

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

30th June 2024



Table 1
Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	30-June-24	31-December-23	30-June-24	31-December-23
Regulatory Capital (LKR '000)				
Common Equity Tier 1	50,773,991	51,747,926	52,708,560	53,681,235
Tier 1 Capital	50,773,991	51,747,926	52,708,560	53,681,235
Total Capital	54,622,509	56,330,223	56,557,078	58,263,532
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	16.04%	17.52%	16.62%	18.14%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	16.04%	17.52%	16.62%	18.14%
Total Capital Ratio (Minimum Requirement - 12.50%)	17.26%	19.07%	17.83%	19.68%
Leverage Ratio (Minimum Requirement -3%)	9.91%	9.72%	10.29%	10.08%
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR'000)	169,393,742	150,385,533		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 100%)	575.46%	410.23%		
All Currency (Minimum Requirement - 100%)	297.76%	274.10%		
Net Stable Funding Ratio (Minimum Requirement - 100%)	155.84%	158.59%		

Table 2
Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	30-June-24	31-December-23	30-June-24	31-December-23
Common Equity Tier 1 (CET1) Capital after Adjustments	50,773,991	51,747,926	52,708,560	53,681,235
Common Equity Tier 1 (CET1) Capital	55,516,906	56,435,616	57,260,368	58,179,078
Equity Capital (Stated Capital)/Assigned Capital	12,106,272	11,426,882	12,106,272	11,426,882
Reserve Fund	2,783,805	2,783,805	2,783,805	2,783,805
Published Retained Earnings/(Accumulated Retained Losses)	38,281,871	39,879,971	40,025,334	41,623,434
Published Accumulated Other Comprehensive Income (OCI)	2,344,958	2,344,958	2,344,958	2,344,958
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	4,742,915	4,687,690	4,551,806	4,497,842
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,374,425	1,353,420	1,374,856	1,353,909
Deferred tax assets (net)	3,368,489	3,334,269	3,176,951	3,143,934
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	3,848,518	4,582,297	3,848,518	4,582,297
Tier 2 Capital	3,848,518	4,582,297	3,848,518	4,582,297
Qualifying Tier 2 Capital Instruments	912,857	1,311,429	912,857	1,311,429
Revaluation Gains	-	397,935	-	397,935
Loan Loss Provisions	2,935,661	2,872,933	2,935,661	2,872,933
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	50,773,991	51,747,926	52,708,560	53,681,235
Total Tier 1 Capital	50,773,991	51,747,926	52,708,560	53,681,235
Total Capital	54,622,509	56,330,223	56,557,078	58,263,532

Item	Bank	Bank	Group	Group
	LKR '000	LKR '000	LKR '000	LKR '000
	30-June-24	31-December-23	30-June-24	31-December-23
Total Risk Weighted Assets (RWA)	316,501,264	295,327,703	317,197,987	295,984,497
RWAs for Credit Risk	234,852,883	229,834,668	234,990,611	229,955,508
RWAs for Market Risk	34,061,062	23,161,667	34,061,062	23,161,667
RWAs for Operational Risk	47,587,319	42,331,368	48,146,315	42,867,323
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	16.04%	17.52%	16.62%	18.14%
of which: Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	16.04%	17.52%	16.62%	18.14%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	17.26%	19.07%	17.83%	19.68%
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	
	Amount (LKR '000)		Amount (LKR '000)	
	30-June-24	31-December-23	30-June-24	31-December-23
Tier 1 Capital	50,773,991	51,747,926	52,708,560	53,681,235
Total Exposures	512,196,749	532,168,660	512,373,183	532,328,218
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	493,542,714	509,944,875	493,719,148	510,104,432
Derivative Exposures	1,333,854	2,158,130	1,333,854	2,158,130
Securities Financing Transaction Exposures	0	1,502,215	0	1,502,215
Other Off-Balance Sheet Exposures	17,320,180	18,563,440	17,320,180	18,563,440
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	9.91%	9.72%	10.29%	10.08%

