

# NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES

BASEL III Market Discipline - Minimum  
Disclosure Requirement Under Pillar 3 as per  
the Banking Act Direction No. 01 of 2016

March 31, 2026



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

| Item  | Bank        |                | Group       |                |
|---|-------------|----------------|-------------|----------------|
|   | 31-March-26 | 31-December-25 | 31-March-26 | 31-December-25 |
| <b>Regulatory Capital (LKR '000)</b>                                |             |                |             |                |
| Common Equity Tier 1  | 84,359,647  | 87,652,886     | 87,021,615  | 90,315,275     |
| Tier 1 Capital  | 84,359,647  | 87,652,886     | 87,021,615  | 90,315,275     |
| Total Capital   | 89,877,979  | 92,768,154     | 92,540,374  | 95,430,133     |
|   |             |                |             |                |
| <b>Regulatory Capital Ratios (%)</b>                                |             |                |             |                |
| Common Equity Tier 1 Capital Ratio<br>(Minimum Requirement - 7.00%) | 16.80%      | 19.06%         | 17.31%      | 19.61%         |
| Tier 1 Capital Ratio<br>(Minimum Requirement - 8.50%)               | 16.80%      | 19.06%         | 17.31%      | 19.61%         |
| Total Capital Ratio<br>(Minimum Requirement - 12.50%)               | 17.90%      | 20.17%         | 18.41%      | 20.72%         |
| Leverage Ratio<br>(Minimum Requirement - 3%)                        | 10.61%      | 12.14%         | 10.90%      | 12.51%         |
|   |             |                |             |                |
| <b>Regulatory Liquidity</b>   |             |                |             |                |
|   |             |                |             |                |
| Total Stock of High-Quality Liquid Assets (LKR'000)                 | 212,469,323 | 211,183,595    |             |                |
| Liquidity Coverage Ratio (%)  |             |                |             |                |
| Rupee<br>(Minimum Requirement - 100%)                               | 280.19%     | 351.44%        |             |                |
| All Currency<br>(Minimum Requirement - 100%)                        | 181.27%     | 203.40%        |             |                |
| Net Stable Funding Ratio<br>(Minimum Requirement - 100%)            | 129.77%     | 138.33%        |             |                |
|   |             |                |             |                |

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

| Item  | Bank              |                   | Group             |                   |
|---|-------------------|-------------------|-------------------|-------------------|
|   | LKR '000          |                   | LKR '000          |                   |
|   | 31-March-26       | 31-December-25    | 31-March-26       | 31-December-25    |
| Common Equity Tier 1 (CET1) Capital after Adjustments   | 84,359,647        | 87,652,886        | 87,021,615        | 90,315,275        |
| Common Equity Tier 1 (CET1) Capital   | 88,240,995        | 90,562,910        | 90,631,293        | 92,953,208        |
| Equity Capital (Stated Capital)/Assigned Capital  | 13,990,603        | 13,007,641        | 13,990,602        | 13,007,640        |
| Reserve Fund  | 4,554,406         | 4,554,406         | 4,554,407         | 4,554,407         |
| Published Retained Earnings/(Accumulated Retained Losses)   | 67,365,004        | 69,679,493        | 69,755,303        | 72,069,791        |
| Published Accumulated Other Comprehensive Income (OCI)  | 2,330,982         | 3,321,370         | 2,330,982         | 3,321,370         |
| 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>3,881,349</b>  | <b>2,910,024</b>  | <b>3,609,678</b>  | <b>2,637,933</b>  |
| Goodwill (net)  | -                 | -                 | -                 | -                 |
| Intangible Assets (net)   | 1,884,381         | 1,782,628         | 1,884,683         | 1,782,965         |
| Deferred tax assets (net)   | 1,996,967         | 1,127,396         | 1,724,995         | 854,968           |
| 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>5,518,333</b>  | <b>5,115,268</b>  | <b>5,518,759</b>  | <b>5,114,858</b>  |
| <b>Tier 2 Capital</b>   | <b>5,518,333</b>  | <b>5,115,268</b>  | <b>5,518,759</b>  | <b>5,114,858</b>  |
| Qualifying Tier 2 Capital Instruments   | 192,857           | 257,143           | 192,857           | 257,143           |
| Revaluation Gains   | 473,067           | 473,067           | 473,067           | 473,067           |
| Loan Loss Provisions  | 4,852,408         | 4,385,058         | 4,852,835         | 4,384,649         |
| 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>84,359,647</b> | <b>87,652,886</b> | <b>87,021,615</b> | <b>90,315,275</b> |
| <b>Total Tier 1 Capital</b>   | <b>84,359,647</b> | <b>87,652,886</b> | <b>87,021,615</b> | <b>90,315,275</b> |
| <b>Total Capital</b>  | <b>89,877,979</b> | <b>92,768,154</b> | <b>92,540,374</b> | <b>95,430,133</b> |

