

# 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

30<sup>th</sup> September 2024



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

Item	Bank		Group	
	30-September-24	31-December-23	30-September-24	31-December-23
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	50,558,124	51,747,926	52,492,527	53,681,235
Tier 1 Capital	50,558,124	51,747,926	52,492,527	53,681,235
Total Capital	54,803,700	56,330,223	56,738,103	58,263,532
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	15.29%	17.52%	15.84%	18.14%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	15.29%	17.52%	15.84%	18.14%
Total Capital Ratio (Minimum Requirement - 12.50%)	16.57%	19.07%	17.12%	19.68%
Leverage Ratio (Minimum Requirement -3%)	9.47%	9.72%	9.83%	10.08%
<b>Regulatory Liquidity</b>				
Total Stock of High-Quality Liquid Assets (LKR'000)	169,782,107	150,385,533		
<b>Liquidity Coverage Ratio (%)</b>				
Rupee (Minimum Requirement - 100%)	504.37%	410.23%		
All Currency (Minimum Requirement - 100%)	304.93%	274.10%		
Net Stable Funding Ratio (Minimum Requirement - 100%)	150.08%	158.59%		

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

Item	Bank		Group	
	LKR '000		LKR '000	
	30-September-24	31-December-23	30-September-24	31-December-23
Common Equity Tier 1 (CET1) Capital after Adjustments	50,558,124	51,747,926	52,492,527	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	-	-	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>4,958,782</b>	<b>4,687,690</b>	<b>4,767,839</b>	<b>4,497,842</b>
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,285,665	1,353,420	1,286,065	1,353,909
Deferred tax assets (net)	3,673,116	3,334,269	3,481,776	3,143,934
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>4,245,576</b>	<b>4,582,297</b>	<b>4,245,576</b>	<b>4,582,297</b>
<b>Tier 2 Capital</b>	<b>4,245,576</b>	<b>4,582,297</b>	<b>4,245,576</b>	<b>4,582,297</b>
Qualifying Tier 2 Capital Instruments	713,571	1,311,429	713,571	1,311,429
Revaluation Gains	397,935	397,935	397,935	397,935
Loan Loss Provisions	3,134,069	2,872,933	3,134,069	2,872,933
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>50,558,124</b>	<b>51,747,926</b>	<b>52,492,527</b>	<b>53,681,235</b>
<b>Total Tier 1 Capital</b>	<b>50,558,124</b>	<b>51,747,926</b>	<b>52,492,527</b>	<b>53,681,235</b>
<b>Total Capital</b>	<b>54,803,700</b>	<b>56,330,223</b>	<b>56,738,103</b>	<b>58,263,532</b>

Item	Bank	Bank	Group	Group
	LKR '000	LKR '000	LKR '000	LKR '000
	30-September-24	31-December-23	30-September-24	31-December-23
<b>Total Risk Weighted Assets (RWA)</b>	<b>330,653,650</b>	<b>295,327,703</b>	<b>331,483,517</b>	<b>295,984,497</b>
RWAs for Credit Risk	250,870,177	229,834,668	251,134,205	229,955,508
RWAs for Market Risk	30,049,307	23,161,667	30,049,307	23,161,667
RWAs for Operational Risk	49,734,166	42,331,368	50,300,004	42,867,323
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.29%</b>	<b>17.52%</b>	<b>15.84%</b>	<b>18.14%</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>15.29%</b>	<b>17.52%</b>	<b>15.84%</b>	<b>18.14%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>16.57%</b>	<b>19.07%</b>	<b>17.12%</b>	<b>19.68%</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	
	Amount (LKR '000)		Amount (LKR '000)	
	30-September-24	31-December-23	30-September-24	31-December-23
Tier 1 Capital	50,558,124	51,747,926	52,492,527	53,681,235
Total Exposures	533,886,474	532,168,660	534,071,610	532,328,218
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	512,832,956	509,944,875	513,018,092	510,104,432
Derivative Exposures	2,709,059	2,158,130	2,709,059	2,158,130
Securities Financing Transaction Exposures	221,965	1,502,215	221,965	1,502,215
Other Off-Balance Sheet Exposures	18,122,493	18,563,440	18,122,493	18,563,440
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	9.47%	9.72%	9.83%	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-September-24		31-December-23	
Total Stock of High-Quality Liquid Assets(HQLA)	169,782,107	169,782,107	150,385,533	150,385,533
Total Adjusted Level 1A Assets	170,132,038	170,132,038	150,792,353	150,792,353
Level 1 Assets	169,782,107	169,782,107	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	646,746,651	98,491,673	575,928,016	97,755,977
Deposits	272,215,230	27,221,523	249,565,293	24,956,529
Unsecured Wholesale Funding	101,652,463	48,669,891	103,762,600	54,844,535
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	270,126,178	19,847,478	219,707,737	15,062,527
Additional Requirements	2,752,780	2,752,780	2,892,386	2,892,386
Total Cash Inflows	91,680,073	42,811,814	111,412,306	42,890,605
Maturing Secured Lending Transactions Backed by Collateral	222,565	-	1,502,215	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	78,445,888	41,852,788	81,238,992	42,397,427
Operational Deposits	11,137,509	-	27,687,557	-
Other Cash Inflows	1,874,111	959,026	983,542	493,178
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		305%		274%