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-June-24		31-December-23	
Total Stock of High-Quality Liquid Assets(HQLA)	169,393,742	169,393,742	150,385,533	150,385,533
Total Adjusted Level 1A Assets	170,559,519	170,559,519	150,792,353	150,792,353
Level 1 Assets	169,393,742	169,393,742	150,385,533	150,385,533
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	615,968,410	94,074,961	575,928,016	97,755,977
Deposits	263,702,465	26,370,246	249,565,293	24,956,529
Unsecured Wholesale Funding	89,698,927	44,098,229	103,762,600	54,844,535
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	258,859,234	19,898,701	219,707,737	15,062,527
Additional Requirements	3,707,785	3,707,785	2,892,386	2,892,386
Total Cash Inflows	76,216,389	37,185,070	111,412,306	42,890,605
Maturing Secured Lending Transactions Backed by Collateral	-	-	1,502,215	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	68,287,425	37,092,378	81,238,992	42,397,427
Operational Deposits	7,836,272	-	27,687,557	-
Other Cash Inflows	92,692	92,692	983,542	493,178
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		298%		274%

Table 5
Net Stable Funding Ratio

Item	Bank	
	Amount (LKR'000)	
	30-June-24	31-December-23
Total Available Stable Funding	367,750,590	370,510,951
Required Stable Funding – On Balance Sheet Assets	226,710,011	226,295,980
Required Stable Funding – Off Balance Sheet Items	9,273,825	7,326,529
Total Required Stable Funding	235,983,836	233,622,509
Net Stable Funding Ratio (Minimum Requirement - 100%)	155.84	158.59

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	N/A	N/A	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)	8,642,005	3,464,267	270,000	642,857	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–June–24						LKR'000 as at –31–December–23					
	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	91,678,865	41,799,670	91,678,865	835,993	623,413	1%	94,678,257	39,391,500	94,678,257	787,830	634,167	1%
Claims on Foreign Sovereigns and their Central Banks	1,523,900	–	1,523,900	–	–	0%	4,849,318	–	4,849,318	–	–	0%
Claims on Public Sector Entities	7,472,011	–	7,472,011	–	6,862,727	92%	5,807,726	–	5,807,726	–	5,305,233	91%
Claims on Official Entities and Multilateral Development Banks	–	–	–	–	–	0%	–	–	–	–	–	0%
Claims on Banks Exposures	13,690,194	41,842,965	13,690,194	826,397	2,966,883	20%	29,201,123	39,017,994	27,698,908	749,886	5,779,765	20%
Claims on Financial Institutions	22,566,295	24,887,421	13,023,982	514,510	8,053,042	59%	21,152,491	23,454,194	10,042,957	1,526,506	7,374,440	64%
Claims on Corporates	147,390,625	141,663,555	135,247,883	13,080,075	140,309,710	95%	139,872,128	113,264,851	127,600,265	13,261,737	131,870,367	94%
Retail Claims	92,407,655	86,257,677	69,299,736	3,719,925	54,981,257	75%	97,204,771	78,262,770	71,637,176	3,646,819	56,576,201	75%
Claims Secured by Residential Property	5,968,994	–	5,968,994	–	2,699,497	45%	6,339,488	–	6,339,488	–	2,998,761	47%
Claims Secured by Commercial Real Estate	298,280	–	298,280	–	298,280	100%	315,257	–	315,257	–	315,257	100%
Non-Performing Assets (NPAs)(i)	9,264,436	–	8,944,188	17,784	9,413,357	105%	10,263,039	–	10,031,748	137,119	10,990,352	108%
Higher-risk Categories	25,803	–	25,803	–	64,507	250%	25,803	–	25,803	–	64,507	250%
Cash Items and Other Assets	18,257,449	–	18,257,449	–	8,580,211	47%	20,423,269	–	20,423,269	–	7,925,620	39%
Total	410,544,506	336,451,288	365,431,285	18,994,684	234,852,883	61%	430,132,669	293,391,310	379,450,171	20,109,897	229,834,668	58%

