52,280,040	27,505,067
Operational Deposits	16,374,080	-	3,931,175	-
Other Cash Inflows	14,970	14,970	187,080	187,080
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		185%		304%

Table 5
Net Stable Funding Ratio

Item	Bank	
	Amount (LKR'000)	
	30-Jun-2022	31-Dec-2021
Total Available Stable Funding	317,591,542	285,905,828
Required Stable Funding – On Balance Sheet Assets	217,706,420	189,605,436
Required Stable Funding – Off Balance Sheet Items	6,961,433	6,138,738
Total Required Stable Funding	224,667,853	195,744,174
Net Stable Funding Ratio (Minimum Requirement - 100% - 31-Dec-2021) (Minimum Requirement - 90% - 31-Dec-2020)	141.36	146.06

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)	Subordinated Debt (Debentures)	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	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-20/04/23-C2402-12.65	NTB-BD-20/04/23-C2401-13	NTB-BD-23/12/24 - C2441 - 12.8	NTB-BD-23/12/26 - C2442 - 12.9	N/A	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	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	20-Apr-18	20-Apr-18	23-Dec-19	23-Dec-19	9-Jul-21	9-Jul-21	9-Jul-21
Par Value of Instrument	22.12	80	100	100	100	100	100	100	100
Perpetual or Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	N/A	20-Apr-23	20-Apr-23	23-Dec-24	23-Dec-26	9-Jul-26	9-Jul-26	9-Jul-26
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	7,167,846	3,233,586	368,833	214,500	1,350,000	1,157,143	N/A	N/A	N/A
Accounting Classification (Equity/Liability)	Equity	Equity	Liability	Liability	Liability	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	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	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	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	12.65%	13.00%	12.80%	12.90%	8.90%	9.15%	9.15%
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non-Convertible	Convertible	Convertible	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	As per Banking Act Direction No. 1 of 2016	As per Banking Act Direction No. 1 of 2016	N/A	N/A	N/A
If Convertible, Fully or Partially	Non-Convertible	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	Fully or Partially	N/A	N/A	N/A
If Convertible, Mandatory or Optional	Non-Convertible	Optional	Mandatory	Mandatory	Mandatory	Mandatory	N/A	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.	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	N/A

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

Asset Class	Bank											
	LKR'000 as at -30-Jun-2022						LKR'000 as at -31-Dec-2021					
	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	63,879,682	8,400	63,879,682	168	2,883,873	5%	32,285,722	5,000,000	32,285,722	100,000	1,160,025	4%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	16,900,529	1,390,611	16,900,529	69,658	5,888,248	35%	5,306,366	25,828,736	5,306,366	522,159	2,086,454	36%
Claims on Financial Institutions	7,835,484	35,486,952	7,835,484	170,379	5,055,620	63%	8,634,546	31,763,191	8,634,546	884,733	6,948,361	73%
Claims on Corporates	122,937,695	93,352,507	122,937,695	14,655,107	129,885,158	94%	91,372,819	75,857,866	91,372,819	13,994,432	101,878,767	97%
Retail Claims	93,449,583	74,332,951	93,449,583	2,728,383	72,220,492	75%	98,894,073	82,251,093	98,894,073	3,187,303	78,583,600	77%
Claims Secured by Residential Property	7,928,399	-	7,928,399	-	4,064,640	51%	7,653,249	-	7,653,249	-	5,343,156	70%
Claims Secured by Commercial Real Estate	810,290	-	810,290	16,577	826,868	100%	1,855,333	-	1,855,333	25,037	1,880,370	100%
Non-Performing Assets (NPAs)(i)	11,216,807	-	11,216,807	15,864	14,070,991	125%	5,318,106	-	5,318,106	-	6,021,822	113%
Higher-risk Categories	25,803	-	25,803	-	64,507	250%	25,803	-	25,803	-	64,507	250%
Cash Items and Other Assets	23,016,987	-	23,016,987	-	14,346,756	62%	15,624,055	-	15,624,055	-	4,929,067	32%
Total	348,001,259	204,571,421	348,001,259	17,656,137	249,307,151	68%	266,970,072	220,700,887	266,970,072	18,713,664	208,896,129	73%

Asset Class	Group											
	LKR'000 as at -30-Jun-2022						LKR'000 as at -31-Dec-2021					
	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	63,879,682	8,400	63,879,682	168	2,883,873	5%	32,285,722	5,000,000	32,285,722	100,000	1,160,025	4%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	16,900,529	1,390,611	16,900,529	69,658	5,888,248	35%	5,306,423	25,828,736	5,306,423	522,159	2,086,466	36%
Claims on Financial Institutions	7,835,484	35,486,952	7,835,484	170,379	5,055,620	63%	8,634,546	31,763,191	8,634,546	884,733	6,948,361	73%
Claims on Corporates	122,937,695	93,352,507	122,937,695	14,655,107	129,885,158	94%	91,361,650	75,857,866	91,361,650	13,994,432	101,867,597	97%
Retail Claims	93,449,583	74,332,951	93,449,583	2,728,383	72,220,492	75%	98,894,073	82,251,093	98,894,073	3,187,303	78,583,600	77%
Claims Secured by Residential Property	7,928,399	-	7,928,399	-	4,064,640	51%	7,653,249	-	7,653,249	-	5,343,156	70%
Claims Secured by Commercial Real Estate	810,290	-	810,290	16,577	826,868	100%	1,855,333	-	1,855,333	25,037	1,880,370	100%
Non-Performing Assets (NPAs)(i)	11,216,807	-	11,216,807	15,864	14,070,991	125%	5,318,106	-	5,318,106	-	6,021,822	113%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	23,121,119	-	23,121,119	-	14,450,865	63%	15,174,221	-	15,174,221	-	4,479,211	30%
Total	348,079,589	204,571,421	348,079,589	17,656,137	249,346,754	68%	266,483,325	220,700,887	266,483,325	18,713,664	208,370,608	73%