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

Item	Bank	
	Amount (LKR'000)	
	30-September-24	31-December-23
<b>Total Available Stable Funding</b>	<b>377,228,505</b>	<b>370,510,951</b>
Required Stable Funding – On Balance Sheet Assets	241,572,970	226,295,980
Required Stable Funding – Off Balance Sheet Items	9,778,327	7,326,529
<b>Total Required Stable Funding</b>	<b>251,351,297</b>	<b>233,622,509</b>
<b>Net Stable Funding Ratio (Minimum Requirement - 100%)</b>	<b>150.08</b>	<b>158.59</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)	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	135,000	578,571	N/A	N/A
Accounting Classification (Equity/Liability)	Equity	Equity	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
Subsequent Call Dates, if Applicable	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
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-September-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	89,154,235	42,496,360	89,154,235	849,927	610,558	1%	94,678,257	39,391,500	94,678,257	787,830	634,167	1%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	4,849,318	-	4,849,318	-	-	0%
Claims on Public Sector Entities	6,385,221	-	5,782,762	-	4,861,361	84%	5,807,726	-	5,807,726	-	5,305,233	91%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	12,988,056	34,226,621	12,988,056	745,657	2,831,973	21%	29,201,123	39,017,994	27,698,908	749,886	5,779,765	20%
Claims on Financial Institutions	22,202,267	27,016,519	11,916,618	568,586	6,996,836	56%	21,152,491	23,454,194	10,042,957	1,526,506	7,374,440	64%
Claims on Corporates	168,146,307	147,158,488	153,898,618	13,794,283	159,012,885	95%	139,872,128	113,264,851	127,600,265	13,261,737	131,870,367	94%
Retail Claims	91,940,621	90,515,411	68,636,132	3,782,210	54,519,762	75%	97,204,771	78,262,770	71,637,176	3,646,819	56,576,201	75%
Claims Secured by Residential Property	5,833,693	-	5,833,693	-	2,653,989	45%	6,339,488	-	6,339,488	-	2,998,761	47%
Claims Secured by Commercial Real Estate	297,796	-	297,796	-	297,796	100%	315,257	-	315,257	-	315,257	100%
Non-Performing Assets (NPAs)(i)	8,933,744	-	8,653,048	13,449	9,441,763	109%	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	21,447,464	-	21,447,464	-	9,578,746	45%	20,423,269	-	20,423,269	-	7,925,620	39%
<b>Total</b>	<b>427,355,206</b>	<b>341,413,399</b>	<b>378,634,225</b>	<b>19,754,112</b>	<b>250,870,177</b>	<b>63%</b>	<b>430,132,669</b>	<b>293,391,310</b>	<b>379,450,171</b>	<b>20,109,897</b>	<b>229,834,668</b>	<b>58%</b>