Asset Class	Group											
	LKR'000 as at –30–June–24						LKR'000 as at –31–December–23					
	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	91,678,865	41,799,670	91,678,865	835,993	623,413	1%	94,678,257	39,391,500	94,678,257	787,830	634,167	1%
Claims on Foreign Sovereigns and their Central Banks	1,523,900	–	1,523,900	–	–	0%	4,849,318	–	4,849,318	–	–	0%
Claims on Public Sector Entities	7,472,011	–	7,472,011	–	6,862,727	92%	5,807,726	–	5,807,726	–	5,305,233	91%
Claims on Official Entities and Multilateral Development Banks	–	–	–	–	–	0%	–	–	–	–	–	0%
Claims on Banks Exposures	13,690,194	41,842,965	13,690,194	826,397	2,966,883	20%	27,698,908	39,017,994	27,698,908	749,886	5,779,765	20%
Claims on Financial Institutions	22,566,295	24,887,421	13,023,982	514,510	8,053,042	59%	22,654,706	23,454,194	10,042,957	1,526,506	7,374,440	64%
Claims on Corporates	147,390,625	141,663,555	135,247,883	13,080,075	140,309,710	95%	139,872,128	113,264,851	127,600,265	13,261,737	131,870,367	94%
Retail Claims	92,407,655	86,257,677	69,299,736	3,719,925	54,981,257	75%	97,204,771	78,262,770	71,637,176	3,646,819	56,576,201	75%
Claims Secured by Residential Property	5,968,994	–	5,968,994	–	2,699,497	45%	6,339,488	–	6,339,488	–	2,998,761	47%
Claims Secured by Commercial Real Estate	298,280	–	298,280	–	298,280	100%	315,257	–	315,257	–	315,257	100%
Non-Performing Assets (NPAs)(i)	9,264,436	–	8,944,188	17,784	9,413,357	105%	10,263,039	–	10,031,748	137,119	10,990,352	108%
Higher-risk Categories	–	–	–	–	–	0%	–	–	–	–	–	0%
Cash Items and Other Assets	18,459,686	–	18,459,686	–	8,782,445	48%	20,608,617	–	20,608,617	–	8,110,966	39%
Total	410,720,940	336,451,288	365,607,719	18,994,684	234,990,611	61%	430,292,215	293,391,310	379,609,717	20,109,897	229,955,508	58%

