

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

September 30th, 2025



Table 1
Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	30-September-25	31-December-24	30-September-25	31-December-24
Regulatory Capital (LKR '000)				
Common Equity Tier 1	84,335,152	70,822,110	86,593,618	73,081,874
Tier 1 Capital	84,335,152	70,822,110	86,593,618	73,081,874
Total Capital	89,480,403	74,851,471	91,736,821	77,111,235
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	18.43%	20.87%	18.90%	21.47%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	18.43%	20.87%	18.90%	21.47%
Total Capital Ratio (Minimum Requirement - 12.50%)	19.55%	22.05%	20.03%	22.66%
Leverage Ratio (Minimum Requirement -3%)	11.83%	12.57%	12.15%	12.96%
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR'000)	198,206,081	210,135,367		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 100%)	302.93%	447.74%		
All Currency (Minimum Requirement - 100%)	192.23%	320.56%		
Net Stable Funding Ratio (Minimum Requirement - 100%)	133.77%	154.73%		

Table 2
Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	30-September-25	31-December-24	30-September-25	31-December-24
Common Equity Tier 1 (CET1) Capital after Adjustments	84,335,152	70,822,110	86,593,618	73,081,874
Common Equity Tier 1 (CET1) Capital	86,743,325	73,344,877	88,752,699	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)	66,404,243	53,907,156	68,413,616	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	2,408,173	2,522,767	2,159,081	2,272,377
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,406,742	1,408,451	1,407,114	1,408,927
Deferred tax assets (net)	1,001,431	1,114,316	751,967	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	5,145,251	4,029,361	5,143,203	4,029,361
Tier 2 Capital	5,145,251	4,029,361	5,143,203	4,029,361
Qualifying Tier 2 Capital Instruments	321,429	514,286	321,429	514,286
Revaluation Gains	473,067	473,067	473,067	473,067
Loan Loss Provisions	4,350,756	3,042,008	4,348,707	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	84,335,152	70,822,110	86,593,618	73,081,874
Total Tier 1 Capital	84,335,152	70,822,110	86,593,618	73,081,874
Total Capital	89,480,403	74,851,471	91,736,821	77,111,235

Item	Bank		Group	
	LKR '000		LKR '000	
	30-September-25	31-December-24	30-September-25	31-December-24
Total Risk Weighted Assets (RWA)	457,607,040	339,408,904	458,051,699	340,341,174
RWAs for Credit Risk	348,060,441	243,360,644	347,896,570	243,717,114
RWAs for Market Risk	52,929,894	43,871,249	52,929,894	43,871,249
RWAs for Operational Risk	56,616,705	52,177,012	57,225,235	52,752,811
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	18.43%	20.87%	18.90%	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 (%)	18.43%	20.87%	18.90%	21.47%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	19.55%	22.05%	20.03%	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-September-25	31-December-24	30-September-25	31-December-24
Tier 1 Capital	84,335,152	70,822,110	86,593,618	73,081,874
Total Exposures	713,061,057	563,561,779	712,935,893	563,956,956
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	688,155,519	540,304,796	688,030,355	540,699,973
Derivative Exposures	2,568,084	2,169,806	2,568,084	2,169,806
Securities Financing Transaction Exposures	456,907	2,389,147	456,907	2,389,147
Other Off-Balance Sheet Exposures	21,880,547	18,698,030	21,880,547	18,698,030
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	11.83%	12.57%	12.15%	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-September-25		31-December-24	
Total Stock of High-Quality Liquid Assets(HQLA)	198,206,081	198,206,081	210,135,367	210,135,367
Total Adjusted Level 1A Assets	201,269,853	201,269,853	210,975,078	210,975,078
Level 1 Assets	198,206,081	198,206,081	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	785,910,396	153,350,159	668,310,071	108,454,888
Deposits	312,669,251	31,266,925	280,955,251	28,095,525
Unsecured Wholesale Funding	156,624,506	78,213,687	105,166,155	51,644,653
Secured Funding Transactions	-	-	24,052	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	293,380,199	20,633,106	274,865,780	21,415,878
Additional Requirements	23,236,441	23,236,441	7,298,832	7,298,832
Total Cash Inflows	92,810,827	50,241,831	81,122,355	42,902,459
Maturing Secured Lending Transactions Backed by Collateral	458,946	-	2,391,168	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	82,590,764	49,911,552	68,281,588	41,705,884
Operational Deposits	9,201,063	-	9,253,025	-
Other Cash Inflows	560,053	330,278	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		192%		321%

