**Basel III Disclosure Requirements Under Pillar 3 as per Banking Act Direction No 01 of 2016**

## Disclosure 1 : Key Regulatory Ratios - Capital and Liquidity

| Item | 31.03.2026 | | 31.12.2025 | |
|---|---|---|---|---|
| | Bank | Group | Bank | Group |
| **Basel III** | | | | |
| **Regulatory Capital (LKR'000)** | | | | |
| Common Equity Tier 1 | 244,432,888 | 256,406,376 | 225,968,229 | 238,613,145 |
| Tier 1 Capital | 262,782,888 | 274,756,376 | 244,318,229 | 256,963,145 |
| Total Capital | 348,747,993 | 363,652,800 | 333,554,992 | 349,258,391 |
| **Regulatory Capital Ratios (%)** | | | | |
| Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%) | 12.13 | 12.14 | 11.44 | 11.47 |
| Tier 1 Capital Ratio (Minimum Requirement- 10.00%) | 13.04 | 13.01 | 12.37 | 12.35 |
| Total Capital Ratio (Minimum Requirement- 14.00%) | 17.31 | 17.22 | 16.89 | 16.79 |
| Leverage Ratio (Minimum Requirement- 3.00%) | 4.52 | 4.65 | 4.12 | 4.26 |

| Item | Bank | |
|---|---|---|
| | 31.03.2026 | 31.12.2025 |
| **Regulatory Liquidity** | | |
| Total Stock of High Quality Liquid Asset (LKR'000) | 2,147,886,333 | 2,314,179,943 |
| Liquidity Coverage Ratio (%) - Rupee<br>(Minimum Requirement - 100%) | 274.00 | 296.00 |
| LIquidity Coverage Ratio (%) - All Currency<br>(Minimum Requirement - 100%) | 257.55 | 260.38 |
| Net Stable Funding Ratio (%)<br>(Minimum Requirement - 100%) | 153.36 | 156.59 |

