

# TRUST IN BETTER.

## 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<sup>th</sup>, 2025



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

Item	Bank		Group	
	30-June-25	31-December-24	30-June-25	31-December-24
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	70,006,719	70,822,110	72,265,192	73,081,874
Tier 1 Capital	70,006,719	70,822,110	72,265,192	73,081,874
Total Capital	74,734,259	74,851,471	76,992,732	77,111,235
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	16.61%	20.87%	17.12%	21.47%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	16.61%	20.87%	17.12%	21.47%
Total Capital Ratio (Minimum Requirement - 12.50%)	17.73%	22.05%	18.24%	22.66%
Leverage Ratio (Minimum Requirement -3%)	10.47%	12.57%	10.81%	12.96%
<b>Regulatory Liquidity</b>				
Total Stock of High-Quality Liquid Assets (LKR'000)	217,781,842	210,135,367		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 100%)	406.68%	447.74%		
All Currency (Minimum Requirement - 100%)	225.22%	320.56%		
Net Stable Funding Ratio (Minimum Requirement - 100%)	141.24%	154.73%		

Table 2  
Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	30-June-25	31-December-24	30-June-25	31-December-24
Common Equity Tier 1 (CET1) Capital after Adjustments	70,006,719	70,822,110	72,265,192	73,081,874
Common Equity Tier 1 (CET1) Capital	72,126,539	73,344,877	74,135,913	75,354,251
Equity Capital (Stated Capital)/Assigned Capital	13,007,632	12,106,271	13,007,633	12,106,271
Reserve Fund	3,610,419	3,610,419	3,610,418	3,610,418
Published Retained Earnings/(Accumulated Retained Losses)	51,787,456	53,907,156	53,796,829	55,916,529
Published Accumulated Other Comprehensive Income (OCI)	3,721,032	3,721,032	3,721,033	3,721,033
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	2,119,820	2,522,767	1,870,721	2,272,377
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,311,055	1,408,451	1,311,462	1,408,927
Deferred tax assets (net)	808,765	1,114,316	559,260	863,450
Shortfall of the Cumulative Impairment to Specific Provisions	-	-	-	-
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Additional Tier 1 (AT1) Capital	-	-	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to AT1 Capital	-	-	-	-
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
Tier 2 Capital after Adjustments	4,727,540	4,029,361	4,727,540	4,029,361
Tier 2 Capital	4,727,540	4,029,361	4,727,540	4,029,361
Qualifying Tier 2 Capital Instruments	385,714	514,286	385,714	514,286
Revaluation Gains	473,067	473,067	473,067	473,067
Loan Loss Provisions	3,868,759	3,042,008	3,868,759	3,042,008
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	70,006,719	70,822,110	72,265,192	73,081,874
Total Tier 1 Capital	70,006,719	70,822,110	72,265,192	73,081,874
Total Capital	74,734,259	74,851,471	76,992,732	77,111,235

Item	Bank	Bank	Group	Group
	LKR '000	LKR '000	LKR '000	LKR '000
	30-June-25	31-December-24	30-June-25	31-December-24
Total Risk Weighted Assets (RWA)	421,577,668	339,408,904	422,007,387	340,341,174
RWAs for Credit Risk	309,500,701	243,360,644	309,321,104	243,717,114
RWAs for Market Risk	56,353,662	43,871,249	56,353,662	43,871,249
RWAs for Operational Risk	55,723,305	52,177,012	56,332,621	52,752,811
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	16.61%	20.87%	17.12%	21.47%
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 (%)	16.61%	20.87%	17.12%	21.47%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	17.73%	22.05%	18.24%	22.66%
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-25	31-December-24	30-June-25	31-December-24
Tier 1 Capital	70,006,719	70,822,110	72,265,192	73,081,874
Total Exposures	668,504,132	563,561,779	668,363,241	563,956,956
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	645,026,202	540,304,796	644,885,311	540,699,973
Derivative Exposures	2,171,609	2,169,806	2,171,609	2,169,806
Securities Financing Transaction Exposures	478,491	2,389,147	478,491	2,389,147
Other Off-Balance Sheet Exposures	20,827,830	18,698,030	20,827,830	18,698,030
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	10.47%	12.57%	10.81%	12.96%