Table 5
Net Stable Funding Ratio

Item	Bank	
	Amount (LKR'000)	
	30-September-25	31-December-24
Total Available Stable Funding	482,822,585	403,664,648
Required Stable Funding – On Balance Sheet Assets	350,236,271	250,879,941
Required Stable Funding – Off Balance Sheet Items	10,697,150	10,007,542
Total Required Stable Funding	360,933,421	260,887,483
Net Stable Funding Ratio (Minimum Requirement - 100%)	133.77	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	321,429	N/A	N/A
Accounting Classification (Equity/Liability)	Equity	Equity	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
Subsequent Call Dates, if Applicable	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
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
Convertible or Non-Convertible	Non-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	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-September-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	87,050,986	66,346,150	87,050,986	1,326,923	-	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	13,158,484	-	13,158,484	-	6,555,392	50%	4,177,883	-	4,177,883	-	3,676,489	88%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	10,822,159	30,336,951	10,822,159	640,838	2,371,536	21%	9,278,877	65,522,801	9,278,650	1,436,141	2,311,870	22%
Claims on Financial Institutions	62,229,470	1,059,998	47,722,563	148,052	29,992,581	63%	24,568,793	27,402,183	13,939,043	506,231	8,121,009	56%
Claims on Corporates	225,590,984	193,692,885	207,671,916	17,645,245	217,394,718	96%	158,876,171	153,878,955	143,095,726	14,167,185	150,476,346	96%
Retail Claims	113,173,826	97,242,141	87,088,934	4,185,926	69,884,284	77%	98,713,817	90,999,559	73,404,301	4,149,437	58,604,848	76%
Claims Secured by Residential Property	5,548,960	-	5,548,960	-	2,476,399	45%	5,673,669	-	5,673,669	-	2,488,421	44%
Claims Secured by Commercial Real Estate	1,697,070	-	1,697,070	-	1,697,070	100%	287,842	-	287,842	-	287,842	100%
Non-Performing Assets (NPAs)(i)	6,271,654	44,984	5,962,281	23,967	6,144,193	103%	7,000,179	-	6,757,871	6,861	7,192,106	106%
Higher-risk Categories	757,418	-	757,418	-	1,893,546	250%	25,803	-	25,803	-	64,507	250%
Cash Items and Other Assets	19,765,635	-	19,765,635	-	9,650,722	49%	21,700,802	-	21,700,802	-	10,137,206	47%
Total	546,066,646	388,723,109	487,246,406	23,970,951	348,060,441	68%	427,769,187	376,135,647	375,806,940	21,032,497	243,360,644	61%

