

# 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

March 31, 2023



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

Item	Bank		Group	
	31-March-23	31-December-22	31-March-23	31-December-22
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	38,616,849	38,032,394	40,184,350	39,599,360
Tier 1 Capital	38,616,849	38,032,394	40,184,350	39,599,360
Total Capital	43,536,736	43,662,516	45,104,237	45,229,482
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	15.66%	14.21%	16.26%	14.76%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	15.66%	14.21%	16.26%	14.76%
Total Capital Ratio (Minimum Requirement - 12.50%)	17.66%	16.31%	18.25%	16.86%
Leverage Ratio (Minimum Requirement -3%)	9.10%	8.94%	9.47%	9.30%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	143,397,879	123,358,706		
Off-Shore Banking Unit (USD'000)	44,209	34,466		
Statutory Liquid Assets Ratio % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	40.69%	35.87%		
Off-Shore Banking Unit (%)	37.24%	25.68%		
Consolidated (%)	41.22%	35.55%		
Total Stock of High-Quality Liquid Assets (LKR'000)	109,051,208	80,523,205		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 90% - 31-Dec-2022) (Minimum Requirement - 100% - 31-Mar-2023)	274.17%	279.63%		
All Currency (Minimum Requirement - 90% - 31-Dec-2022) (Minimum Requirement - 100% - 31-Mar-2023)	259.73%	222.88%		
Net Stable Funding Ratio (Minimum Requirement - 90% - 31-Dec-2022) (Minimum Requirement - 100% - 31-Mar-2023)	153.92%	146.23%		

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

Item	Bank		Group	
	LKR '000		LKR '000	
	31-March-23	31-December-22	31-March-23	31-December-22
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>38,616,849</b>	<b>38,032,394</b>	<b>40,184,350</b>	<b>39,599,360</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>43,279,897</b>	<b>43,280,072</b>	<b>44,656,710</b>	<b>44,656,885</b>
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)	29,624,508	30,650,134	31,001,322	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	-	-	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>4,663,048</b>	<b>5,247,678</b>	<b>4,472,358</b>	<b>5,057,523</b>
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,243,820	1,285,108	1,244,406	1,285,721
Deferred tax assets (net)	3,419,227	3,962,570	3,227,953	3,771,802
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>4,919,887</b>	<b>5,630,122</b>	<b>4,919,887</b>	<b>5,630,122</b>
<b>Tier 2 Capital</b>	<b>4,919,887</b>	<b>5,630,122</b>	<b>4,919,887</b>	<b>5,630,122</b>
Qualifying Tier 2 Capital Instruments	1,967,619	2,341,905	1,967,619	2,341,905
Revaluation Gains	397,935	397,935	397,935	397,935
Loan Loss Provisions	2,554,333	2,890,282	2,554,333	2,890,282
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>38,616,849</b>	<b>38,032,394</b>	<b>40,184,350</b>	<b>39,599,360</b>
<b>Total Tier 1 Capital</b>	<b>38,616,849</b>	<b>38,032,394</b>	<b>40,184,350</b>	<b>39,599,360</b>
<b>Total Capital</b>	<b>43,536,736</b>	<b>43,662,516</b>	<b>45,104,237</b>	<b>45,229,482</b>

Item	Bank	Bank	Group	Group
	LKR '000	LKR '000	LKR '000	LKR '000
	31-March-23	31-December-22	31-March-23	31-December-22
<b>Total Risk Weighted Assets (RWA)</b>	<b>246,592,169</b>	<b>267,688,735</b>	<b>247,184,144</b>	<b>268,207,619</b>
RWAs for Credit Risk	204,346,632	231,222,567	204,468,142	231,295,373
RWAs for Market Risk	6,701,279	3,337,695	6,701,279	3,337,695
RWAs for Operational Risk	35,544,258	33,128,473	36,014,723	33,574,551
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.66%</b>	<b>14.21%</b>	<b>16.26%</b>	<b>14.76%</b>
of which: Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>15.66%</b>	<b>14.21%</b>	<b>16.26%</b>	<b>14.76%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>17.66%</b>	<b>16.31%</b>	<b>18.25%</b>	<b>16.86%</b>
of which: Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