| Item   | Bank               | Bank               | Group              | Group              |
|--|--------------------|--------------------|--------------------|--------------------|
|  | LKR '000           | LKR '000           | LKR '000           | LKR '000           |
|  | 31-March-26        | 31-December-25     | 31-March-26        | 31-December-25     |
| <b>Total Risk Weighted Assets (RWA)</b>  | <b>502,078,813</b> | <b>459,956,687</b> | <b>502,697,809</b> | <b>460,512,934</b> |
| RWAs for Credit Risk   | 388,192,675        | 350,804,655        | 388,226,825        | 350,771,890        |
| RWAs for Market Risk   | 55,427,340         | 51,655,336         | 55,427,340         | 51,655,336         |
| RWAs for Operational Risk  | 58,458,798         | 57,496,696         | 59,043,644         | 58,085,707         |
| <b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>  | <b>16.80%</b>      | <b>19.06%</b>      | <b>17.31%</b>      | <b>19.61%</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>16.80%</b>      | <b>19.06%</b>      | <b>17.31%</b>      | <b>19.61%</b>      |
| <b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b> | <b>17.90%</b>      | <b>20.17%</b>      | <b>18.41%</b>      | <b>20.72%</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) |                |
|  | 31-March-26       | 31-December-25 | 31-March-26       | 31-December-25 |
| Tier 1 Capital   | 84,359,647        | 87,652,886     | 87,021,615        | 90,315,275     |
| Total Exposures  | 794,805,778       | 721,992,938    | 798,391,496       | 721,998,881    |
| On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral) | 766,991,515       | 696,405,746    | 767,085,019       | 696,411,688    |
| Derivative Exposures   | 3,078,288         | 2,468,434      | 3,078,288         | 2,468,434      |
| Securities Financing Transaction Exposures   | 717,997           | 645,794        | 717,997           | 645,794        |
| Other Off-Balance Sheet Exposures  | 24,017,978        | 22,472,964     | 27,510,191        | 22,472,964     |
| Basel III Leverage Ratio (%) (Tier 1/Total Exposure)   | 10.61%            | 12.14%         | 10.90%            | 12.51%         |

