NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES

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

30th June 2026

Nations Trust Bank

Table 1
Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	30-June-26	31-Dec-25	30-June-26	31-Dec-25
Regulatory Capital (LKR '000)				
Common Equity Tier 1	74,479,907	87,652,886	75,219,202	90,315,275
Tier 1 Capital	74,479,907	87,652,886	75,219,202	90,315,275
Total Capital	95,977,311	92,768,154	96,717,082	95,430,133
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	12.63%	19.06%	12.76%	19.61%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	12.63%	19.06%	12.76%	19.61%
Total Capital Ratio (Minimum Requirement - 12.50%)	16.28%	20.17%	16.41%	20.72%
Leverage Ratio (Minimum Requirement -3%)	8.10%	12.14%	8.13%	12.51%
Regulatory Liquidity				
Total Stock of High-Quality Liquid Assets (LKR'000)	255,326,793	211,183,595		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 100%)	373.19%	351.44%		
All Currency (Minimum Requirement - 100%)	202.98%	203.40%		
Net Stable Funding Ratio (Minimum Requirement - 100%)	139.25%	138.33%		

Table 2
Basel III Computation of Capital Ratios

Item	Bank LKR '000 30-June-26	Bank LKR '000 31-December-25	Group LKR '000 30-June-26	Group LKR '000 31-December-25
Common Equity Tier 1 (CET1) Capital after Adjustments	**74,479,907**	**87,652,886**	**75,219,202**	**90,315,275**
Common Equity Tier 1 (CET1) Capital	**102,813,760**	**90,562,910**	**103,281,716**	**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)	84,531,743	69,679,493	84,999,700	72,069,791
Published Accumulated Other Comprehensive Income (OCI)	(262,992)	3,321,370	(262,992)	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	-	-	-	-
Total Adjustments to CET1 Capital	**28,333,853**	**2,910,024**	**28,062,514**	**2,637,933**
Goodwill (net)	-	-	-	-
Intangible Assets (net)	24,486,491	1,782,628	24,486,758	1,782,965
Deferred tax assets (net)	3,847,363	1,127,396	3,575,756	854,968
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	**21,497,405**	**5,115,268**	**21,497,879**	**5,114,858**
Tier 2 Capital	**21,497,405**	**5,115,268**	**21,497,879**	**5,114,858**
Qualifying Tier 2 Capital Instruments	15,128,571	257,143	15,128,571	257,143
Revaluation Gains	473,067	473,067	473,067	473,067
Loan Loss Provisions	5,895,766	4,385,058	5,896,241	4,384,649
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	**74,479,907**	**87,652,886**	**75,219,202**	**90,315,275**
Total Tier 1 Capital	**74,479,907**	**87,652,886**	**75,219,202**	**90,315,275**
Total Capital	**95,977,311**	**92,768,154**	**96,717,082**	**95,430,133**

Item	**Bank LKR '000 30-June-26**	**Bank LKR '000 31-December-25**	**Group LKR '000 30-June-26**	**Group LKR '000 31-December-25**
Total Risk Weighted Assets (RWA)	**589,637,521**	**459,956,687**	**589,529,543**	**460,512,934**
RWAs for Credit Risk	471,661,312	350,804,655	471,699,264	350,771,890
RWAs for Market Risk	56,565,316	51,655,336	56,565,316	51,655,336
RWAs for Operational Risk	61,410,893	57,496,696	61,264,963	58,085,707
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**12.63%**	**19.06%**	**12.76%**	**19.61%**
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 (%)	**12.63%**	**19.06%**	**12.76%**	**19.61%**
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**16.28%**	**20.17%**	**16.41%**	**20.72%**
of which: Capital Conservation Buffer (%)	2.500%	2.500%	2.500%	2.500%
of which: Countercyclical Buffer (%)				
of which: Capital Surcharge on D-SIBs (%)				