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

Item	Bank		Group	
	LKR '000		LKR '000	
	31-March-23	31-December-22	31-March-23	31-December-22
<b>Total Risk Weighted Assets (RWA)</b>	<b>246,592,169</b>	<b>267,688,735</b>	<b>247,184,144</b>	<b>268,207,619</b>
RWAs for Credit Risk	204,346,632	231,222,567	204,468,142	231,295,373
RWAs for Market Risk	6,701,279	3,337,695	6,701,279	3,337,695
RWAs for Operational Risk	35,544,258	33,128,473	36,014,723	33,574,551
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.66%</b>	<b>14.21%</b>	<b>16.26%</b>	<b>14.76%</b>
of which: Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>15.66%</b>	<b>14.21%</b>	<b>16.26%</b>	<b>14.76%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>17.66%</b>	<b>16.31%</b>	<b>18.25%</b>	<b>16.86%</b>
of which: Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
of which: Countercyclical Buffer (%)				
of which: Capital Surcharge on D-SIBs (%)				

**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	
	31-March-23		31-December-22	
<b>Total Stock of High-Quality Liquid Assets(HQLA)</b>	<b>109,051,208</b>	<b>109,051,208</b>	<b>80,523,205</b>	<b>80,523,205</b>
<b>Total Adjusted Level 1A Assets</b>	<b>109,615,106</b>	<b>109,615,106</b>	<b>80,518,342</b>	<b>80,518,342</b>
<b>Level 1 Assets</b>	<b>109,051,208</b>	<b>109,051,208</b>	<b>80,523,205</b>	<b>80,523,205</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>492,151,131</b>	<b>79,014,861</b>	<b>485,249,411</b>	<b>71,710,175</b>
Deposits	227,054,247	22,705,425	232,689,574	23,268,957
Unsecured Wholesale Funding	70,978,950	32,820,752	69,708,802	29,769,990
Secured Funding Transactions	8,590	-	34,997	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	183,600,544	12,979,885	176,604,770	12,459,960
Additional Requirements	10,508,799	10,508,799	6,211,268	6,211,268
<b>Total Cash Inflows</b>	<b>100,916,048</b>	<b>37,028,053</b>	<b>115,985,432</b>	<b>35,582,181</b>
Maturing Secured Lending Transactions Backed by Collateral	-	-	1,511,332	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	60,225,154	33,042,194	64,625,465	33,282,564
Operational Deposits	34,662,476	-	45,307,864	-
Other Cash Inflows	6,028,418	3,985,859	4,540,771	2,299,617
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		<b>260%</b>		<b>223%</b>

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

Item	Bank	
	Amount (LKR'000)	
	31-Mar-23	31-Dec-22
<b>Total Available Stable Funding</b>	<b>296,335,585</b>	<b>300,703,131</b>
Required Stable Funding – On Balance Sheet Assets	186,382,604	199,880,785
Required Stable Funding – Off Balance Sheet Items	6,145,172	5,761,837
<b>Total Required Stable Funding</b>	<b>192,527,776</b>	<b>205,642,622</b>
<b>Net Stable Funding Ratio</b> (Minimum Requirement - 90% - 31-Dec-2022) (Minimum Requirement - 100% -31-Mar-2023)	<b>153.92</b>	<b>146.23</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)	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
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
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)	8,053,692	3,373,190	36,883	21,450	945,000	964,286	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 -31-March-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	66,253,882	7,046,200	66,253,882	140,924	860,044	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	2,311,179	-	2,311,179	-	462,236	20%	2,739,330	-	2,739,330	-	547,866	20%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	35,505,284	16,223,012	35,505,284	323,738	10,408,535	29%	48,861,064	1,759,829	48,861,064	76,276	19,580,140	40%
Claims on Financial Institutions	10,461,323	23,089,274	10,461,323	1,057,137	8,417,569	73%	5,677,580	17,584,743	5,677,580	214,389	3,885,050	66%
Claims on Corporates	92,343,037	92,422,008	92,343,037	9,680,724	97,080,954	95%	105,928,401	88,585,698	105,928,401	10,397,566	113,384,654	97%
Retail Claims	77,183,362	79,931,289	77,183,362	3,668,108	60,540,688	75%	86,089,527	74,922,660	86,089,527	3,765,607	67,407,367	75%
Claims Secured by Residential Property	7,063,546	-	7,063,546	-	3,413,616	48%	7,367,531	-	7,367,531	-	3,623,883	49%
Claims Secured by Commercial Real Estate	316,903	-	316,903	-	316,903	100%	367,122	-	367,122	-	367,122	100%
Non-Performing Assets (NPAs)(i)	13,382,721	-	13,382,721	305,765	15,853,304	116%	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	16,216,320	-	16,216,320	-	6,928,277	43%	17,601,433	-	17,601,433	-	7,514,228	43%
<b>Total</b>	<b>321,063,360</b>	<b>218,711,784</b>	<b>321,063,360</b>	<b>15,176,396</b>	<b>204,346,632</b>	<b>61%</b>	<b>350,158,965</b>	<b>193,931,230</b>	<b>350,158,965</b>	<b>15,581,956</b>	<b>231,222,567</b>	<b>63%</b>