## Disclosure 2 : Basel III Computation of Capital Ratios

| Item | 31.03.2026 | | 31.12.2025 | |
|---|---|---|---|---|
| | Bank LKR'000 | Group LKR'000 | Bank LKR'000 | Group LKR'000 |
| **Common Equity Tier 1 ( CET 1) Capital after Adjustments** | **244,432,888** | **256,406,376** | **225,968,229** | **238,613,145** |
| **Common Equity Tier 1 ( CET 1) Capital** | **282,453,010** | **291,515,409** | **264,811,100** | **273,722,909** |
| Equity Capital ( Stated Capital)/ Assigned Capital | 25,730,000 | 25,730,000 | 25,730,000 | 25,730,000 |
| Reserve Fund | 18,474,000 | 18,474,000 | 18,474,000 | 18,474,000 |
| Published Retained Earnings/(Accumulated Retained Losses) | 204,351,656 | 207,043,409 | 204,351,656 | 207,048,884 |
| Published Accumulated other Comprehensive Income(OCI) | 14,433,009 | 20,606,078 | 15,586,377 | 22,103,381 |
| General and other Disclosed Reserves | 669,067 | 866,644 | 669,067 | 366,644 |
| Unpublished current year's profit/(losses) and gains reflected in OCI | 18,795,278 | 18,795,278 | - | - |
| Ordinary shares issued by consoloidated banking and financial subsidaries held by third parties | | - | | - |
| **Total Adjustments to CET 1 Capital** | **38,020,122** | **35,109,033** | **38,842,871** | **35,109,764** |
| Goodwill(net) | - | - | - | - |
| Intangible Assests (net) | 3,132,433 | 3,518,088 | 2,790,651 | 2,888,809 |
| Revaluation losses of property, plant and equipment | - | - | - | - |
| Deferred tax assets (net) | 26,813,846 | 26,954,135 | 27,402,018 | 27,518,175 |
| Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity | 4,250,076 | 4,496,015 | 4,789,754 | 4,702,779 |
| Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity | 3,682,972 | - | 3,860,447 | - |
| Shortfall of capital in financial subsidiaries | 140,796 | 140,796 | - | - |
| **Additional Tier 1 (AT I) capital after adjustment** | **18,350,000** | **18,350,000** | **18,350,000** | **18,350,000** |
| **Additional Tier 1 (AT I) capital** | **18,350,000** | **18,350,000** | **18,350,000** | **18,350,000** |
| Qualifying Additional Tier 1 Capital Instruments | 18,350,000 | 18,350,000 | 18,350,000 | 18,350,000 |
| Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties | - | - | - | - |
| **Total Adjustments to AT 1 Capital** | - | - | - | - |
| Investment in Own Shares | - | - | - | - |
| others ( specify) | | | | |
| **Tier 2 Capital after Adjustments** | **85,965,106** | **88,896,424** | **89,236,763** | **92,295,245** |
| **Tier 2 Capital** | **85,965,106** | **88,896,424** | **89,236,763** | **92,295,245** |
| Qualifying Tier 2 Capital Instruments | 51,482,345 | 53,263,123 | 55,067,403 | 56,848,181 |
| Revaluation Gains | 12,094,493 | 12,094,493 | 12,094,493 | 12,094,493 |
| General Provisions | 22,388,267 | 23,538,808 | 22,074,867 | 23,352,572 |
| Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties | - | - | - | - |
| **Total Adjustment to Tier 2** | **-** | **-** | **-** | **-** |
| Investment in Own Shares | | - | | - |
| Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the issuing entity | - | - | - | - |
| Significant investments in the capital of banking and financial institutions where the bank own more than 10 per cent of the issued ordinary share capital of the entity | - | - | - | - |
| **CET I Capital** | **244,432,888** | **256,406,376** | **225,968,229** | **238,613,145** |
| **Total Tier 1 Capital** | **262,782,888** | **274,756,376** | **244,318,229** | **256,963,145** |
| **Total Capital** | **348,747,993** | **363,652,800** | **333,554,992** | **349,258,391** |

| Item | 31.03.2026 | | 31.12.2025 | |
|---|---|---|---|---|
| | Bank LKR'000 | Group LKR'000 | Bank Bank | Group Group |
| **Total Risk Weighted Assets (RWA)** | **2,015,240,978** | **2,111,434,916** | **1,974,546,471** | **2,080,409,237** |
| RWAs for Credit Risk | 1,791,061,389 | 1,883,104,609 | 1,765,989,352 | 1,868,205,732 |
| RWAs for Market Risk | 18,775,929 | 18,779,186 | 18,695,550 | 18,700,957 |
| RWAs for Operational Risk | 205,403,660 | 209,551,120 | 189,861,569 | 193,502,548 |
| **CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)** | **12.13** | **12.14** | **11.44** | **11.47** |
| of which :Capital Conservation Buffer (%) | 1.50 | 1.50 | 2.50 | 2.50 |
| of which :Countercyclical Buffer (%) | N/A | N/A | N/A | N/A |
| of which:Capital Surcharge on D- SIBs (%) | 1.50% | 1.50% | 1.50% | 1.50% |
| **Total Tier 1 Capital Ratio(%)** | **13.04** | **13.01** | **12.37** | **12.35** |
| **Total Capital Ratio ( including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchanrge on D- SIBs)(%)** | **17.31** | **17.22** | **16.89** | **16.79** |
| of which : Capital Conservation Buffer (%) | 1.50 | 1.50 | 2.50 | 2.50 |
| of which: Countercyclical Buffer (%) | N/A | N/A | N/A | N/A |
| of which:Capital Surcharge on D- SIBs (%) | 1.50 | 1.50 | 1.50 | 1.50 |