Table 3
Basel III Computation of Leverage Ratio

Item	Bank		Group	
	Amount (LKR '000)		Amount (LKR '000)	
	30-June-26	31-December-25	30-June-26	31-December-25
Tier 1 Capital	**74,479,907**	**87,652,886**	**75,219,202**	**90,315,275**
Total Exposures	**919,489,467**	**721,992,938**	**925,254,147**	**721,998,881**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	884,216,032	696,405,746	884,292,691	696,411,688
Derivative Exposures	4,019,872	2,468,434	4,019,872	2,468,434
Securities Financing Transaction Exposures	4,831,577	645,794	4,831,577	645,794
Other Off-Balance Sheet Exposures	26,421,986	22,472,964	32,110,007	22,472,964
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	**8.10%**	**12.14%**	**8.13%**	**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	
	30-June-26		31-December-25	
Total Stock of High-Quality Liquid Assets(HQLA)	**255,326,793**	**255,326,793**	**211,183,595**	**211,183,595**
Total Adjusted Level 1A Assets	**257,763,405**	**257,763,405**	**212,769,923**	**212,769,923**
Level 1 Assets	**255,326,793**	**255,326,793**	**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	**1,086,955,802**	**195,737,766**	**839,714,181**	**163,077,741**
Deposits	494,467,433	49,446,743	328,739,571	32,873,957
Unsecured Wholesale Funding	199,384,610	107,021,806	177,072,237	92,393,133
Secured Funding Transactions	1,000,253	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	380,528,526	27,694,237	321,547,489	25,455,766
Additional Requirements	11,574,980	11,574,980	12,354,885	12,354,885
Total Cash Inflows	**128,294,816**	**69,946,914**	**97,854,920**	**59,251,180**
Maturing Secured Lending Transactions Backed by Collateral	821,723	-	648,360	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	105,903,732	66,660,224	91,337,319	59,170,475
Operational Deposits	15,825,056	-	5,788,536	-
Other Cash Inflows	5,744,305	3,286,691	80,704	80,704
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		**202.98%**		**203.40%**

Table 5
Net Stable Funding Ratio

Item	Bank	
	Amount (LKR'000)	
	30-June-26	31-December-25
Total Available Stable Funding	**693,882,784**	**496,647,134**
Required Stable Funding – On Balance Sheet Assets	485,951,022	346,935,029
Required Stable Funding – Off Balance Sheet Items	12,332,209	12,104,325
Total Required Stable Funding	**498,283,231**	**359,039,354**
Net Stable Funding Ratio (Minimum Requirement - 100%)	**139.25**	**138.33**

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)	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	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	NTB-BD-30/06/31-C2632-13.75	NTB-BD-30/06/33-C2633-13.85	NTB-BD-30/06/36-C2634-13.95	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	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	30-Jun-26	30-Jun-26	30-Jun-26	9-Jul-21	9-Jul-21
Par Value of Instrument	N/A	N/A	100	100	100	100	100	100
Perpetual or Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	N/A	23-Dec-26	30-Jun-31	30-Jun-33	30-Jun-36	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	128,571	14,166,220	147,110	686,670	N/A	N/A
Accounting Classification (Equity/Liability)	Equity	Equity	Liability	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval								
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Coupons/Dividends								
Fixed or Floating Dividend/Coupon	Discretionary dividend amount	Discretionary dividend amount	Fixed	Fixed	Fixed	Fixed	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%	13.75%	13.85%	13.95%	8.90%	9.15%
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	**Non-Convertible**	**Convertible**	**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	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	Fully or Partially	Fully or Partially	N/A	N/A
If Convertible, Mandatory or Optional	Non-Convertible	Optional	Mandatory	Mandatory	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.	Simple Average of Volume WA Price of ordinary voting shares published by the CSE, during the 3 months period, immediately preceding the date of the Trigger Event.	Simple Average of Volume WA Price of ordinary voting shares published by the CSE, during the 3 months period, immediately preceding the date of the Trigger Event.	N/A	N/A

Table 7

Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

Asset Class	Bank											
	LKR'000 as at -30-June-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	115,866,743	131,184,971	115,866,743	2,509,939	-	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	16,282,902	-	16,282,902	-	16,282,902	100%	12,332,490	-	12,332,490	-	6,166,239	50%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	31,633,120	96,705,395	27,619,604	4,973,786	6,656,115	20%	9,793,762	57,702,102	9,793,762	1,188,938	2,299,708	21%
Claims on Financial Institutions	79,043,503	2,830,504	55,859,201	3,314,541	35,150,314	59%	67,235,386	227,404	45,511,310	159,310	29,008,597	64%
Claims on Corporates	267,101,340	224,763,975	247,284,064	19,934,129	262,589,763	98%	226,401,059	218,730,479	207,564,797	16,750,059	216,071,027	96%
Retail Claims	174,800,789	156,270,835	143,419,221	6,180,570	115,069,222	77%	121,741,968	96,283,170	93,989,106	4,703,977	75,931,253	77%
Claims Secured by Residential Property	6,826,654	-	6,810,582	-	3,189,659	47%	5,642,186	-	5,642,186	-	2,559,042	45%
Claims Secured by Commercial Real Estate	1,571,514	-	1,571,514	-	1,571,514	100%	1,659,764	-	1,659,764	-	1,659,764	100%
Non-Performing Assets (NPAs)(i)	8,237,810	5,393	7,801,512	2,818	9,145,119	117%	5,477,441	6,278	5,193,390	2,696	5,421,158	104%
Higher-risk Categories	740,246	-	740,246	-	1,850,615	250%	774,719	-	774,719	-	1,936,796	250%
Cash Items and Other Assets	32,494,029	-	32,494,029	-	20,156,088	62%	21,287,879	-	21,287,879	-	9,751,070	46%
Total	**734,598,651**	**611,761,072**	**655,749,618**	**36,915,783**	**471,661,312**	**68%**	**562,157,775**	**460,687,959**	**493,560,522**	**25,460,152**	**350,804,655**	**68%**

