



**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, 2022**

**Table 1**  
**Key Regulatory Ratios - Capital and Liquidity**

Item	Bank		Group	
	30-September-22	31-Dec-21	30-September-22	31-Dec-21
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	<b>32,298,057</b>	35,772,533	<b>33,513,583</b>	37,073,777
Tier 1 Capital	<b>32,298,057</b>	35,772,533	<b>33,513,583</b>	37,073,777
Total Capital	<b>38,320,812</b>	42,291,642	<b>39,536,338</b>	43,592,886
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	<b>12.15%</b>	14.77%	<b>12.59%</b>	15.31%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	<b>12.15%</b>	14.77%	<b>12.59%</b>	15.31%
Total Capital Ratio (Minimum Requirement - 12.50%)	<b>14.42%</b>	17.46%	<b>14.85%</b>	18.01%
Leverage Ratio (Minimum Requirement -3%)	<b>7.43%</b>	9.03%	<b>7.71%</b>	9.36%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	116,052,145	104,283,917		
Off-Shore Banking Unit (LKR'000)	42,858,530	9,897,774		
Statutory Liquid Assets Ratio % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	32.86%	32.82%		
Off-Shore Banking Unit (%)	28.01%	29.67%		
Total Stock of High-Quality Liquid Assets (LKR'000)	78,936,986	84,587,028		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 90% - 30-Sep-2022) (Minimum Requirement - 100% - 31-Dec-2021)	266.97%	355.54%		
All Currency (Minimum Requirement - 90% - 30-Sep-2022) (Minimum Requirement - 100% - 31-Dec-2021)	194.91%	304.28%		
Net Stable Funding Ratio (Minimum Requirement - 90% - 30-Sep-2022) (Minimum Requirement - 100% - 31-Dec-2021)	143.57%	146.06%		

**Table 2**  
**Basel III Computation of Capital Ratios**

Item	Bank		Group	
	LKR '000		LKR '000	
	30-September-22	31-Dec-2021	30-September-22	31-Dec-2021
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>32,298,057</b>	<b>35,772,533</b>	<b>33,513,583</b>	<b>37,073,777</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>35,895,181</b>	<b>37,698,750</b>	<b>36,970,374</b>	<b>38,859,736</b>
Equity Capital (Stated Capital)/Assigned Capital	10,401,433	9,408,135	10,401,432	9,408,135
Reserve Fund	1,882,111	1,882,111	1,882,111	1,882,111
Published Retained Earnings/(Accumulated Retained Losses)	25,918,611	26,911,908	27,079,598	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	(1,803,569)	-	(1,889,363)	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>3,597,124</b>	<b>1,926,216</b>	<b>3,456,791</b>	<b>1,785,960</b>
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,273,884	1,174,469	1,274,532	1,175,210
Deferred tax assets (net)	2,323,240	751,747	2,182,259	610,750
Shortfall of the Cumulative Impairment to Specific Provisions	-	-	-	-
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Additional Tier 1 (AT1) Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Qualifying Additional Tier 1 Capital Instruments	-	-	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to AT1 Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
<b>Tier 2 Capital after Adjustments</b>	<b>6,022,755</b>	<b>6,519,109</b>	<b>6,022,755</b>	<b>6,519,109</b>
<b>Tier 2 Capital</b>	<b>6,022,755</b>	<b>6,519,109</b>	<b>6,022,755</b>	<b>6,519,109</b>
Qualifying Tier 2 Capital Instruments	2,716,190	3,839,048	2,716,190	3,839,048
Revaluation Gains	397,935	397,935	397,935	397,935
Loan Loss Provisions	2,908,629	2,282,127	2,908,629	2,282,127
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to Tier 2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
<b>CET1 Capital</b>	<b>32,298,057</b>	<b>35,772,533</b>	<b>33,513,583</b>	<b>37,073,777</b>
<b>Total Tier 1 Capital</b>	<b>32,298,057</b>	<b>35,772,533</b>	<b>33,513,583</b>	<b>37,073,777</b>
<b>Total Capital</b>	<b>38,320,812</b>	<b>42,291,642</b>	<b>39,536,338</b>	<b>43,592,886</b>