## Disclosure 3 :  Leverage Ratio

| Item | 31.03.2026 | | 31.12.2025 | |
|---|---|---|---|---|
| | Bank | Group | Bank | Group |
| | LKR'000 | LKR'000 | LKR'000 | LKR'000 |
| **Tier 1 Capital** | **262,782,888** | **274,756,376** | **244,318,229** | **256,963,145** |
| **Total Exposures** | **5,813,261,898** | **5,914,066,080** | **5,926,436,168** | **6,029,668,971** |
| On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral | 5,363,459,037 | 5,464,773,094 | 5,421,461,809 | 5,524,434,993 |
| Derivative Exposures | 14,090,775 | 14,090,775 | 12,218,673 | 12,218,673 |
| Securities Financing Transaction Exposures | 248,731,172 | 248,221,297 | 310,516,074 | 310,775,693 |
| Other Off- Balance Sheet Exposures | 186,980,915 | 186,980,915 | 182,239,612 | 182,239,612 |
| **Basel III Leverage Ratio (%) (Tier 1 Capital/Total Excposure)** | **4.52** | **4.65** | **4.12** | **4.26** |

## Disclosure 4 :  Net Stable Funding Ratio (NSFR) & Liquidity Coverage Ratio (LCR)

| Item | 31.03.2026 | 31.12.2025 |
|---|---|---|
| | LKR'000 | LKR'000 |
| **Total Available Stable Funding** | **3,531,746,027** | **3,481,305,887** |
| Required Stable Funding - On Balance Sheet Assets | 2,285,325,618 | 2,208,465,145 |
| Required Stable Funding - Off Balance Sheet Assets | 17,626,969 | 14,783,190 |
| **Total Required Stable Funding** | **2,302,952,587** | **2,223,248,335** |
| **NSFR** | **153.36%** | **156.59%** |

**Basel III computation of  Liquidity Coverage Ratio -All Currency (Bank Only)**

| Item | Amount (LKR'000) | | | |
|---|---|---|---|---|
| | 31.03.2026 | | 31.12.2025 | |
| | Total Un-Weighted Value | Total Weighted Value | Total Un-Weighted Value | Total Weighted Value |
| **Total Stock of High Quality Liquid Asset  (HQLA)** | **2,154,044,555** | **2,147,886,333** | **2,320,262,064** | **2,314,179,943** |
| **Total Adjusted Level I Assets** | **2,104,301,142** | **2,104,301,142** | **2,295,440,559** | **2,295,440,559** |
| **Level 1 Assets** | **2,114,412,714** | **2,114,412,714** | **2,281,108,292** | **2,281,108,292** |
| **Total Adjusted Level 2A Assets** | **39,021,994** | **33,168,695** | **38,556,471** | **32,773,000** |
| **Level  2A Assets** | **39,021,994** | **33,168,695** | **38,556,471** | **32,773,000** |
| **Total Adjusted Level 2B Assets** | **609,848** | **304,924** | **597,302** | **298,651** |
| **Level 2B Assets** | **609,848** | **304,924** | **597,302** | **298,651** |
| **Total Cash Outflows** | **5,164,314,324** | **1,131,274,373** | **5,126,910,251** | **1,119,611,051** |
| Deposits | 2,414,714,156 | 241,471,416 | 2,441,369,302 | 244,136,930 |
| Unsecured Wholesale Funding | 1,914,167,193 | 769,159,051 | 1,851,716,849 | 774,040,333 |
| Secured Funding Transactions | 123,080,217 | - | 166,006,583 | - |
| Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations | 638,683,958 | 46,975,106 | 610,983,437 | 44,599,708 |
| Additional Requirements | 73,668,800 | 73,668,800 | 56,834,079 | 56,834,079 |
| **Total Cash Inflows** | **511,339,944** | **297,290,194** | **325,736,592** | **230,843,792** |
| Maturing Secured  Lending Transaction Backed by Collateral | 93,029,000 | - | - | - |
| Committed Facilities | 5,000,000 | - | 5,000,000 | - |
| Other Inflows  by Counterparty which are Maturing Within 30 Days | 300,173,327 | 222,438,129 | 248,415,345 | 172,856,692 |
| Operational Deposits | 38,285,552 | - | 14,334,147 | - |
| Other Cash Inflows | 74,852,066 | 74,852,066 | 57,987,099 | 57,987,099 |
| **Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows  over the Next 30 Calender Days)*100** | | **257.55** | | **260.38** |