**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-25		31-December-24	
Total Stock of High-Quality Liquid Assets(HQLA)	217,781,842	217,781,842	210,135,367	210,135,367
Total Adjusted Level 1A Assets	219,674,090	219,674,090	210,975,078	210,975,078
Level 1 Assets	217,781,842	217,781,842	210,135,367	210,135,367
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	737,489,949	138,267,086	668,310,071	108,454,888
Deposits	305,827,238	30,582,724	280,955,251	28,095,525
Unsecured Wholesale Funding	144,608,629	73,662,232	105,166,155	51,644,653
Secured Funding Transactions	-	-	24,052	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	272,652,641	19,620,689	274,865,780	21,415,878
Additional Requirements	14,401,441	14,401,441	7,298,832	7,298,832
Total Cash Inflows	81,613,847	41,570,637	81,122,355	42,902,459
Maturing Secured Lending Transactions Backed by Collateral	587,833	-	2,391,168	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	70,359,632	41,406,722	68,281,588	41,705,884
Operational Deposits	10,438,453	-	9,253,025	-
Other Cash Inflows	227,929	163,915	1,196,575	1,196,575
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		225%		321%

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

Item	Bank	
	Amount (LKR'000)	
	30-June-25	31-December-24
Total Available Stable Funding	451,162,264	403,664,648
Required Stable Funding – On Balance Sheet Assets	309,705,471	250,879,941
Required Stable Funding – Off Balance Sheet Items	9,722,106	10,007,542
Total Required Stable Funding	319,427,577	260,887,483
Net Stable Funding Ratio (Minimum Requirement – 100%)	141.24	154.73

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

Description of the Capital Instrument	Ordinary Shares (Voting)	Ordinary Shares (Non Voting)	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
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	LK0309N00001	LK0309N00001	NTB-BD-23/12/26 - C2442-12.9	N/A	N/A
Governing Law(s) of the Instrument	Companies Act No. 7 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 7 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 7 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 7 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 7 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act
Original Date of Issuance	3-May-99	20-Feb-18	23-Dec-19	9-Jul-21	9-Jul-21
Par Value of Instrument	N/A	N/A	100	100	100
Perpetual or Dated	Perpetual	Perpetual	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	N/A	23-Dec-26	9-Jul-26	9-Jul-26
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	9,421,151	3,586,490	385,714	N/A	N/A
Accounting Classification (Equity/Liability)	Equity	Equity	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
Subsequent Call Dates, if Applicable	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
Coupon Rate and any Related Index	Distributable profit that has been declared as dividend	Distributable profit that has been declared as dividend	12.90%	8.90%	9.15%
Non-Cumulative or 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>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	N/A	N/A
If Convertible, Fully or Partially	Non-Convertible	Fully or Partially	Fully or Partially	N/A	N/A
If Convertible, Mandatory or Optional	Non-Convertible	Optional	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.	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-25						LKR'000 as at -31-December-24					
	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	89,361,720	59,927,700	89,361,720	1,198,554	-	0%	97,465,351	38,332,150	97,465,351	766,643	-	0%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	1,412,395	-	1,412,395	-	682,587	48%	4,177,883	-	4,177,883	-	3,676,489	88%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	12,907,197	62,646,301	12,907,197	1,252,926	3,749,337	26%	9,278,877	65,522,801	9,278,650	1,436,141	2,311,870	22%
Claims on Financial Institutions	49,531,104	205,339	34,934,243	143,325	23,512,583	67%	24,568,793	27,402,183	13,939,043	506,231	8,121,009	56%
Claims on Corporates	201,083,819	175,186,689	184,090,152	16,340,586	193,159,325	96%	158,876,171	153,878,955	143,095,726	14,167,185	150,476,346	96%
Retail Claims	106,575,837	94,298,352	81,319,778	4,189,711	65,251,624	76%	98,713,817	90,999,559	73,404,301	4,149,437	58,604,848	76%
Claims Secured by Residential Property	5,501,112	-	5,501,112	-	2,448,710	45%	5,673,669	-	5,673,669	-	2,488,421	44%
Claims Secured by Commercial Real Estate	1,769,352	-	1,769,352	-	1,769,352	100%	287,842	-	287,842	-	287,842	100%
Non-Performing Assets (NPAs)(i)	6,600,946	576,242	6,376,674	280,335	7,110,375	107%	7,000,179	-	6,757,871	6,861	7,192,106	106%
Higher-risk Categories	740,234	-	740,234	-	1,850,586	250%	25,803	-	25,803	-	64,507	250%
Cash Items and Other Assets	21,184,776	-	21,184,776	-	9,966,222	47%	21,700,802	-	21,700,802	-	10,137,206	47%
Total	496,668,492	392,840,623	439,597,634	23,405,437	309,500,701	67%	427,769,187	376,135,647	375,806,940	21,032,497	243,360,644	61%