Item	Bank	Bank	Group	Group
	LKR '000	LKR '000	LKR '000	LKR '000
	30-September-22	31-Dec-2021	30-September-22	31-Dec-2021
<b>Total Risk Weighted Assets (RWA)</b>	<b>265,720,811</b>	<b>242,186,964</b>	<b>266,192,606</b>	<b>242,091,477</b>
RWAs for Credit Risk	232,690,341	208,896,129	232,733,830	208,370,608
RWAs for Market Risk	2,052,830	5,532,774	2,052,830	5,532,774
RWAs for Operational Risk	30,977,640	27,758,061	31,405,946	28,188,094
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>12.15%</b>	<b>14.77%</b>	<b>12.59%</b>	<b>15.31%</b>
of which: Capital Conservation Buffer (%)	2.500%	2.000%	2.500%	2.000%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>12.15%</b>	<b>14.77%</b>	<b>12.59%</b>	<b>15.31%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>14.42%</b>	<b>17.46%</b>	<b>14.85%</b>	<b>18.01%</b>
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-September-22	31-Dec-2021	30-September-22	31-Dec-2021
<b>Tier 1 Capital</b>	<b>32,298,057</b>	<b>35,772,533</b>	<b>33,513,583</b>	<b>37,073,777</b>
<b>Total Exposures</b>	<b>434,435,184</b>	<b>395,980,939</b>	<b>434,517,398</b>	<b>396,030,297</b>
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	416,088,038	374,406,347	416,170,252	374,455,706
Derivative Exposures	742,239	476,286	742,239	476,286
Securities Financing Transaction Exposures	2,000,000	3,000,000	2,000,000	3,000,000
Other Off-Balance Sheet Exposures	15,604,907	18,098,305	15,604,907	18,098,305
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	<b>7.43%</b>	<b>9.03%</b>	<b>7.71%</b>	<b>9.36%</b>

**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-22		31-Dec-2021	
<b>Total Stock of High-Quality Liquid Assets(HQLA)</b>	<b>78,936,986</b>	<b>78,936,986</b>	<b>84,587,028</b>	<b>84,587,028</b>
<b>Total Adjusted Level 1A Assets</b>	<b>78,856,690</b>	<b>78,856,690</b>	<b>84,618,512</b>	<b>84,618,512</b>
<b>Level 1 Assets</b>	<b>78,936,986</b>	<b>78,936,986</b>	<b>84,587,028</b>	<b>84,587,028</b>
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	<b>511,411,536</b>	<b>73,830,372</b>	<b>463,654,421</b>	<b>55,410,732</b>
Deposits	236,238,401	23,623,840	221,614,356	22,161,436
Unsecured Wholesale Funding	72,106,680	29,889,141	48,880,487	19,594,174
Secured Funding Transactions	102,610	-	613,381	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	197,508,379	14,861,925	189,931,908	11,040,833
Additional Requirements	5,455,466	5,455,466	2,614,289	2,614,289
<b>Total Cash Inflows</b>	<b>103,344,042</b>	<b>33,330,433</b>	<b>59,402,130</b>	<b>27,611,639</b>
Maturing Secured Lending Transactions Backed by Collateral	2,007,562	-	3,003,837	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	63,590,887	33,192,725	52,280,040	27,505,067
Operational Deposits	37,473,178	-	3,931,175	-
Other Cash Inflows	272,416	272,416	187,080	187,080
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		<b>195%</b>		<b>304%</b>