(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-Jun-2022 (Post CCF & CRM)											LKR'000 as at 31-Dec-2021 (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	49,460,483		14,419,366		-	-	-	-	-	-	63,879,850	20,785,469	11,600,254										32,385,722
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Public Sector Entities	-		-		-	-	-	-	-	-	-	-											-
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Banks Exposures	-		11,089,476		4,420,717			1,459,994			16,970,187	-		2,850,775		2,922,901			54,849				5,828,525
Claims on Financial Institutions	-		124,302		5,701,601			2,179,959			8,005,862	-		241,546		4,755,362			4,522,370				9,519,279
Claims on Corporates	-		8,578,996		1,688,896			127,324,910			137,592,803	-		3,638,712		1,155,030			100,573,509				105,367,251
Retail Claims	148,957		-		-	8,303,963	81,947,731	5,777,315			96,177,966	73,305		201,326		-	2,704,212	88,726,905	10,375,629				102,081,377
Claims Secured by Residential Property	-		-	5,944,244				1,984,155			7,928,399	-			3,553,990				4,099,259				7,653,249
Claims Secured by Commercial Real Estate	-		-					826,868			826,868	-							1,880,370				1,880,370
Non-Performing Assets (NPAs)	-		-		364,751			4,826,530	6,041,390		11,232,672	-				166,993			3,576,688	1,574,426			5,318,106
Higher-risk Categories	-		-		-			-		25,803	25,803	-							-		25,803		25,803
Cash Items and Other Assets	8,670,231		-		-			14,346,756			23,016,987	9,343,191		1,689,745					4,591,118				15,624,055
Total	58,279,671		34,212,141	5,944,244	12,175,966	8,303,963	81,947,731	158,726,487	6,041,390	25,803	365,657,396	30,201,965	11,600,254	8,622,105	3,553,990	9,000,286	2,704,212	88,726,905	129,673,792	1,574,426	25,803		285,683,736

Description	Group																						
	LKR'000 as at 30-Jun-2022 (Post CCF & CRM)											LKR'000 as at 31-Dec-2021 (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	49,460,483		14,419,366		-	-	-	-	-	-	63,879,850	20,785,469	11,600,254										32,385,722
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Public Sector Entities	-		-		-	-	-	-	-	-	-	-											-
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Banks Exposures	-		11,089,476		4,420,717			1,459,994			16,970,187	-		2,850,833		2,922,901			54,849				5,828,582
Claims on Financial Institutions	-		124,302		5,701,601			2,179,959			8,005,862	-		241,546		4,755,362			4,522,370				9,519,279
Claims on Corporates	-		8,578,996		1,688,896			127,324,910			137,592,803	-		3,638,712		1,155,030			100,562,340				105,356,082
Retail Claims	148,957		-		-	8,303,963	81,947,731	5,777,315			96,177,966	73,305		201,326		-	2,704,212	88,726,905	10,375,629				102,081,377
Claims Secured by Residential Property	-		-	5,944,244				1,984,155			7,928,399	-			3,553,990				4,099,259				7,653,249
Claims Secured by Commercial Real Estate	-		-					826,868			826,868	-							1,880,370				1,880,370
Non-Performing Assets (NPAs)	-		-		364,751			4,826,530	6,041,390		11,232,672	-				166,993			3,576,688	1,574,426			5,318,106
Higher-risk Categories	-		-		-			-		-	-	-							-		-		-
Cash Items and Other Assets	8,670,254		-		-			14,450,865			23,121,119	9,343,214		1,689,745					4,141,262				15,174,221
Total	58,279,694		34,212,141	5,944,244	12,175,966	8,303,963	81,947,731	158,830,597	6,041,390		365,735,726	30,201,988	11,600,254	8,622,162	3,553,990	9,000,286	2,704,212	88,726,905	129,212,767	1,574,426			285,196,988

Table 9
Market Risk under Standardised Measurement Method

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-Jun-2022	31-Dec-2021	30-Jun-2022	31-Dec-2021
(a) RWA for Interest Rate Risk	189,397	602,420	189,397	602,420
General Interest Rate Risk	189,397	602,420	189,397	602,420
(i) Net Long or Short Position	189,397	602,420	189,397	602,420
(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	146,966	61,513	146,966	61,513
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	2,690,908	5,532,774	2,690,908	5,532,774

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-Jun-2022			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Dec-2021		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		21,300,004	22,735,045	28,696,804	15%		22,191,304	21,094,930	23,333,112
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	3,636,593					3,227,032				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	29,092,741					26,891,930				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-Jun-2022			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Dec-2021		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		21,636,746	23,078,992	29,043,409	15%		22,552,135	21,430,771	23,668,521
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	3,687,957					3,264,625				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	29,503,659					27,205,205				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				