Asset Class	Group											
	LKR'000 as at -30-June-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	115,866,743	131,184,971	115,866,743	2,509,939	-	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	16,282,902	-	16,282,902	-	16,282,902	100%	12,332,490	-	12,332,490	-	6,166,239	50%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	31,619,604	96,705,395	27,619,604	4,973,786	6,656,115	20%	9,793,762	57,702,102	9,793,762	1,188,938	2,299,708	21%
Claims on Financial Institutions	79,057,019	2,830,504	55,859,201	3,314,541	35,150,314	59%	67,235,386	227,404	45,511,310	159,310	29,008,597	64%
Claims on Corporates	267,101,340	224,763,975	247,284,064	19,934,129	262,589,763	98%	226,401,059	218,730,479	207,564,797	16,750,059	216,071,027	96%
Retail Claims	174,800,789	156,270,835	143,419,221	6,180,570	115,069,222	77%	121,741,968	96,283,170	93,989,106	4,703,977	75,931,253	77%
Claims Secured by Residential Property	6,826,654	-	6,810,582	-	3,189,659	47%	5,642,186	-	5,642,186	-	2,559,042	45%
Claims Secured by Commercial Real Estate	1,571,514	-	1,571,514	-	1,571,514	100%	1,659,764	-	1,659,764	-	1,659,764	100%
Non-Performing Assets (NPAs)(i)	8,237,810	5,393	7,801,512	2,818	9,145,119	117%	5,477,441	6,278	5,193,390	2,696	5,421,158	104%
Higher-risk Categories	714,444	-	714,444	-	1,786,109	250%	748,916	-	748,916	-	1,872,290	250%
Cash Items and Other Assets	32,596,491	-	32,596,491	-	20,258,547	62%	21,319,624	-	21,319,624	-	9,782,812	46%
Total	**734,675,310**	**611,761,072**	**655,826,277**	**36,915,783**	**471,699,264**	**68%**	**562,163,717**	**460,687,959**	**493,566,465**	**25,460,152**	**350,771,890**	**68%**

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

Description	Bank																					
	LKR'000 as at 30-June-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	118,376,682		-		-	-	-	-	-	-	118,376,682	92,466,292		-		-	-	-	-	-	-	92,466,292
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-
Claims on Public Sector Entities	-		-		-	-	-	16,282,902	-	-	16,282,902	-		19		12,332,471	-	-	-	-	-	12,332,490
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-
Claims on Banks Exposures	-		32,329,167		164,537	-	-	83,031	16,655	-	32,593,390	-		10,816,402		75,081	-	-	75,881	15,337	-	10,982,701
Claims on Financial Institutions	-		-		48,046,866	-	-	11,126,867	9	-	59,173,742	-		-		33,324,046	-	-	12,346,574	-	-	45,670,620
Claims on Corporates	-		4,805,067		1,568,753	-	-	260,844,373	-	-	267,218,193	-		3,672,867		10,611,070	-	-	210,030,919	-	-	224,314,856
Retail Claims	-		375,729		-	8,284,166	123,665,275	17,274,620	-	-	149,599,791	-		87,855		-	7,548,847	78,688,032	12,368,350	-	-	98,693,083
Claims Secured by Residential Property	-		-	5,570,650	-	-	-	1,239,932	-	-	6,810,582	-		-	4,743,299	-	-	-	898,887	-	-	5,642,186
Claims Secured by Commercial Real Estate	-		-		-	-	-	1,571,514	-	-	1,571,514	-		-		-	-	-	1,659,764	-	-	1,659,764
Non-Performing Assets (NPAs)	-		-		256,291	-	-	4,610,171	2,937,868	-	7,804,330	-		-		61,884	-	-	4,622,172	512,029	-	5,196,086
Higher-risk Categories	-		-		-	-	-	-	-	740,246	740,246	-		-		-	-	-		-	774,719	774,719
Cash Items and Other Assets	12,337,941		-		-	-	-	20,156,088	-	-	32,494,029	11,536,808		-		-	-	-	9,751,070	-	-	21,287,879
Total	130,714,623	-	37,509,964	5,570,650	50,036,447	8,284,166	123,665,275	333,189,498	2,954,532	740,246	692,665,402	104,003,100	-	14,577,142	4,743,299	56,404,552	7,548,847	78,688,032	251,753,617	527,367	774,719	519,020,675