**Table 5**  
**Net Stable Funding Ratio**

Item	Bank	
	Amount (LKR'000)	
	30-Sep-22	31-Dec-2021
<b>Total Available Stable Funding</b>	<b>311,060,732</b>	<b>285,905,828</b>
Required Stable Funding – On Balance Sheet Assets	209,592,151	189,605,436
Required Stable Funding – Off Balance Sheet Items	7,061,971	6,138,738
<b>Total Required Stable Funding</b>	<b>216,654,123</b>	<b>195,744,174</b>
<b>Net Stable Funding Ratio</b> (Minimum Requirement - 90% - 30-Septembr-2022) (Minimum Requirement - 100% - 31-Dec-2021)	<b>143.57</b>	<b>146.06</b>

**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
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
Par Value of Instrument	22.12	80	100	100	100	100		100	100
Perpetual or Dated	Perpetual	Perpetual	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
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	7,167,864	3,233,568	258,183	150,150	1,215,000	1,092,857		N/A	N/A
Accounting Classification (Equity/Liability)	Equity	Equity	Liability	Liability	Liability	Liability		Liability	Liability
<b>Issuer Call subject to Prior Supervisory Approval</b>									
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
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A	N/A	N/A		N/A	N/A
<b>Coupons/Dividends</b>									
Fixed or Floating Dividend/Coupon	Discretionary dividend amount	Discretionary dividend amount	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%
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative		Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	<b>Non-Convertible</b>	<b>Convertible</b>	<b>Convertible</b>	<b>Convertible</b>	<b>Convertible</b>	<b>Convertible</b>		<b>Non-Convertible</b>	<b>Non-Convertible</b>
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
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
If Convertible, Mandatory or Optional	Non-Convertible	Optional	Mandatory	Mandatory	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.	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**Note:

Asset Class	Bank											
	LKR'000 as at -30-September-22						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	69,518,750	7,286,000	69,518,750	145,720	1,178,174	2%	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	3,000,551	-	3,000,551	-	600,110	20%	638,938	-	638,938	-	127,788	20%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	39,551,239	4,057,434	39,551,239	122,048	12,243,388	31%	5,306,366	25,828,736	5,306,366	522,159	2,086,454	36%
Claims on Financial Institutions	7,911,750	26,803,813	7,911,750	259,771	5,125,208	63%	8,634,546	31,763,191	8,634,546	884,733	6,948,361	73%
Claims on Corporates	111,071,862	105,755,822	111,071,862	11,205,400	118,721,835	97%	90,733,881	75,857,866	90,733,881	13,994,432	101,750,979	97%
Retail Claims	89,125,672	78,775,309	89,125,672	3,154,931	69,398,850	75%	98,894,073	82,251,093	98,894,073	3,187,303	78,455,813	77%
Claims Secured by Residential Property	7,651,011	-	7,651,011	-	3,814,707	50%	7,653,249	-	7,653,249	-	5,343,156	70%
Claims Secured by Commercial Real Estate	435,658	-	435,658	12,647	448,305	100%	1,855,333	-	1,855,333	25,037	1,880,370	100%
Non-Performing Assets (NPAs)(i)	10,466,698	-	10,466,698	1,019,819	14,192,775	124%	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	16,850,742	-	16,850,742	-	6,902,482	41%	15,624,055	-	15,624,055	-	4,929,067	32%
<b>Total</b>	<b>355,609,736</b>	<b>222,678,378</b>	<b>355,609,736</b>	<b>15,920,336</b>	<b>232,690,341</b>	<b>63%</b>	<b>266,970,072</b>	<b>220,700,887</b>	<b>266,970,072</b>	<b>18,713,664</b>	<b>208,896,129</b>	<b>73%</b>