Asset Class	Group											
	LKR'000 as at -30-June-25						LKR'000 as at -31-December-24					
	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	89,361,720	59,927,700	89,361,720	1,198,554	-	0%	97,465,351	38,332,150	97,465,351	766,643	-	0%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	1,412,395	-	1,412,395	-	682,587	48%	4,177,883	-	4,177,883	-	3,676,489	88%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	12,907,197	62,646,301	12,907,197	1,252,926	3,749,337	26%	9,278,650	65,522,801	9,278,650	1,436,141	2,311,870	22%
Claims on Financial Institutions	49,531,104	205,339	34,934,243	143,325	23,512,583	67%	24,569,019	27,402,183	13,939,043	506,231	8,121,009	56%
Claims on Corporates	201,083,819	175,186,689	184,090,152	16,340,586	193,159,325	96%	158,876,171	153,878,955	143,095,726	14,167,185	150,476,346	96%
Retail Claims	106,575,837	94,298,352	81,319,778	4,189,711	65,251,624	76%	98,713,817	90,999,559	73,404,301	4,149,437	58,604,848	76%
Claims Secured by Residential Property	5,501,112	-	5,501,112	-	2,448,710	45%	5,673,669	-	5,673,669	-	2,488,421	44%
Claims Secured by Commercial Real Estate	1,769,352	-	1,769,352	-	1,769,352	100%	287,842	-	287,842	-	287,842	100%
Non-Performing Assets (NPAs)(i)	6,600,946	576,242	6,376,674	280,335	7,110,375	107%	7,000,179	-	6,757,871	6,861	7,192,106	106%
Higher-risk Categories	714,432	-	714,432	-	1,786,079	250%	-	-	-	-	-	0%
Cash Items and Other Assets	21,069,689	-	21,069,689	-	9,851,131	47%	22,121,782	-	22,121,782	-	10,558,183	48%
Total	496,527,602	392,840,623	439,456,744	23,405,437	309,321,104	67%	428,164,364	376,135,647	376,202,117	21,032,497	243,717,114	61%