## Disclosure 5 : Main Features of Regulatory Capital Instruments

| **Description of the Capital Instrument** | | | | | |
|---|---|---|---|---|---|
| Issuer | Bank of Ceylon | Bank of Ceylon | Bank of Ceylon | Bank of Ceylon | Bank of Ceylon |
| Unique Identifier | | | | | LK0357D25222 |
| Governing Laws of the Intrument | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka |
| Original Date of Issuance | 31-Jul-18 | 26-Jul-19 | 22-Nov-21 | 30-Dec-22 | 27-Dec-23 |
| Par Value of Instrument -LKR | 100 | 100 | 100 | 100 | 100 |
| Issued quantity ( No of Debentures) | 67,000,000 | 611,500 | 51,500,000 | 64,900,000 | 100,000,000 |
| Issued Quantity (LKR'000) | 6,700,000 | 61,150 | 5,150,000 | 6,490,000 | 10,000,000 |
| Perpetual or Dated | | Dated | Dated | Dated | Dated |
| Original Maturity Date, if Applicable | 30-Jul-26 | 25-Jul-27 | 22-Nov-26 | 29-Dec-27 | 26-Dec-28 |
| Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date) | 670,000 | 18,345 | 772,500 | 2,271,500 | 5,500,000 |
| Accounting Classification (equity/Liability) | Liability | Liability | Liability | Liability | Liability |
| | | | | | |
| **Coupons/Dividends** | | | | | |
| Fixed or Floting Dividend/Coupon | FIXED | FIXED | FLOATING | FIXED | FIXED |
| Coupon Rate and any Related Index % | 12.00 | 11.75 | 10.41 | 29.00 | 15.00 |
| Non-Cumulative or Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative |
| | | | | | |
| **Convertible or Non-Convertible** | Non Convertible | Non Viability write down | Non Viability write down | Non Viability write down | Non Viability write down |

| **Description of the Capital Instrument** | | | | |
|---|---|---|---|---|
| Issuer | Bank of Ceylon | Bank of Ceylon | Bank of Ceylon | Bank of Ceylon |
| Unique Identifier | LK0357D25495 | LK0357D25727 | LK0357D26147 | LK0357D26147 |
| Governing Laws of the Intrument | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka |
| Original Date of Issuance | 20-Sep-24 | 26-May-25 | 24-Dec-25 | 24-Dec-25 |
| Par Value of Instrument -LKR | 100 | 100 | 100 | 100 |
| Issued quantity ( No of Debentures) | 150,000,000 | 150,000,000 | 198,140,000 | 1,860,000 |
| Issued Quantity (LKR'000) | 15,000,000 | 15,000,000 | 19,814,000 | 186,000 |
| Perpetual or Dated | Dated | Dated | Dated | Dated |
| Original Maturity Date, if Applicable | 20-Sep-29 | 26-May-30 | 24-Dec-30 | 24-Dec-30 |
| Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date) | 10,500,000 | 12,750,000 | 18,823,300 | 176,700 |
| Accounting Classification (equity/Liability) | Liability | Liability | Liability | Liability |
| | | | | |
| **Coupons/Dividends** | | | | |
| Fixed or Floting Dividend/Coupon | FIXED | FIXED | FIXED | FLOATING |
| Coupon Rate and any Related Index % | 13.50 | 11.25 | 10.50 | 10.19 |
| Non-Cumulative or Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative |
| | | | | |
| **Convertible or Non-Convertible** | Non Viability write down | Non Viability write down | Non Viability write down | Non Viability write down |