Asset Class	Group											
	LKR'000 as at -30-September-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	87,050,986	66,346,150	87,050,986	1,326,923	-	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	13,158,484	-	13,158,484	-	6,555,392	50%	4,177,883	-	4,177,883	-	3,676,489	88%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	10,822,159	30,336,951	10,822,159	640,838	2,371,536	21%	9,278,650	65,522,801	9,278,650	1,436,141	2,311,870	22%
Claims on Financial Institutions	62,229,470	1,059,998	47,722,563	148,052	29,992,581	63%	24,569,019	27,402,183	13,939,043	506,231	8,121,009	56%
Claims on Corporates	225,590,984	193,692,885	207,671,916	17,645,245	217,394,718	96%	158,876,171	153,878,955	143,095,726	14,167,185	150,476,346	96%
Retail Claims	113,173,826	97,242,141	87,088,934	4,185,926	69,884,284	77%	98,713,817	90,999,559	73,404,301	4,149,437	58,604,848	76%
Claims Secured by Residential Property	5,548,960	-	5,548,960	-	2,476,399	45%	5,673,669	-	5,673,669	-	2,488,421	44%
Claims Secured by Commercial Real Estate	1,697,070	-	1,697,070	-	1,697,070	100%	287,842	-	287,842	-	287,842	100%
Non-Performing Assets (NPAs)(i)	6,271,654	44,984	5,962,281	23,967	6,144,193	103%	7,000,179	-	6,757,871	6,861	7,192,106	106%
Higher-risk Categories	731,616	-	731,616	-	1,829,039	250%	-	-	-	-	-	0%
Cash Items and Other Assets	19,666,273	-	19,666,273	-	9,551,357	49%	22,121,782	-	22,121,782	-	10,558,183	48%
Total	545,941,482	388,723,109	487,121,242	23,970,951	347,896,570	68%	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											Group											
	LKR'000 as at 30-September-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	88,377,909	-	-	-	-	-	-	-	-	-	88,377,909	98,231,994	-	-	-	-	-	-	-	-	-	-	98,231,994
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	79,499	-	13,078,985	-	-	-	-	-	13,158,484	-	-	-	1,002,787	-	-	-	-	3,175,096	-	-	4,177,883
Claims on Banks Exposures	-	-	11,373,398	-	471	-	-	74,141	14,987	-	11,462,986	-	-	10,322,333	-	304,405	-	-	-	73,758	14,296	-	10,714,792
Claims on Financial Institutions	-	-	-	-	35,756,067	-	-	12,114,548	-	-	47,870,615	-	-	-	12,648,530	-	-	-	-	1,796,744	-	-	14,445,273
Claims on Corporates	-	-	4,285,693	-	8,987,778	-	-	212,043,691	-	-	225,317,161	-	-	4,255,522	6,764,294	-	-	-	-	146,243,095	-	-	157,262,911
Retail Claims	-	-	-	-	-	8,055,705	72,673,178	10,545,977	-	-	91,274,860	-	-	-	-	7,039,336	64,532,622	5,981,780	-	-	-	-	77,553,738
Claims Secured by Residential Property	-	-	-	4,727,017	-	-	-	821,943	-	-	5,548,960	-	-	4,900,382	-	-	-	-	-	773,288	-	-	5,673,669
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	1,697,070	-	-	1,697,070	-	-	-	-	-	-	-	-	287,842	-	-	287,842
Non-Performing Assets (NPAs)	-	-	-	-	110,632	-	-	5,449,095	426,521	-	5,986,248	-	-	-	137,604	-	-	-	5,634,775	992,352	-	-	6,764,731
Higher-risk Categories	-	-	-	-	-	-	-	-	-	757,418	757,418	-	-	-	-	-	-	-	-	-	-	25,803	25,803
Cash Items and Other Assets	10,114,913	-	-	-	-	-	-	9,650,722	-	-	19,765,635	11,563,596	-	-	-	-	-	-	-	10,137,206	-	-	21,700,802
Total	98,492,822	-	15,738,590	4,727,017	57,833,932	8,065,705	72,673,178	252,397,187	441,508	757,418	511,217,357	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
Group																							
Description	LKR'000 as at 30-September-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	88,377,909	-	-	-	-	-	-	-	-	-	88,377,909	98,231,994	-	-	-	-	-	-	-	-	-	-	98,231,994
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	79,499	-	13,078,985	-	-	-	-	-	13,158,484	-	-	-	1,002,787	-	-	-	-	3,175,096	-	-	4,177,883
Claims on Banks Exposures	-	-	11,373,398	-	471	-	-	74,141	14,987	-	11,462,986	-	-	10,322,333	-	304,405	-	-	-	73,758	14,296	-	10,714,792
Claims on Financial Institutions	-	-	-	-	35,756,067	-	-	12,114,548	-	-	47,870,615	-	-	-	12,648,530	-	-	-	-	1,796,744	-	-	14,445,273
Claims on Corporates	-	-	4,285,693	-	8,987,778	-	-	212,043,691	-	-	225,317,161	-	-	4,255,522	6,764,294	-	-	-	-	146,243,095	-	-	157,262,911
Retail Claims	-	-	-	-	-	8,055,705	72,673,178	10,545,977	-	-	91,274,860	-	-	-	-	7,039,336	64,532,622	5,981,780	-	-	-	-	77,553,738
Claims Secured by Residential Property	-	-	-	4,727,017	-	-	-	821,943	-	-	5,548,960	-	-	4,900,382	-	-	-	-	-	773,288	-	-	5,673,669
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	1,697,070	-	-	1,697,070	-	-	-	-	-	-	-	-	287,842	-	-	287,842
Non-Performing Assets (NPAs)	-	-	-	-	110,632	-	-	5,449,095	426,521	-	5,986,248	-	-	-	137,604	-	-	-	5,634,775	992,352	-	-	6,764,731
Higher-risk Categories	-	-	-	-	-	-	-	-	-	731,616	731,616	-	-	-	-	-	-	-	-	-	-	-	-
Cash Items and Other Assets	10,114,916	-	-	-	-	-	-	9,551,357	-	-	19,666,273	11,563,599	-	-	-	-	-	-	-	10,558,183	-	-	22,121,782
Total	98,492,825	-	15,738,590	4,727,017	57,833,932	8,065,705	72,673,178	252,297,622	441,508	731,616	511,092,193	109,795,593	-	14,577,855	4,900,382	20,857,620	7,039,336	64,532,622	174,524,660	1,006,648	-	-	397,234,615

Table 9
Market Risk under Standardised Measurement Method

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-September-25	31-December-24	30-September-25	31-December-24
(a) RWA for Interest Rate Risk	6,499,116	5,366,381	6,499,116	5,366,381
General Interest Rate Risk	6,499,116	5,366,381	6,499,116	5,366,381
(i) Net Long or Short Position	6,499,116	5,366,381	6,499,116	5,366,381
(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	117,121	117,525	117,121	117,525
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	52,929,894	43,871,249	52,929,894	43,871,249

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-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%		44,970,278	45,740,317	50,831,168	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	7,077,088					6,522,126				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	56,616,705					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-September-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%		45,532,010	46,214,225	51,316,853	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	7,153,154					6,594,101				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	57,225,235					52,752,811				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				