Description	Group																					
	LKR'000 as at 30-June-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	118,376,682		-		-	-	-	-	-	-	118,376,682	92,466,292		-		-	-	-	-	-	-	92,466,292
Claims on Foreign Sovereigns and their Central Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-
Claims on Public Sector Entities	-		-		-	-	-	16,282,902	-	-	16,282,902	-		19		12,332,471	-	-	-	-	-	12,332,490
Claims on Official Entities and Multilateral Development Banks	-		-		-	-	-	-	-	-	-	-		-		-	-	-	-	-	-	-
Claims on Banks Exposures	-		32,329,167		164,537	-	-	83,031	16,655	-	32,593,390	-		10,816,402		75,081	-	-	75,881	15,337	-	10,982,701
Claims on Financial Institutions	-		-		48,046,866	-	-	11,126,867	9	-	59,173,742	-		-		33,324,046	-	-	12,346,574	-	-	45,670,620
Claims on Corporates	-		4,805,067		1,568,753	-	-	260,844,373	-	-	267,218,193	-		3,672,867		10,611,070	-	-	210,030,919	-	-	224,314,856
Retail Claims	-		375,729		-	8,284,166	123,665,275	17,274,620	-	-	149,599,791	-		87,855		-	7,548,847	78,688,032	12,368,350	-	-	98,693,083
Claims Secured by Residential Property	-		-	5,570,650	-	-	-	1,239,932	-	-	6,810,582	-		-	4,743,299	-	-	-	898,887	-	-	5,642,186
Claims Secured by Commercial Real Estate	-		-		-	-	-	1,571,514	-	-	1,571,514	-		-		-	-	-	1,659,764	-	-	1,659,764
Non-Performing Assets (NPAs)	-		-		256,291	-	-	4,610,171	2,937,868	-	7,804,330	-		-		61,884	-	-	4,622,172	512,029	-	5,196,086
Higher-risk Categories	-		-		-	-	-	-	-	714,444	714,444	-		-		-	-	-	-	-	748,916	748,916
Cash Items and Other Assets	12,337,944		-		-	-	-	20,258,547	-	-	32,596,491	11,536,811		-		-	-	-	9,782,812	-	-	21,319,624
Total	130,714,626	-	37,509,964	5,570,650	50,036,447	8,284,166	123,665,275	333,291,957	2,954,532	714,444	692,742,060	104,003,103	-	14,577,142	4,743,299	56,404,552	7,548,847	78,688,032	251,785,359	527,367	748,916	519,026,617

Table 9

Market Risk under Standardised Measurement Method

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-June-26	31-December-25	30-June-26	31-December-25
(a) RWA for Interest Rate Risk	**6,993,957**	**6,296,602**	**6,993,957**	**6,296,602**
General Interest Rate Risk	6,993,957	6,296,602	6,993,957	6,296,602
(i) Net Long or Short Position	6,993,957	6,296,602	6,993,957	6,296,602
(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	**76,707**	**160,315**	**76,707**	**160,315**
(d) Capital Charge for Market Risk [(a) + (b) + (c)]	**56,565,316**	**51,655,336**	**56,565,316**	**51,655,336**

Table 10

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

	Bank									
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-June-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%		**46,338,054**	**48,847,236**	**58,341,944**	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	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	**7,676,362**					**7,187,087**				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	**61,410,893**					**57,496,696**				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

	Group									
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-June-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%		**46,849,469**	**49,305,557**	**57,007,382**	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	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	**7,658,120**					**7,260,713**				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	**61,264,963**					**58,085,707**				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				