Asset Class	Group											
	LKR'000 as at -30-September-22						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	69,518,750	7,286,000	69,518,750	145,720	1,178,174	2%	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	3,000,551	-	3,000,551	-	600,110	20%	638,938	-	638,938	-	127,788	20%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	39,551,239	4,057,434	39,551,239	122,048	12,243,388	31%	5,306,423	25,828,736	5,306,423	522,159	2,086,466	36%
Claims on Financial Institutions	7,911,750	26,803,813	7,911,750	259,771	5,125,208	63%	8,634,546	31,763,191	8,634,546	884,733	6,948,361	73%
Claims on Corporates	111,071,862	105,755,822	111,071,862	11,205,400	118,721,835	97%	90,722,712	75,857,866	90,722,712	13,994,432	101,739,810	97%
Retail Claims	89,125,672	78,775,309	89,125,672	3,154,931	69,398,850	75%	98,894,073	82,251,093	98,894,073	3,187,303	78,583,600	77%
Claims Secured by Residential Property	7,651,011	-	7,651,011	-	3,814,707	50%	7,653,249	-	7,653,249	-	5,343,156	70%
Claims Secured by Commercial Real Estate	435,658	-	435,658	12,647	448,305	100%	1,855,333	-	1,855,333	25,037	1,880,370	100%
Non-Performing Assets (NPAs)(i)	10,466,698	-	10,466,698	1,019,819	14,192,775	124%	5,318,106	-	5,318,106	-	6,021,822	113%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	16,958,761	-	16,958,761	-	7,010,478	41%	15,174,221	-	15,174,221	-	4,479,211	30%
<b>Total</b>	<b>355,691,953</b>	<b>222,678,378</b>	<b>355,691,953</b>	<b>15,920,336</b>	<b>232,733,830</b>	<b>63%</b>	<b>266,483,325</b>	<b>220,700,887</b>	<b>266,483,325</b>	<b>18,713,664</b>	<b>208,370,608</b>	<b>73%</b>

(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-22 (Post CCF & CRM)											LKR'000 as at 31-Dec-2021 (Post CCF & CRM)											
	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	63,773,602		5,890,868		-	-	-	-	-	-	69,664,470	20,785,469	11,600,254										32,385,722
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Public Sector Entities	-		3,000,551		-	-	-	-	-	-	3,000,551	-		638,938									638,938
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Banks Exposures	-		27,247,774		11,263,358			1,162,154			39,673,287	-		2,850,775		2,922,901			54,849				5,828,525
Claims on Financial Institutions	-		82,663		5,960,366			2,128,492			8,171,521	-		241,546		4,755,362			4,522,370				9,519,279
Claims on Corporates	-		2,338,593		3,369,106			116,569,563			122,277,262	-		2,999,774		1,155,030			100,573,509				104,728,313
Retail Claims	63,265		-		-	6,741,137	80,488,130	4,988,071			92,280,603	73,305		201,326		-	2,704,212	88,726,905	10,375,629				102,081,377
Claims Secured by Residential Property	-		-	5,902,007		-	-	1,749,004			7,651,011	-		-	3,553,990			-	4,099,259				7,653,249
Claims Secured by Commercial Real Estate	-		-	-		-	-	448,305			448,305	-		-				-	1,880,370				1,880,370
Non-Performing Assets (NPAs)	-		-		389,223		-	5,295,556	5,801,739		11,486,517	-		-	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	9,948,260		-		-		-	6,902,482			16,850,742	9,343,191		1,689,745				-	4,591,118				15,624,055
<b>Total</b>	<b>73,785,127</b>	<b>-</b>	<b>38,560,450</b>	<b>5,902,007</b>	<b>20,982,053</b>	<b>6,741,137</b>	<b>80,488,130</b>	<b>139,243,628</b>	<b>5,801,739</b>	<b>25,803</b>	<b>371,530,072</b>	<b>30,201,965</b>	<b>11,600,254</b>	<b>8,622,105</b>	<b>3,553,990</b>	<b>9,000,286</b>	<b>2,704,212</b>	<b>88,726,905</b>	<b>129,673,792</b>	<b>1,574,426</b>	<b>25,803</b>	<b>285,683,736</b>	

  