Asset Class	Group											
	LKR'000 as at -30-September-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	89,154,235	42,496,360	89,154,235	849,927	610,558	1%	94,678,257	39,391,500	94,678,257	787,830	634,167	1%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	4,849,318	-	4,849,318	-	-	0%
Claims on Public Sector Entities	6,385,221	-	5,782,762	-	4,861,361	84%	5,807,726	-	5,807,726	-	5,305,233	91%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	12,988,056	34,226,621	12,988,056	745,657	2,831,973	21%	27,698,908	39,017,994	27,698,908	749,886	5,779,765	20%
Claims on Financial Institutions	22,202,267	27,016,519	11,916,618	568,586	6,996,836	56%	22,654,706	23,454,194	10,042,957	1,526,506	7,374,440	64%
Claims on Corporates	168,293,307	147,158,488	154,045,618	13,794,283	159,159,885	95%	139,872,128	113,264,851	127,600,265	13,261,737	131,870,367	94%
Retail Claims	91,940,621	90,515,411	68,636,132	3,782,210	54,519,762	75%	97,204,771	78,262,770	71,637,176	3,646,819	56,576,201	75%
Claims Secured by Residential Property	5,833,693	-	5,833,693	-	2,653,989	45%	6,339,488	-	6,339,488	-	2,998,761	47%
Claims Secured by Commercial Real Estate	297,796	-	297,796	-	297,796	100%	315,257	-	315,257	-	315,257	100%
Non-Performing Assets (NPAs)(i)	8,933,744	-	8,653,048	13,449	9,441,763	109%	10,263,039	-	10,031,748	137,119	10,990,352	108%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	21,511,402	-	21,511,402	-	9,760,282	45%	20,608,617	-	20,608,617	-	8,110,966	39%
<b>Total</b>	<b>427,540,342</b>	<b>341,413,399</b>	<b>378,819,361</b>	<b>19,754,112</b>	<b>251,134,205</b>	<b>63%</b>	<b>430,292,215</b>	<b>293,391,310</b>	<b>379,609,717</b>	<b>20,109,897</b>	<b>229,955,508</b>	<b>58%</b>



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

Description	Bank																						
	LKR'000 as at 30-September-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	86,951,371		3,052,791		-	-	-	-	-	-	90,004,162	92,295,254		3,170,833		-	-	-	-	-	-	-	95,466,087
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	4,849,318		-		-	-	-	-	-	-	-	4,849,318
Claims on Public Sector Entities	-		-		1,842,803	-	-	3,939,959	-	-	5,782,762	-		-		1,004,986	-	-	-	4,802,740	-	-	5,807,726
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		13,561,274		119,564	-	-	38,752	14,123	-	13,733,713	-		28,270,784		120,175	-	-	-	42,462	15,372	-	28,448,794
Claims on Financial Institutions	-		-		10,976,735	-	-	1,508,468	-	-	12,485,204	-		-		8,390,047	-	-	-	3,179,416	-	-	11,569,463
Claims on Corporates	-		5,214,251		9,017,230	-	-	153,461,420	-	-	167,692,901	-		7,347,770		6,226,838	-	-	-	127,287,395	-	-	140,862,002
Retail Claims	-		-		-	7,107,684	60,222,028	5,088,631	-	-	72,418,343	-		-		-	6,074,749	65,111,576	4,097,670	-	-	-	75,283,995
Claims Secured by Residential Property	-		-	4,891,852	-	-	-	941,841	-	-	5,833,693	-		-	5,139,579	-	-	-	-	1,199,909	-	-	6,339,488
Claims Secured by Commercial Real Estate	-		-		-	-	-	297,796	-	-	297,796	-		-		-	-	-	-	315,257	-	-	315,257
Non-Performing Assets (NPAs)	-		-		165,875	-	-	6,784,214	1,716,408	-	8,666,497	-		-		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	11,751,118		147,000		-	-	-	9,549,346	-	-	21,447,464	12,497,649		-		-	-	-	-	7,925,620	-	-	20,423,269
<b>Total</b>	<b>98,702,489</b>	<b>-</b>	<b>21,975,316</b>	<b>4,891,852</b>	<b>22,122,207</b>	<b>7,107,684</b>	<b>60,222,028</b>	<b>181,610,427</b>	<b>1,730,531</b>	<b>25,803</b>	<b>398,388,337</b>	<b>109,642,221</b>	<b>-</b>	<b>38,789,387</b>	<b>5,139,579</b>	<b>15,956,521</b>	<b>6,074,749</b>	<b>65,111,576</b>	<b>156,947,416</b>	<b>1,872,816</b>	<b>25,803</b>	<b>399,560,068</b>	