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

Description	Bank																						
	LKR'000 as at 30-June-25 (Post CCF & CRM)											LKR'000 as at 31-December-24 (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	90,560,274		(0)		-	-	-	-	-	-	90,560,274	98,231,994			-		-	-	-	-	-	-	98,231,994
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-			-		-	-	-	-	-	-	-
Claims on Public Sector Entities	-		78,701		1,333,694	-	-	-	-	-	1,412,395	-			-		1,002,787	-	-	3,175,096	-	-	4,177,883
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-			-		-	-	-	-	-	-	-
Claims on Banks Exposures	-		12,964,683		92,982	-	-	1,087,557	14,901	-	14,160,123	-		10,322,333		304,405	-	-	73,758	14,296	-	-	10,714,792
Claims on Financial Institutions	-		-		23,129,969	-	-	11,947,599	-	-	35,077,568	-		-		12,648,530	-	-	1,796,744	-	-	-	14,445,273
Claims on Corporates	-		6,493,670		4,152,953	-	-	189,784,115	-	-	200,430,738	-		4,255,522		6,764,294	-	-	146,243,095	-	-	-	157,262,911
Retail Claims	-		-		-	7,511,318	69,013,352	8,984,820	-	-	85,509,489	-		-		-	7,039,336	64,532,622	5,981,780	-	-	-	77,553,738
Claims Secured by Residential Property	-		-	4,696,002	-	-	-	805,110	-	-	5,501,112	-		-	4,900,382	-	-	-	773,288	-	-	-	5,673,669
Claims Secured by Commercial Real Estate	-		-		-	-	-	1,769,352	-	-	1,769,352	-		-		-	-	-	287,842	-	-	-	287,842
Non-Performing Assets (NPAs)	-		-		127,110	-	-	5,496,059	1,033,841	-	6,657,009	-		-		137,604	-	-	5,634,775	992,352	-	-	6,764,731
Higher-risk Categories	-		-		-	-	-	-	-	740,234	740,234	-		-		-	-	-	-	-	25,803	-	25,803
Cash Items and Other Assets	11,218,554		-		-	-	-	9,966,222	-	-	21,184,776	11,563,596			-	-	-	-	10,137,206	-	-	-	21,700,802
Total	101,778,828	-	19,537,054	4,696,002	28,836,708	7,511,318	69,013,352	229,840,832	1,048,742	740,234	463,003,070	109,795,590	-	14,577,855	4,900,382	20,857,620	7,039,336	64,532,622	174,103,583	1,006,648	25,803	-	396,839,438
Description	Group																						
	LKR'000 as at 30-June-25 (Post CCF & CRM)											LKR'000 as at 31-December-24 (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	90,560,274		(0)		-	-	-	-	-	-	90,560,274	98,231,994			-		-	-	-	-	-	-	98,231,994
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-			-		-	-	-	-	-	-	-
Claims on Public Sector Entities	-		78,701		1,333,694	-	-	-	-	-	1,412,395	-			-		1,002,787	-	-	3,175,096	-	-	4,177,883
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-			-		-	-	-	-	-	-	-
Claims on Banks Exposures	-		12,964,683		92,982	-	-	1,087,557	14,901	-	14,160,123	-		10,322,333		304,405	-	-	73,758	14,296	-	-	10,714,792
Claims on Financial Institutions	-		-		23,129,969	-	-	11,947,599	-	-	35,077,568	-		-		12,648,530	-	-	1,796,744	-	-	-	14,445,273
Claims on Corporates	-		6,493,670		4,152,953	-	-	189,784,115	-	-	200,430,738	-		4,255,522		6,764,294	-	-	146,243,095	-	-	-	157,262,911
Retail Claims	-		-		-	7,511,318	69,013,352	8,984,820	-	-	85,509,489	-		-		-	7,039,336	64,532,622	5,981,780	-	-	-	77,553,738
Claims Secured by Residential Property	-		-	4,696,002	-	-	-	805,110	-	-	5,501,112	-		-	4,900,382	-	-	-	773,288	-	-	-	5,673,669
Claims Secured by Commercial Real Estate	-		-		-	-	-	1,769,352	-	-	1,769,352	-		-		-	-	-	287,842	-	-	-	287,842
Non-Performing Assets (NPAs)	-		-		127,110	-	-	5,496,059	1,033,841	-	6,657,009	-		-		137,604	-	-	5,634,775	992,352	-	-	6,764,731
Higher-risk Categories	-		-		-	-	-	-	-	714,432	714,432	-		-		-	-	-	-	-	-	-	-
Cash Items and Other Assets	11,218,557		-		-	-	-	9,851,131	-	-	21,069,689	11,563,599			-	-	-	-	10,558,183	-	-	-	22,121,782
Total	101,778,831	-	19,537,054	4,696,002	28,836,708	7,511,318	69,013,352	229,725,741	1,048,742	714,432	462,862,180	109,795,593	-	14,577,855	4,900,382	20,857,620	7,039,336	64,532,622	174,524,560	1,006,648	-	-	397,234,615

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

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-June-25	31-December-24	30-June-25	31-December-24
<b>(a) RWA for Interest Rate Risk</b>	<b>6,984,888</b>	<b>5,366,381</b>	<b>6,984,888</b>	<b>5,366,381</b>
General Interest Rate Risk	6,984,888	5,366,381	6,984,888	5,366,381
(i) Net Long or Short Position	6,984,888	5,366,381	6,984,888	5,366,381
(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>59,320</b>	<b>117,525</b>	<b>59,320</b>	<b>117,525</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>56,353,662</b>	<b>43,871,249</b>	<b>56,353,662</b>	<b>43,871,249</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-June-25			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-December-24		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		44,122,974	46,338,054	48,847,236	15%		38,423,370	44,471,082	47,548,077
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	6,965,413					6,522,126				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	55,723,305					52,177,012				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-June-25			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-December-24		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		44,676,528	46,849,469	49,305,557	15%		38,867,315	45,031,613	47,983,099
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	7,041,578					6,594,101				
The Standardised Approach						-				
The Alternative Standardised Approach						-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	56,332,621					52,752,811				
The Standardised Approach						-				
The Alternative Standardised Approach						-				