**Table 4**  
**Basel III Computation of Liquidity Coverage Ratio (All Currency)**

| Item   | Total Un-weighted Value | Total Weighted Value | Total Un-weighted Value | Total Weighted Value |
|--|-------------------------|----------------------|-------------------------|----------------------|
|  | LKR '000                |                      | LKR '000                |                      |
|  | 31-March-26             |                      | 31-December-25          |                      |
| Total Stock of High-Quality Liquid Assets(HQLA)  | 212,469,323             | 212,469,323          | 211,183,595             | 211,183,595          |
| Total Adjusted Level 1A Assets   | 214,598,094             | 214,598,094          | 212,769,923             | 212,769,923          |
| Level 1 Assets   | 212,469,323             | 212,469,323          | 211,183,595             | 211,183,595          |
| Total Adjusted Level 2A Assets   | -                       | -                    | -                       | -                    |
| Level 2A Assets  | -                       | -                    | -                       | -                    |
| Total Adjusted Level 2B Assets   | -                       | -                    | -                       | -                    |
| Level 2B Assets  | -                       | -                    | -                       | -                    |
| Total Cash Outflows  | 884,561,296             | 174,855,083          | 839,714,181             | 163,077,741          |
| Deposits   | 342,200,472             | 34,220,047           | 328,739,571             | 32,873,957           |
| Unsecured Wholesale Funding  | 196,572,690             | 104,267,321          | 177,072,237             | 92,393,133           |
| Secured Funding Transactions   | -                       | -                    | -                       | -                    |
| Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations                                   | 338,742,709             | 29,322,290           | 321,547,489             | 25,455,766           |
| Additional Requirements  | 7,045,425               | 7,045,425            | 12,354,885              | 12,354,885           |
| Total Cash Inflows   | 101,247,118             | 57,644,233           | 97,854,920              | 59,251,180           |
| Maturing Secured Lending Transactions Backed by Collateral   | 721,313                 | -                    | 648,360                 | -                    |
| Committed Facilities   | -                       | -                    | -                       | -                    |
| Other Inflows by Counterparty which are Maturing within 30 Days  | 88,773,394              | 56,495,456           | 91,337,319              | 59,170,475           |
| Operational Deposits   | 9,815,013               | -                    | 5,788,536               | -                    |
| Other Cash Inflows   | 1,937,398               | 1,148,777            | 80,704                  | 80,704               |
| Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100 |                         | 181.27%              |                         | 203.40%              |

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

| Item   | Bank               |                    |
|--|--------------------|--------------------|
|  | Amount (LKR'000)   |                    |
|  | 31-March-26        | 31-December-25     |
| <b>Total Available Stable Funding</b>                        | <b>530,016,305</b> | <b>496,647,134</b> |
| Required Stable Funding – On Balance Sheet Assets            | 395,764,367        | 346,935,029        |
| Required Stable Funding – Off Balance Sheet Items            | 12,674,701         | 12,104,325         |
| <b>Total Required Stable Funding</b>                         | <b>408,439,068</b> | <b>359,039,354</b> |
| <b>Net Stable Funding Ratio (Minimum Requirement - 100%)</b> | <b>129.77</b>      | <b>138.33</b>      |