## Disclosure 7 : Credit Risk Under Standardised Approach - Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

**Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Bank**

| Asset Class | Amount (LKR'000) as at 31.03.2026 | | | | | |
|---|---|---|---|---|---|---|
| | 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 (%) |
| Claims on Central Goverment and CBSL | 3,068,055,817 | 23,253,836 | 3,068,055,817 | 4,650,767 | 112,921,439 | 3.67% |
| Claims on Foreign Sovereigns and their Central Bank | 77,076,312 | - | 77,076,312 | - | 110,183,190 | 142.95% |
| Claims on Public Sector Entities | 221,213,946 | 111,503,059 | 36,502,715 | 7,985,609 | 27,813,609 | 62.52% |
| Claim on Official Entities and Multilateral Development Banks | - | - | - | - | - | - |
| Claims on Banks Exposures | 181,647,758 | 46,291,769 | 181,647,758 | 46,291,769 | 111,662,935 | 48.99% |
| Claims on Financial Institutions | 50,575,942 | - | 50,575,942 | - | 26,269,334 | 51.94% |
| Claims on Corporates | 306,495,952 | 260,867,559 | 254,022,503 | 36,101,882 | 278,847,694 | 96.11% |
| Retail Claims | 839,746,912 | 423,088,451 | 763,891,075 | - | 615,591,168 | 80.59% |
| Claims Secured by Gold | 233,954,903 | - | 233,954,903 | - | 23,269 | 0.01% |
| Claims Secured by Residential Property | 90,536,408 | - | 90,536,408 | - | 38,674,680 | 42.72% |
| Claims secured by Commercial Real Estate | 57,819,358 | - | 57,819,358 | - | 57,819,358 | 100.00% |
| Non- Performing Assets (NPAs) | 146,489,737 | - | 146,489,737 | - | 192,386,341 | 131.33% |
| Higher - risk Categories | 2,523,659 | - | 2,523,659 | - | 6,309,148 | 250.00% |
| Cash Items and Other Assets | 262,144,921 | 46,827,841 | 262,144,921 | 46,827,841 | 212,559,225 | 68.80% |
| **Total** | **5,538,281,624** | **911,832,515** | **5,225,241,107** | **141,857,868** | **1,791,061,389** | **33.37%** |

**Credit Risk Under Standardised Approach**
**Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Group**

| Asset Class | Amount (LKR'000) as at 31.03.2026 | | | | | |
|---|---|---|---|---|---|---|
| | 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 (%) |
| Claims on Central Goverment and CBSL | 3,087,628,046 | 23,253,836 | 3,087,628,046 | 4,650,767 | 112,921,439 | 3.65% |
| Claims on Foreign Sovereigns and their Central Bank | 77,076,312 | - | 77,076,312 | - | 110,183,190 | 142.95% |
| Claims on Public Sector Entities | 257,001,453 | 111,503,059 | 36,502,715 | 7,985,609 | 27,813,609 | 62.52% |
| Claim on Official Entities and Multilateral Development Banks | - | - | - | - | - | - |
| Claims on Banks Exposures | 206,525,894 | 46,291,769 | 206,525,894 | 46,291,769 | 136,541,072 | 54.01% |
| Claims on Financial Institutions | 50,575,942 | - | 50,575,942 | - | 26,269,334 | 51.94% |
| Claims on Corporates | 373,041,214 | 260,867,559 | 320,567,765 | 36,101,882 | 345,392,956 | 96.84% |
| Retail Claims | 839,746,912 | 423,088,451 | 763,891,075 | - | 615,591,168 | 80.59% |
| Claims Secured by Gold | 243,563,819 | - | 243,563,819 | - | 466,999 | 0.19% |
| Claims Secured by Residential Property | 90,536,408 | - | 90,536,408 | - | 38,674,680 | 42.72% |
| Claims secured by Commercial Real Estate | 57,819,358 | - | 57,819,358 | - | 57,819,358 | 100.00% |
| Non- Performing Assets (NPAs) | 146,489,737 | - | 146,489,737 | - | 192,386,341 | 131.33% |
| Higher - risk Categories | - | - | - | - | - | - |
| Cash Items and Other Assets | 284,683,289 | 46,827,841 | 284,683,289 | 46,827,841 | 219,044,465 | 66.07% |
| **Total** | **5,714,688,383** | **911,832,515** | **5,365,860,360** | **141,857,868** | **1,883,104,609** | **34.19%** |