  

Description	Group																						
	LKR'000 as at 30-September-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	86,951,371		3,052,791		-	-	-	-	-	-	90,004,162	92,295,254		3,170,833		-	-	-	-	-	-	-	95,466,087
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	4,849,318		-		-	-	-	-	-	-	-	4,849,318
Claims on Public Sector Entities	-		-		1,842,803	-	-	3,939,959	-	-	5,782,762	-		-		1,004,986	-	-	-	4,802,740	-	-	5,807,726
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Claims on Banks Exposures	-		13,561,274		119,564	-	-	38,752	14,123	-	13,733,713	-		28,270,784		120,175	-	-	-	42,462	15,372	-	28,448,794
Claims on Financial Institutions	-		-		10,976,735	-	-	1,508,468	-	-	12,485,204	-		-		8,390,047	-	-	-	3,179,416	-	-	11,569,463
Claims on Corporates	-		5,214,251		9,017,230	-	-	153,608,420	-	-	167,839,901	-		7,347,770		6,226,838	-	-	-	127,287,395	-	-	140,862,002
Retail Claims	-		-		-	7,107,684	60,222,028	5,088,631	-	-	72,418,343	-		-		-	6,074,749	65,111,576	4,097,670	-	-	-	75,283,995
Claims Secured by Residential Property	-		-	4,891,852	-	-	-	941,841	-	-	5,833,693	-		-	5,139,579	-	-	-	-	1,199,909	-	-	6,339,488
Claims Secured by Commercial Real Estate	-		-		-	-	-	297,796	-	-	297,796	-		-		-	-	-	-	315,257	-	-	315,257
Non-Performing Assets (NPAs)	-		-		165,875	-	-	6,784,214	1,716,408	-	8,666,497	-		-		214,475	-	-	-	8,096,948	1,857,444	-	10,168,867
Higher-risk Categories	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-	-
Cash Items and Other Assets	11,751,121		-		-	-	-	9,760,282	-	-	21,511,402	12,497,652		-		-	-	-	-	8,110,966	-	-	20,608,617
<b>Total</b>	<b>98,702,492</b>	<b>-</b>	<b>21,828,316</b>	<b>4,891,852</b>	<b>22,122,207</b>	<b>7,107,684</b>	<b>60,222,028</b>	<b>181,968,362</b>	<b>1,730,531</b>	<b>-</b>	<b>398,573,472</b>	<b>109,642,224</b>	<b>-</b>	<b>38,789,387</b>	<b>5,139,579</b>	<b>15,956,521</b>	<b>6,074,749</b>	<b>65,111,576</b>	<b>157,132,762</b>	<b>1,872,816</b>	<b>-</b>	<b>399,719,614</b>	

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

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-September-24	31-December-23	30-September-24	31-December-23
<b>(a) RWA for Interest Rate Risk</b>	<b>3,644,743</b>	<b>2,855,031</b>	<b>3,644,743</b>	<b>2,855,031</b>
General Interest Rate Risk	3,644,743	2,855,031	3,644,743	2,855,031
(i) Net Long or Short Position	3,644,743	2,855,031	3,644,743	2,855,031
(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>111,421</b>	<b>40,177</b>	<b>111,421</b>	<b>40,177</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>30,049,307</b>	<b>23,161,667</b>	<b>30,049,307</b>	<b>23,161,667</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-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%		33,158,414	44,909,289	46,267,712	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	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	6,216,771					5,291,421				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	49,734,166					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-September-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%		33,551,456	45,456,935	46,741,620	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	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	6,287,501					5,358,415				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	50,300,004					42,867,323				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				