**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) | 10,271,362  | 3,719,241   | 192,857  | 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  |
| 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 -31-March-26                              |                          |                            |                          |                         |                 | LKR'000 as at -31-December-25                           |                          |                            |                          |                         |                 |
|  | 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                          | 100,550,834   | 78,791,813               | 100,550,834                | 1,505,992                | 0                       | 0%              | 89,811,121  | 87,738,526               | 89,811,121                 | 2,655,171                | -                       | 0%              |
| Claims on Foreign Sovereigns and their Central Banks           | -   | -                        | -                          | -                        | -                       | 0%              | -   | -                        | -                          | -                        | -                       | 0%              |
| Claims on Public Sector Entities                               | 11,819,971  | -                        | 11,819,971                 | -                        | 5,909,986               | 50%             | 12,332,490  | -                        | 12,332,490                 | -                        | 6,166,239               | 50%             |
| Claims on Official Entities and Multilateral Development Banks | -   | -                        | -                          | -                        | -                       | 0%              | -   | -                        | -                          | -                        | -                       | 0%              |
| Claims on Banks Exposures                                      | 22,284,271  | 102,323,660              | 22,284,271                 | 5,174,959                | 5,700,981               | 21%             | 9,793,762   | 57,702,102               | 9,793,762                  | 1,188,938                | 2,299,708               | 21%             |
| Claims on Financial Institutions                               | 78,013,114  | 1,363,829                | 56,539,903                 | 764,195                  | 34,609,312              | 60%             | 67,235,386  | 227,404                  | 45,511,310                 | 159,310                  | 29,008,597              | 64%             |
| Claims on Corporates   | 240,789,450   | 231,754,972              | 222,887,871                | 18,866,549               | 233,155,458             | 96%             | 226,401,059   | 218,730,479              | 207,564,797                | 16,750,059               | 216,071,027             | 96%             |
| Retail Claims  | 138,429,499   | 97,670,097               | 106,517,439                | 4,851,660                | 85,712,889              | 77%             | 121,741,968   | 96,283,170               | 93,989,106                 | 4,703,977                | 75,931,253              | 77%             |
| Claims Secured by Residential Property                         | 5,381,577   | -                        | 5,381,577                  | -                        | 2,484,761               | 46%             | 5,642,186   | -                        | 5,642,186                  | -                        | 2,559,042               | 45%             |
| Claims Secured by Commercial Real Estate                       | 1,624,152   | -                        | 1,624,152                  | -                        | 1,624,152               | 100%            | 1,659,764   | -                        | 1,659,764                  | -                        | 1,659,764               | 100%            |
| Non-Performing Assets (NPAs)(i)                                | 6,511,831   | 4,741                    | 6,144,072                  | 3,514                    | 6,673,102               | 109%            | 5,477,441   | 6,278                    | 5,193,390                  | 2,696                    | 5,421,158               | 104%            |
| Higher-risk Categories   | 758,986   | -                        | 758,986                    | -                        | 1,897,465               | 250%            | 774,719   | -                        | 774,719                    | -                        | 1,936,796               | 250%            |
| Cash Items and Other Assets                                    | 22,257,831  | -                        | 22,257,831                 | -                        | 10,424,569              | 47%             | 21,287,879  | -                        | 21,287,879                 | -                        | 9,751,070               | 46%             |
| <b>Total</b>   | <b>628,421,517</b>                                      | <b>511,909,111</b>       | <b>556,766,907</b>         | <b>31,166,869</b>        | <b>388,192,675</b>      | <b>66%</b>      | <b>562,157,775</b>                                      | <b>460,687,959</b>       | <b>493,560,522</b>         | <b>25,460,152</b>        | <b>350,804,655</b>      | <b>68%</b>      |