Description	Group																						
	LKR'000 as at 30-September-22 (Post CCF & CRM)											LKR'000 as at 31-Dec-2021 (Post CCF & CRM)											
	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	63,773,602		5,890,868		-	-	-	-	-	-	69,664,470	20,785,469	11,600,254										32,385,722
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Public Sector Entities	-		3,000,551		-	-	-	-	-	-	3,000,551	-		638,938									638,938
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-											-
Claims on Banks Exposures	-		27,247,774		11,263,358			1,162,154			39,673,287	-		2,850,833		2,922,901			54,849				5,828,582
Claims on Financial Institutions	-		82,663		5,960,366			2,128,492			8,171,521	-		241,546		4,755,362			4,522,370				9,519,279
Claims on Corporates	-		2,338,593		3,369,106			116,569,563			122,277,262	-		2,999,774		1,155,030			100,562,340				104,717,144
Retail Claims	63,265		-		-	6,741,137	80,488,130	4,988,071			92,280,603	73,305		201,326		-	2,704,212	88,726,905	10,375,629				102,081,377
Claims Secured by Residential Property	-		-	5,902,007		-	-	1,749,004			7,651,011	-		-	3,553,990			-	4,099,259				7,653,249
Claims Secured by Commercial Real Estate	-		-	-		-	-	448,305			448,305	-		-				-	1,880,370				1,880,370
Non-Performing Assets (NPAs)	-		-		389,223		-	5,295,556	5,801,739		11,486,517	-		-	166,993			-	3,576,688	1,574,426			5,318,106
Higher-risk Categories	-		-		-		-	-			-	-		-				-	-	-			-
Cash Items and Other Assets	9,948,283		-		-		-	7,010,478			16,958,761	9,343,214		1,689,745				-	4,141,262				15,174,221
<b>Total</b>	<b>73,785,150</b>	<b>-</b>	<b>38,560,450</b>	<b>5,902,007</b>	<b>20,982,053</b>	<b>6,741,137</b>	<b>80,488,130</b>	<b>139,351,624</b>	<b>5,801,739</b>	<b>-</b>	<b>371,612,289</b>	<b>30,201,988</b>	<b>11,600,254</b>	<b>8,622,162</b>	<b>3,553,990</b>	<b>9,000,286</b>	<b>2,704,212</b>	<b>88,726,905</b>	<b>129,212,767</b>	<b>1,574,426</b>	<b>-</b>	<b>285,196,988</b>	

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

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-September-22	31-Dec-2021	30-September-22	31-Dec-2021
<b>(a) RWA for Interest Rate Risk</b>	<b>164,848</b>	<b>602,420</b>	<b>164,848</b>	<b>602,420</b>
General Interest Rate Risk	164,848	602,420	164,848	602,420
(i) Net Long or Short Position	164,848	602,420	164,848	602,420
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
<b>(b) RWA for Equity</b>	-	-	-	-
(i) General Equity Risk	-	-	-	-
(ii) Specific Equity Risk	-	-	-	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>91,756</b>	<b>61,513</b>	<b>91,756</b>	<b>61,513</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>2,052,830</b>	<b>5,532,774</b>	<b>2,052,830</b>	<b>5,532,774</b>

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-22			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
<b>The Basic Indicator Approach</b>	15%		21,443,983	22,472,790	33,527,328	15%		22,191,304	21,094,930	23,333,112
<b>The Standardised Approach</b>			-	-	-			-	-	-
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%		-	-	-
<b>The Alternative Standardised Approach</b>			-	-	-			-	-	-
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	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	3,872,205					3,227,032				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	30,977,640					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-September-22			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
<b>The Basic Indicator Approach</b>	15%		21,799,633	22,794,862	33,920,369	15%		22,552,135	21,430,771	23,668,521
<b>The Standardised Approach</b>			-	-	-			-	-	-
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%		-	-	-
<b>The Alternative Standardised Approach</b>			-	-	-			-	-	-
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	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	3,925,743					3,264,625				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	31,405,946					27,205,205				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				