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-June-24 (Post CCF & CRM)											LKR'000 as at 31-December-23 (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	89,397,795		3,117,063		-	-	-	-	-	-	92,514,858	92,295,254		3,170,833		-	-	-	-	-	-	-	95,466,087
Claims on Foreign Sovereigns and their Central Banks	1,523,900		-		-	-	-	-	-	-	1,523,900	4,849,318		-		-	-	-	-	-	-	-	4,849,318
Claims on Public Sector Entities	-		-		1,218,568	-	-	6,253,443	-	-	7,472,011	-		-		1,004,986	-	-	4,802,740	-	-	-	5,807,726
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		14,420,407		41,288	-	-	40,373	14,523	-	14,516,591	-		28,270,784		120,175	-	-	42,462	15,372	-	-	28,448,794
Claims on Financial Institutions	-		-		10,970,899	-	-	2,567,593	-	-	13,538,492	-		-		8,390,047	-	-	3,179,416	-	-	-	11,569,463
Claims on Corporates	-		6,328,978		5,910,131	-	-	136,088,849	-	-	148,327,958	-		7,347,770		6,226,838	-	-	127,287,395	-	-	-	140,862,002
Retail Claims	-		-		-	6,704,014	61,427,194	4,888,453	-	-	73,019,661	-		-		-	6,074,749	65,111,576	4,097,670	-	-	-	75,283,995
Claims Secured by Residential Property	-		-	5,029,996	-	-	-	938,998	-	-	5,968,994	-		-	5,139,579	-	-	-	1,199,909	-	-	-	6,339,488
Claims Secured by Commercial Real Estate	-		-	-	-	-	-	298,280	-	-	298,280	-		-	-	-	-	-	315,257	-	-	-	315,257
Non-Performing Assets (NPAs)	-		-		176,883	-	-	7,705,435	1,079,653	-	8,961,972	-		-		214,475	-	-	8,096,948	1,857,444	-	-	10,168,867
Higher-risk Categories	-		-		-	-	-	-	-	25,803	25,803	-		-		-	-	-	-	-	25,803	-	25,803
Cash Items and Other Assets	9,677,238		-		-	-	-	8,580,211	-	-	18,257,449	12,497,649		-		-	-	-	7,925,620	-	-	-	20,423,269
Total	100,598,933	-	23,866,448	5,029,996	18,317,770	6,704,014	61,427,194	167,361,636	1,094,176	25,803	384,425,969	109,642,221	-	38,789,387	5,139,579	15,956,521	6,074,749	65,111,576	156,947,416	1,872,816	25,803	399,560,068	
Description	Group																						
	LKR'000 as at 30-June-24 (Post CCF & CRM)											LKR'000 as at 31-December-23 (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	89,397,795		3,117,063		-	-	-	-	-	-	92,514,858	92,295,254		3,170,833		-	-	-	-	-	-	-	95,466,087
Claims on Foreign Sovereigns and their Central Banks	1,523,900		-		-	-	-	-	-	-	1,523,900	4,849,318		-		-	-	-	-	-	-	-	4,849,318
Claims on Public Sector Entities	-		-		1,218,568	-	-	6,253,443	-	-	7,472,011	-		-		1,004,986	-	-	4,802,740	-	-	-	5,807,726
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		14,420,407		41,288	-	-	40,373	14,523	-	14,516,591	-		28,270,784		120,175	-	-	42,462	15,372	-	-	28,448,794
Claims on Financial Institutions	-		-		10,970,899	-	-	2,567,593	-	-	13,538,492	-		-		8,390,047	-	-	3,179,416	-	-	-	11,569,463
Claims on Corporates	-		6,328,978		5,910,131	-	-	136,088,849	-	-	148,327,958	-		7,347,770		6,226,838	-	-	127,287,395	-	-	-	140,862,002
Retail Claims	-		-		-	6,704,014	61,427,194	4,888,453	-	-	73,019,661	-		-		-	6,074,749	65,111,576	4,097,670	-	-	-	75,283,995
Claims Secured by Residential Property	-		-	5,029,996	-	-	-	938,998	-	-	5,968,994	-		-	5,139,579	-	-	-	1,199,909	-	-	-	6,339,488
Claims Secured by Commercial Real Estate	-		-	-	-	-	-	298,280	-	-	298,280	-		-	-	-	-	-	315,257	-	-	-	315,257
Non-Performing Assets (NPAs)	-		-		176,883	-	-	7,705,435	1,079,653	-	8,961,972	-		-		214,475	-	-	8,096,948	1,857,444	-	-	10,168,867
Higher-risk Categories	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Cash Items and Other Assets	9,677,241		-		-	-	-	8,782,445	-	-	18,459,686	12,497,652		-		-	-	-	8,110,966	-	-	-	20,608,617
Total	100,598,936	-	23,866,448	5,029,996	18,317,770	6,704,014	61,427,194	167,563,870	1,094,176	-	384,602,404	109,642,224	-	38,789,387	5,139,579	15,956,521	6,074,749	65,111,576	157,132,762	1,872,816	-	399,719,614	

Table 9
Market Risk under Standardised Measurement Method

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-June-24	31-December-23	30-June-24	31-December-23
(a) RWA for Interest Rate Risk	4,114,065	2,855,031	4,114,065	2,855,031
General Interest Rate Risk	4,114,065	2,855,031	4,114,065	2,855,031
(i) Net Long or Short Position	4,114,065	2,855,031	4,114,065	2,855,031
(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	143,568	40,177	143,568	40,177
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	34,061,062	23,161,667	34,061,062	23,161,667

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-June-24			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-December-23		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		28,290,360	44,061,985	46,615,953	15%		22,933,969	38,423,370	44,471,082
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	5,948,415					5,291,421				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	47,587,319					42,331,368				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-June-24			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-December-23		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		28,636,966	44,601,453	47,127,368	15%		23,269,379	38,867,315	45,031,613
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	6,018,289					5,358,415				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	48,146,315					42,867,323				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				