| Asset Class  | Group                      |                          |                         |                          |                         |                 |                               |                          |                         |                          |                         |                 |
|--|----------------------------|--------------------------|-------------------------|--------------------------|-------------------------|-----------------|-------------------------------|--------------------------|-------------------------|--------------------------|-------------------------|-----------------|
|  | LKR'000 as at -31-March-26 |                          |                         |                          |                         |                 | LKR'000 as at -31-December-25 |                          |                         |                          |                         |                 |
|  | 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                          | 100,550,834                | 78,791,813               | 100,550,834             | 1,505,992                | 0                       | 0%              | 89,811,121                    | 87,738,526               | 89,811,121              | 2,655,171                | -                       | 0%              |
| Claims on Foreign Sovereigns and their Central Banks           | -                          | -                        | -                       | -                        | -                       | 0%              | -                             | -                        | -                       | -                        | -                       | 0%              |
| Claims on Public Sector Entities                               | 11,819,971                 | -                        | 11,819,971              | -                        | 5,909,986               | 50%             | 12,332,490                    | -                        | 12,332,490              | -                        | 6,166,239               | 50%             |
| Claims on Official Entities and Multilateral Development Banks | -                          | -                        | -                       | -                        | -                       | 0%              | -                             | -                        | -                       | -                        | -                       | 0%              |
| Claims on Banks Exposures                                      | 22,284,271                 | 102,323,660              | 22,284,271              | 5,174,959                | 5,700,981               | 21%             | 9,793,762                     | 57,702,102               | 9,793,762               | 1,188,938                | 2,299,708               | 21%             |
| Claims on Financial Institutions                               | 78,013,114                 | 1,363,829                | 56,539,903              | 764,195                  | 34,609,312              | 60%             | 67,235,386                    | 227,404                  | 45,511,310              | 159,310                  | 29,008,597              | 64%             |
| Claims on Corporates   | 240,789,450                | 231,754,972              | 222,887,871             | 18,866,549               | 233,155,458             | 96%             | 226,401,059                   | 218,730,479              | 207,564,797             | 16,750,059               | 216,071,027             | 96%             |
| Retail Claims  | 138,429,499                | 97,670,097               | 106,517,439             | 4,851,660                | 85,712,889              | 77%             | 121,741,968                   | 96,283,170               | 93,989,106              | 4,703,977                | 75,931,253              | 77%             |
| Claims Secured by Residential Property                         | 5,381,577                  | -                        | 5,381,577               | -                        | 2,484,761               | 46%             | 5,642,186                     | -                        | 5,642,186               | -                        | 2,559,042               | 45%             |
| Claims Secured by Commercial Real Estate                       | 1,624,152                  | -                        | 1,624,152               | -                        | 1,624,152               | 100%            | 1,659,764                     | -                        | 1,659,764               | -                        | 1,659,764               | 100%            |
| Non-Performing Assets (NPAs)(i)                                | 6,511,831                  | 4,741                    | 6,144,072               | 3,514                    | 6,673,102               | 109%            | 5,477,441                     | 6,278                    | 5,193,390               | 2,696                    | 5,421,158               | 104%            |
| Higher-risk Categories   | 733,183                    | -                        | 733,183                 | -                        | 1,832,959               | 250%            | 748,916                       | -                        | 748,916                 | -                        | 1,872,290               | 250%            |
| Cash Items and Other Assets                                    | 22,356,491                 | -                        | 22,356,491              | -                        | 10,523,226              | 47%             | 21,319,624                    | -                        | 21,319,624              | -                        | 9,782,812               | 46%             |
| <b>Total</b>   | <b>628,494,374</b>         | <b>511,909,111</b>       | <b>556,839,764</b>      | <b>31,166,869</b>        | <b>388,226,825</b>      | <b>66%</b>      | <b>562,163,717</b>            | <b>460,687,959</b>       | <b>493,566,465</b>      | <b>25,460,152</b>        | <b>350,771,890</b>      | <b>68%</b>      |