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

| Description | Amount (LKR'000)as at 31.03.2026 (Post CCF & CRM) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Asset Classes** / **Risk Weight** | **0%** | **20%** | **50%** | **60%** | **75%** | **100%** | **150%** | **>150%** | **Total Credit Exposures Amount** |
| Claims on Central Government and Central Bank of Sri Lanka | 2,507,863,449 | 560,192,368 | | | | | | | 3,068,055,817 |
| Claims on Foreign Sovereigns and their Central Bank | | | 4,507,218 | | | 1,848,122 | 70,720,972 | ` | 77,076,312 |
| Claims on public Sector Entities | | 18,168,677 | 3,669,093 | | | 14,664,945 | | | 36,502,715 |
| Claims on Official Entities and Multilateral Development Banks | | | | | | | | | - |
| Claims on Banks Exposures | | 92,769,570 | 38,885,832 | | | 49,992,355 | | | 181,647,758 |
| Claims on Financial Institutions | | 3,729,150 | 42,646,575 | | | 4,200,217 | - | | 50,575,942 |
| Claims on Corporates | | 11,848,164 | 2,203,118 | | | 239,731,512 | 239,709 | | 254,022,503 |
| Retail Claims | | 896,336 | | 3,590,348 | 584,586,795 | 174,817,596 | | | 763,891,075 |
| Claims Secured by Gold | 233,843,511 | 110,154 | | | | 1,238 | | | 233,954,903 |
| Claims Secured by Residential Property | | | 79,787,275 | | | 10,749,134 | | | 90,536,408 |
| Claims secured by Commercial Real Estate | | | | | | 57,819,358 | | | 57,819,358 |
| Non- Performing Assests(NPAs) | | | | | | 54,696,529 | 91,793,208 | | 146,489,737 |
| Higher -risk Categories | | | | | | | | 2,523,659 | 2,523,659 |
| Cash Item and Other Assests | 87,367,606 | 11,307,413 | | | | 163,469,901 | | | 262,144,921 |
| **Total** | **2,829,074,566** | **699,021,832** | **171,699,110** | **3,590,348** | **584,586,795** | **771,990,908** | **162,753,889** | **2,523,659** | **5,225,241,107** |