Asset Class	Group											
	LKR'000 as at -31-March-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	66,253,882	7,046,200	66,253,882	140,924	860,044	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	2,311,179	-	2,311,179	-	462,236	20%	2,739,330	-	2,739,330	-	547,866	20%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	35,505,284	16,223,012	35,505,284	323,738	10,408,535	29%	48,861,064	1,759,829	48,861,064	76,276	19,580,140	40%
Claims on Financial Institutions	10,461,323	23,089,274	10,461,323	1,057,137	8,417,569	73%	5,677,580	17,584,743	5,677,580	214,389	3,885,050	66%
Claims on Corporates	92,343,037	92,422,008	92,343,037	9,680,724	97,080,954	95%	105,928,401	88,585,698	105,928,401	10,397,566	113,384,654	97%
Retail Claims	77,183,362	79,931,289	77,183,362	3,668,108	60,540,688	75%	86,089,527	74,922,660	86,089,527	3,765,607	67,407,367	75%
Claims Secured by Residential Property	7,063,546	-	7,063,546	-	3,413,616	48%	7,367,531	-	7,367,531	-	3,623,883	49%
Claims Secured by Commercial Real Estate	316,903	-	316,903	-	316,903	100%	367,122	-	367,122	-	367,122	100%
Non-Performing Assets (NPAs)(i)	13,382,721	-	13,382,721	305,765	15,853,304	116%	10,268,250	-	10,268,250	906,552	13,596,192	122%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	16,402,359	-	16,402,359	-	7,114,293	43%	17,738,768	-	17,738,768	-	7,651,539	43%
<b>Total</b>	<b>321,223,597</b>	<b>218,711,784</b>	<b>321,223,597</b>	<b>15,176,396</b>	<b>204,468,142</b>	<b>61%</b>	<b>350,270,497</b>	<b>193,931,230</b>	<b>350,270,497</b>	<b>15,581,956</b>	<b>231,295,373</b>	<b>63%</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 31-March-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	62,094,587		4,300,218		-	-	-	-	-	-	66,394,806	59,196,698		6,257,792		-	-	-	-	-	-	-	65,454,490
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-		2,311,179		-	-	-	-	-	-	2,311,179	-		2,739,330		-	-	-	-	-	-	-	2,739,330
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		25,459,194		10,106,262			263,565			35,829,021	-		16,864,385		31,731,382			341,572				48,937,340
Claims on Financial Institutions	-		300,859		5,720,408			5,497,193			11,518,460	-		40,120		3,949,645			1,902,204				5,891,969
Claims on Corporates	-		6,019,662		254,155			95,749,944			102,023,761	-		2,421,507		2,008,214			111,896,246				116,325,967
Retail Claims	7,870		-		-	6,180,480	71,322,879	3,340,241			80,851,470	24,519		-		-	7,081,990	78,361,810	4,386,816				89,855,135
Claims Secured by Residential Property	-		-	5,615,278				1,448,268			7,063,546	-		-	5,759,459			-	1,608,072				7,367,531
Claims Secured by Commercial Real Estate	-		-					316,903			316,903	-		-					367,122				367,122
Non-Performing Assets (NPAs)	-		-		691,362			7,976,127	5,020,998		13,688,486	-		-		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	9,288,043		-		-			6,928,277			16,216,320	10,087,206		-		-		-	7,514,228				17,601,433
<b>Total</b>	<b>71,390,501</b>	<b>-</b>	<b>38,391,112</b>	<b>5,615,278</b>	<b>16,772,187</b>	<b>6,180,480</b>	<b>71,322,879</b>	<b>121,520,519</b>	<b>5,020,998</b>	<b>25,803</b>	<b>336,239,756</b>	<b>69,308,423</b>	<b>-</b>	<b>28,323,134</b>	<b>5,759,459</b>	<b>37,969,213</b>	<b>7,081,990</b>	<b>78,361,810</b>	<b>133,788,340</b>	<b>5,122,751</b>	<b>25,803</b>	<b>365,740,923</b>	