**Table 8**

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

| Description  | Bank                                       |          |                   |                  |                   |                  |                   |                    |                  |                |                               | Bank  |          |                   |                  |                   |                  |                   |                    |                |                |                               |             |
|--|--|----------|-------------------|------------------|-------------------|------------------|-------------------|--------------------|------------------|----------------|-------------------------------|---|----------|-------------------|------------------|-------------------|------------------|-------------------|--------------------|----------------|----------------|-------------------------------|-------------|
|  | LKR'000 as at 31-March-26 (Post CCF & CRM) |          |                   |                  |                   |                  |                   |                    |                  |                |                               | LKR'000 as at 31-December-25 (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     | 102,056,826                                |          | 0                 |                  |                   |                  |                   |                    |                  |                | 102,056,826                   | 92,466,292                                    |          |                   |                  |                   |                  |                   |                    |                |                |                               | 92,466,292  |
| Claims on Foreign Sovereigns and their Central Banks           |  |          |                   |                  |                   |                  |                   |                    |                  |                |                               |   |          |                   |                  |                   |                  |                   |                    |                |                |                               |             |
| Claims on Public Sector Entities                               |  |          |                   |                  | 11,819,971        |                  |                   |                    |                  |                | 11,819,971                    |   |          | 19                | 12,332,471       |                   |                  |                   |                    |                |                |                               | 12,332,490  |
| Claims on Official Entities and Multilateral Development Banks |  |          |                   |                  |                   |                  |                   |                    |                  |                |                               |   |          |                   |                  |                   |                  |                   |                    |                |                |                               |             |
| Claims on Banks Exposures                                      |  |          | 26,943,239        |                  | 422,939           |                  |                   | 77,429             | 15,623           |                | 27,459,230                    |   |          | 10,816,402        |                  | 75,081            |                  |                   | 75,881             | 15,337         |                |                               | 10,982,701  |
| Claims on Financial Institutions                               |  |          | 0                 |                  | 45,389,573        |                  |                   | 11,914,525         |                  |                | 57,304,098                    |   |          |                   |                  | 33,324,046        |                  |                   | 12,346,574         |                |                |                               | 45,670,620  |
| Claims on Corporates   |  |          | 4,040,733         |                  | 10,732,750        |                  |                   | 226,980,937        |                  |                | 241,754,420                   |   |          | 3,672,867         |                  | 10,611,070        |                  |                   | 210,030,919        |                |                |                               | 224,314,856 |
| Retail Claims  |  |          | 95,165            |                  |                   | 8,297,938        | 89,043,607        | 13,932,388         |                  |                | 111,369,099                   |   |          | 87,855            |                  |                   | 7,548,847        | 78,688,032        | 12,368,350         |                |                |                               | 98,693,083  |
| Claims Secured by Residential Property                         |  |          |                   | 4,456,640        |                   |                  |                   | 924,937            |                  |                | 5,381,577                     |   |          |                   | 4,743,299        |                   |                  |                   | 898,887            |                |                |                               | 5,642,186   |
| Claims Secured by Commercial Real Estate                       |  |          |                   |                  |                   |                  |                   | 1,624,152          |                  |                | 1,624,152                     |   |          |                   |                  |                   |                  |                   | 1,659,764          |                |                |                               | 1,659,764   |
| Non-Performing Assets (NPAs)                                   |  |          |                   |                  | 243,670           |                  |                   | 4,609,215          | 1,294,701        |                | 6,147,586                     |   |          |                   |                  | 61,884            |                  |                   | 4,622,172          | 512,029        |                |                               | 5,196,086   |
| Higher-risk Categories   |  |          |                   |                  |                   |                  |                   |                    |                  | 758,986        | 758,986                       |   |          |                   |                  |                   |                  |                   |                    |                |                | 774,719                       | 774,719     |
| Cash Items and Other Assets                                    | 11,833,262                                 |          |                   |                  |                   |                  |                   | 10,424,569         |                  |                | 22,257,831                    | 11,536,808                                    |          |                   |                  |                   |                  |                   | 9,751,070          |                |                |                               | 21,287,879  |
| <b>Total</b>   | <b>113,890,088</b>                         | <b>-</b> | <b>31,079,137</b> | <b>4,456,640</b> | <b>68,608,902</b> | <b>8,297,938</b> | <b>89,043,607</b> | <b>270,488,153</b> | <b>1,310,324</b> | <b>758,986</b> | <b>587,933,776</b>            | <b>104,003,100</b>                            | <b>-</b> | <b>14,577,142</b> | <b>4,743,299</b> | <b>56,404,552</b> | <b>7,548,847</b> | <b>78,688,032</b> | <b>251,753,617</b> | <b>527,367</b> | <b>774,719</b> | <b>519,020,675</b>            |             |