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

| Description | Amount (LKR'000)as at 31.03.2026 (Post CCF & CRM) | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|
| **Asset Classes** / **Risk Weight** | **0%** | **20%** | **50%** | **60%** | **75%** | **100%** | **150%** | **>150%** | **Total Credit Exposures Amount** |
| Claims on Central Government and Central Bank of Sri Lanka | 2,527,435,678 | 560,192,368 | | | | | | | 3,087,628,046 |
| Claims on Foreign Sovereigns and their Central Bank | | | 4,507,218 | | | 1,848,122 | 70,720,972 | | 77,076,312 |
| Claims on public Sector Entities | | 18,168,677 | 3,669,093 | | | 14,664,945 | | | 36,502,715 |
| Claims on Official Entities and Multilateral Development Banks | | | | | | | | | - |
| Claims on Banks Exposures | | 92,769,570 | 38,885,832 | | | 74,870,492 | | | 206,525,894 |
| Claims on Financial Institutions | | 3,729,150 | 42,646,575 | | | 4,200,217 | - | | 50,575,942 |
| Claims on Corporates | | 11,848,164 | 2,203,118 | | | 306,276,774 | 239,709 | | 320,567,765 |
| Retail Claims | | 896,336 | | 3,590,348 | 584,586,795 | 174,817,596 | | | 763,891,075 |
| Claims Secured by Gold | 243,008,697 | 110,154 | | | | 444,968 | | | 243,563,819 |
| Claims Secured by Residential Property | | | 79,787,275 | | | 10,749,134 | | | 90,536,408 |
| Claims secured by Commercial Real Estate | | | | | | 57,819,358 | | | 57,819,358 |
| Non- Performing Assests(NPAs) | | | | | | 54,696,529 | 91,793,208 | | 146,489,737 |
| Higher -risk Categories | | | | | | | | - | - |
| Cash Item and Other Assests | 103,420,734 | 11,307,413 | | | | 169,955,141 | | | 284,683,289 |
| **Total** | **2,873,865,109** | **699,021,832** | **171,699,110** | **3,590,348** | **584,586,795** | **870,343,276** | **162,753,889** | **-** | **5,365,860,360** |

## Disclosure 9 : Market Risk under Standardised Measurement Method

| Item | 31.03.2026 | | 31.12.2025 | |
|---|---|---|---|---|
| | Bank (LKR'000) | Group (LKR'000) | Bank (LKR'000) | Group (LKR'000) |
| **(a) Capital Charge for Interest Rate Risk** | **1,374,388** | **1,374,388** | **822,985** | **822,985** |
| General Interest Rate Risk | 1,374,388 | 1,374,388 | 822,985 | 822,985 |
| (i) Net Long or Short Position | 1,374,388 | 1,374,388 | 822,985 | 822,985 |
| (ii) Horizontal Disallowance | - | - | - | - |
| (iii) Vertical Disallowance | - | - | - | - |
| (iv) Options | - | - | - | - |
| Specific Interest Rate Risk | - | - | - | - |
| **(b) Capital Charge for Equity** | **176,107** | **176,107** | **197,357** | **197,357** |
| (i) General Equity Risk | 93,173 | 93,173 | 105,438 | 105,438 |
| (ii) Specific Equity Risk | 82,934 | 82,934 | 91,919 | 91,919 |
| **(c) Capital Charge for Foreign Exchange & Gold** | **1,078,135** | **1,078,591** | **1,597,035** | **1,597,792** |
| **Total Capital Charge for Market Risk [(a)+(b)+(c)]** | **2,628,630** | **2,629,086** | **2,617,377** | **2,618,134** |
| **Total Risk Weighted Amount for Market Risk** | **18,775,929** | **18,779,186** | **18,695,550** | **18,700,957** |

## Disclosure 10 : Operational Risk under Basic Indicator Approach

**Operational Risk under Basic Indicator Approach -Bank**

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000)as at 31.03.2026 | | |
|---|---|---|---|---|---|
| | | | 1st Year | 2nd Year | 3rd Year |
| The Basic Indicator Approach | 15% | | 114,916,048 | 208,647,118 | 251,567,082 |
| **Capital Charges for Operational Risk(LKR'000)** | | | | | **28,756,512** |
| **Risk Weighted Amount for Operational Risk(LKR'000)** | | | | | **205,403,660** |

**Operational Risk under Basic Indicator Approach -Group**

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000)as at 31.03.2026 | | |
|---|---|---|---|---|---|
| | | | 1st Year | 2nd Year | 3rd Year |
| The Basic Indicator Approach | 15% | | 116,143,422 | 216,895,550 | 253,704,165 |
| **Capital Charges for Operational Risk(LKR'000)** | | | | | **29,337,157** |
| **Risk Weighted Amount for Operational Risk(LKR'000)** | | | | | **209,551,120** |