  

Description	Group																						
	LKR'000 as at 31-March-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	62,094,587		4,300,218		-	-	-	-	-	-	66,394,806	59,196,698		6,257,792		-	-	-	-	-	-	-	65,454,490
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-		2,311,179		-	-	-	-	-	-	2,311,179	-		2,739,330		-	-	-	-	-	-	-	2,739,330
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		25,459,194		10,106,262			263,565			35,829,021	-		16,864,385		31,731,382			341,572				48,937,340
Claims on Financial Institutions	-		300,859		5,720,408			5,497,193			11,518,460	-		40,120		3,949,645			1,902,204				5,891,969
Claims on Corporates	-		6,019,662		254,155			95,749,944			102,023,761	-		2,421,507		2,008,214			111,896,246				116,325,967
Retail Claims	7,870		-		-	6,180,480	71,322,879	3,340,241			80,851,470	24,519		-		-	7,081,990	78,361,810	4,386,816				89,855,135
Claims Secured by Residential Property	-		-	5,615,278				1,448,268			7,063,546	-		-	5,759,459			-	1,608,072				7,367,531
Claims Secured by Commercial Real Estate	-		-					316,903			316,903	-		-					367,122				367,122
Non-Performing Assets (NPAs)	-		-		691,362			7,976,127	5,020,998		13,688,486	-		-		279,972			5,772,080	5,122,751			11,174,803
Higher-risk Categories	-		-		-		-	-			-	-		-		-		-	-	-			-
Cash Items and Other Assets	9,288,066		-		-			7,114,293			16,402,359	10,087,229		-		-		-	7,651,539				17,738,768
<b>Total</b>	<b>71,390,524</b>	<b>-</b>	<b>38,391,112</b>	<b>5,615,278</b>	<b>16,772,187</b>	<b>6,180,480</b>	<b>71,322,879</b>	<b>121,706,535</b>	<b>5,020,998</b>	<b>-</b>	<b>336,399,993</b>	<b>69,308,446</b>	<b>-</b>	<b>28,323,134</b>	<b>5,759,459</b>	<b>37,969,213</b>	<b>7,081,990</b>	<b>78,361,810</b>	<b>133,925,651</b>	<b>5,122,751</b>	<b>-</b>	<b>365,852,455</b>	

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

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	31-March-23	31-December-22	31-March-23	31-December-22
<b>(a) RWA for Interest Rate Risk</b>	<b>749,273</b>	<b>236,994</b>	<b>749,273</b>	<b>236,994</b>
General Interest Rate Risk	749,273	236,994	749,273	236,994
(i) Net Long or Short Position	749,273	236,994	749,273	236,994
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
<b>(b) RWA for Equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(i) General Equity Risk	-	-	-	-
(ii) Specific Equity Risk	-	-	-	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>88,386</b>	<b>180,217</b>	<b>88,386</b>	<b>180,217</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>6,701,279</b>	<b>3,337,695</b>	<b>6,701,279</b>	<b>3,337,695</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 31-March-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
<b>The Basic Indicator Approach</b>	15%		21,489,603	25,166,953	42,204,089	15%		21,094,930	23,333,112	38,393,141
<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	4,443,032					4,141,059				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	35,544,258					33,128,473				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-March-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
<b>The Basic Indicator Approach</b>	15%		21,824,579	25,504,070	42,708,158	15%		21,430,771	23,668,521	38,837,086
<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	4,501,840					4,196,819				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	36,014,723					33,574,551				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				