| Description  | Group                                      |          |                   |                  |                   |                  |                   |             |                  |                |                               | Group   |          |                   |                  |                   |                  |                   |                    |                |                |                               |             |
|--|--|----------|-------------------|------------------|-------------------|------------------|-------------------|-------------|------------------|----------------|-------------------------------|---|----------|-------------------|------------------|-------------------|------------------|-------------------|--------------------|----------------|----------------|-------------------------------|-------------|
|  | LKR'000 as at 31-March-26 (Post CCF & CRM) |          |                   |                  |                   |                  |                   |             |                  |                |                               | LKR'000 as at 31-December-25 (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     | 102,056,826                                |          | 0                 |                  |                   |                  |                   |             |                  |                | 102,056,826                   | 92,466,292                                    |          |                   |                  |                   |                  |                   |                    |                |                |                               | 92,466,292  |
| Claims on Foreign Sovereigns and their Central Banks           |  |          |                   |                  |                   |                  |                   |             |                  |                |                               |   |          |                   |                  |                   |                  |                   |                    |                |                |                               |             |
| Claims on Public Sector Entities                               |  |          |                   |                  | 11,819,971        |                  |                   |             |                  |                | 11,819,971                    |   |          | 19                | 12,332,471       |                   |                  |                   |                    |                |                |                               | 12,332,490  |
| Claims on Official Entities and Multilateral Development Banks |  |          |                   |                  |                   |                  |                   |             |                  |                |                               |   |          |                   |                  |                   |                  |                   |                    |                |                |                               |             |
| Claims on Banks Exposures                                      |  |          | 26,943,239        |                  | 422,939           |                  |                   | 77,429      | 15,623           |                | 27,459,230                    |   |          | 10,816,402        |                  | 75,081            |                  |                   | 75,881             | 15,337         |                |                               | 10,982,701  |
| Claims on Financial Institutions                               |  |          | 0                 |                  | 45,389,573        |                  |                   | 11,914,525  |                  |                | 57,304,098                    |   |          |                   |                  | 33,324,046        |                  |                   | 12,346,574         |                |                |                               | 45,670,620  |
| Claims on Corporates   |  |          | 4,040,733         |                  | 10,732,750        |                  |                   | 226,980,937 |                  |                | 241,754,420                   |   |          | 3,672,867         |                  | 10,611,070        |                  |                   | 210,030,919        |                |                |                               | 224,314,856 |
| Retail Claims  |  |          | 95,165            |                  |                   | 8,297,938        | 89,043,607        | 13,932,388  |                  |                | 111,369,099                   |   |          | 87,855            |                  |                   | 7,548,847        | 78,688,032        | 12,368,350         |                |                |                               | 98,693,083  |
| Claims Secured by Residential Property                         |  |          |                   | 4,456,640        |                   |                  |                   | 924,937     |                  |                | 5,381,577                     |   |          |                   | 4,743,299        |                   |                  |                   | 898,887            |                |                |                               | 5,642,186   |
| Claims Secured by Commercial Real Estate                       |  |          |                   |                  |                   |                  |                   | 1,624,152   |                  |                | 1,624,152                     |   |          |                   |                  |                   |                  |                   | 1,659,764          |                |                |                               | 1,659,764   |
| Non-Performing Assets (NPAs)                                   |  |          |                   |                  | 243,670           |                  |                   | 4,609,215   | 1,294,701        |                | 6,147,586                     |   |          |                   |                  | 61,884            |                  |                   | 4,622,172          | 512,029        |                |                               | 5,196,086   |
| Higher-risk Categories   |  |          |                   |                  |                   |                  |                   |             |                  | 733,183        | 733,183                       |   |          |                   |                  |                   |                  |                   |                    |                |                | 748,916                       | 748,916     |
| Cash Items and Other Assets                                    | 11,833,265                                 |          |                   |                  |                   |                  |                   | 10,523,226  |                  |                | 22,356,491                    | 11,536,811                                    |          |                   |                  |                   |                  |                   | 9,782,812          |                |                |                               | 21,319,624  |
| <b>Total</b>   | <b>113,890,091</b>                         | <b>-</b> | <b>31,079,137</b> | <b>4,456,640</b> | <b>68,608,902</b> | <b>8,297,938</b> | <b>89,043,607</b> | <b>###</b>  | <b>1,310,324</b> | <b>733,183</b> | <b>588,006,633</b>            | <b>104,003,103</b>                            | <b>-</b> | <b>14,577,142</b> | <b>4,743,299</b> | <b>56,404,552</b> | <b>7,548,847</b> | <b>78,688,032</b> | <b>251,785,359</b> | <b>527,367</b> | <b>748,916</b> | <b>519,026,617</b>            |             |

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

| Item  | Bank              |                   | Group             |                   |
|---|-------------------|-------------------|-------------------|-------------------|
|   | RWA (LKR'000)     |                   | RWA (LKR'000)     |                   |
|   | 31-March-26       | 31-December-25    | 31-March-26       | 31-December-25    |
| <b>(a) RWA for Interest Rate Risk</b>                         | <b>6,843,351</b>  | <b>6,296,602</b>  | <b>6,843,351</b>  | <b>6,296,602</b>  |
| General Interest Rate Risk                                    | 6,843,351         | 6,296,602         | 6,843,351         | 6,296,602         |
| (i) Net Long or Short Position                                | 6,843,351         | 6,296,602         | 6,843,351         | 6,296,602         |
| (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>85,066</b>     | <b>160,315</b>    | <b>85,066</b>     | <b>160,315</b>    |
| <b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b> | <b>55,427,340</b> | <b>51,655,336</b> | <b>55,427,340</b> | <b>51,655,336</b> |

**Table 10**

**Operational Risk under Basic Indicator Approach/ The Standardised Approach/ The Alternative Standardised Approach**

| Business Lines   | Bank                  |              |  |            |            |                       |              |   |            |            |
|--|-----------------------|--------------|--|------------|------------|-----------------------|--------------|---|------------|------------|
|  | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 31-March-26 |            |            | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 31-December-25 |            |            |
|  |                       |              | 1st Year                                 | 2nd Year   | 3rd Year   |                       |              | 1st Year                                    | 2nd Year   | 3rd Year   |
| The Basic Indicator Approach                               | 15%                   |              | 44,954,398                               | 48,043,153 | 53,149,444 | 15%                   |              | 44,471,082                                  | 47,548,077 | 51,722,581 |
| 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                               | <b>7,307,350</b>      |              |  |            |            | <b>7,187,087</b>      |              |   |            |            |
| The Standardised Approach                                  | -                     |              |  |            |            | -                     |              |   |            |            |
| The Alternative Standardised Approach                      | -                     |              |  |            |            | -                     |              |   |            |            |
| <b>Risk Weighted Amount for Operational Risk (LKR'000)</b> |                       |              |  |            |            |                       |              |   |            |            |
| The Basic Indicator Approach                               | <b>58,458,798</b>     |              |  |            |            | <b>57,496,696</b>     |              |   |            |            |
| The Standardised Approach                                  | -                     |              |  |            |            | -                     |              |   |            |            |
| The Alternative Standardised Approach                      | -                     |              |  |            |            | -                     |              |   |            |            |

| Business Lines   | Group                 |              |  |            |            |                       |              |   |            |            |
|--|-----------------------|--------------|--|------------|------------|-----------------------|--------------|---|------------|------------|
|  | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 31-March-26 |            |            | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 31-December-25 |            |            |
|  |                       |              | 1st Year                                 | 2nd Year   | 3rd Year   |                       |              | 1st Year                                    | 2nd Year   | 3rd Year   |
| The Basic Indicator Approach                               | 15%                   |              | 45,489,828                               | 48,490,567 | 53,628,714 | 15%                   |              | 45,031,613                                  | 47,983,099 | 52,199,555 |
| 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                               | <b>7,380,455</b>      |              |  |            |            | <b>7,260,713</b>      |              |   |            |            |
| The Standardised Approach                                  | -                     |              |  |            |            | -                     |              |   |            |            |
| The Alternative Standardised Approach                      | -                     |              |  |            |            | -                     |              |   |            |            |
| <b>Risk Weighted Amount for Operational Risk (LKR'000)</b> |                       |              |  |            |            |                       |              |   |            |            |
| The Basic Indicator Approach                               | <b>59,043,644</b>     |              |  |            |            | <b>58,085,707</b>     |              |   |            |            |
| The Standardised Approach                                  | -                     |              |  |            |            | -                     |              |   |            |            |
| The Alternative Standardised Approach                      | -                     |              |  |            |            | -                     |              |   |            |            |