



YOUR PARTNER IN PROGRESS

Market Risk Disclosures

For the year ended 31st December 2024

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 1

Key regulatory ratios - Capital and liquidity

As at 31st December	Bank		Group	
	2024	2023	2024	2023
Regulatory Capital				
Common Equity (Rs 000)	190,811,979	126,926,615	219,579,323	148,881,729
Tier 1 Capital (Rs 000)	190,811,979	126,926,615	219,579,323	148,881,729
Total Capital (Rs 000)	233,313,500	159,254,920	262,768,541	181,877,481
Regulatory Capital Ratios				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2024-8% ; 2023-8%)	19.59%	13.66%	20.64%	14.70%
Tier 1 Capital Ratio (Minimum Requirement - 2024-9.5% ; 2023-9.5%)	19.59%	13.66%	20.64%	14.70%
Total Capital Ratio (Minimum Requirement - 2024-13.5% ; 2023-13.5%)	23.96%	17.13%	24.70%	17.95%
Leverage Ratio (Minimum Requirement - 3%)	7.93%	5.61%	8.64%	6.27%
Regulatory Liquidity				
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement - 2024-100% ; 2023-100%)	292.61%	387.17%		
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 2024-100% ; 2023-100%)	331.49%	445.92%		
Net stable funding ratio (minimum requirement : 2024-100% , 2023-100%)	161.18%	150.19%		

TEMPLATE 2

Basel III computation of capital ratios

As at 31st December	Bank		Group	
	2024	2023	2024	2023
	Rs 000	Rs 000	Rs 000	Rs 000
Common equity Tier 1 (CET1) Capital after Adjustments	190,811,979	126,926,615	219,579,323	148,881,729
Total common equity Tier 1 (CET1) Capital	199,639,959	170,009,255	224,195,623	191,079,377
Equity Capital (Stated Capital)/Assigned Capital	42,858,227	40,955,116	42,858,227	40,955,116
Reserve fund	12,610,000	10,410,000	12,610,000	10,410,000
Published retained earnings/(Accumulated retained losses)	77,316,203	56,305,768	92,754,161	68,245,890
Published accumulated other comprehensive income (OCI)	6,755,529	3,238,371	6,600,198	4,470,635
General and other disclosed reserves	60,100,000	59,100,000	60,984,471	59,399,407
Unpublished current year's profit/(losses) and gains reflected in OCI	-	-	-	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the Bank and held by third parties	-	-	8,388,566	7,598,329
Total adjustments to CET1 Capital	8,827,980	43,082,640	4,616,301	42,197,648
Goodwill (net)	-	-	122,941	247,185
Intangible assets (net)	1,322,941	1,391,167	1,685,812	1,593,779
Deferred tax assets (net)	3,393,785	33,944,568	-	33,967,277
Defined benefit pension fund assets	1,394,045	4,158,958	1,394,045	4,158,958
Revaluation losses of property, plant & equipment	-	-	-	-
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	-	344,997	15,064	238,823
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	2,089,842	2,618,180	771,071	1,366,856
Shortfall of capital in financial subsidiaries	627,367	624,770	627,367	624,770
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	42,501,520	32,328,305	43,189,218	32,995,753
Total Tier 2 Capital	42,501,520	32,328,305	43,189,218	32,995,753
Qualifying Tier 2 capital instruments	22,230,972	12,496,465	21,847,635	12,160,734
Revaluation gains	9,019,057	9,019,057	9,019,057	9,019,057
General provision/eligible impairment	11,251,492	10,812,784	12,322,526	11,815,963
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

As at 31st December	Bank		Group	
	2024	2023	2024	2023
	Rs 000	Rs 000	Rs 000	Rs 000
Total adjustments to Tier 2 capital	-	-	-	-
Investment in own shares	-	-	-	-
Others (specify)	-	-	-	-
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	-	-	-	-
CET1 capital	190,811,979	126,926,615	219,579,323	148,881,729
Total Tier 1 capital	190,811,979	126,926,615	219,579,323	148,881,729
Total capital	233,313,500	159,254,920	262,768,541	181,877,481
Total risk weighted amount (RWA)	973,885,210	929,502,175	1,063,641,201	1,013,065,509
RWAs for Credit Risk	900,119,356	865,022,689	985,802,113	945,277,000
RWAs for Market Risk	1,545,030	534,316	2,130,508	765,987
RWAs for Operational Risk	72,220,824	63,945,171	75,708,579	67,022,522
CET1 capital ratio (including capital conservation buffer, countercyclical capital buffer & surcharge on D-SIBs) (%)	19.59%	13.66%	20.64%	14.70%
Of which: capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%
Of which: countercyclical buffer (%)				
Of which: capital surcharge on D-SIBs (%)	1.00%	1.00%	1.00%	1.00%
Total Tier 1 capital ratio (%)	19.59%	13.66%	20.64%	14.70%
Total capital ratio (including capital conservation buffer, countercyclical capital buffer & surcharge on D-SIBs) (%)	23.96%	17.13%	24.70%	17.95%
Of which: capital conservation buffer (%)	2.50%	2.50%	2.50%	2.50%
Of which: countercyclical buffer (%)				
Of which: capital surcharge on D-SIBs (%)	1.00%	1.00%	1.00%	1.00%

TEMPLATE 3

Leverage ratio

As at 31st December	Bank		Group	
	2024	2023	2024	2023
	Rs 000	Rs 000	Rs 000	Rs 000
Tier 1 capital	190,811,979	126,926,615	219,579,323	148,881,729
Total exposures	2,405,767,807	2,260,649,225	2,540,615,130	2,374,322,143
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	2,063,435,565	1,884,626,278	2,198,282,888	1,998,299,196
Derivative exposures	248,077,994	215,793,812	248,077,994	215,793,812
Securities financing transaction exposures	32,385,555	67,885,068	32,385,555	67,885,068
Other off-balance sheet exposures	61,868,692	92,344,067	61,868,692	92,344,067
Basel III leverage ratio (Tier 1/Total Exposure) (minimum requirement 3%)	7.93%	5.61%	8.64%	6.27%

TEMPLATE 4

Liquidity coverage ratio (LCR) - All currency

As at 31st December	2024		2023	
	Total Unweighted Value Rs 000	Total Weighted Value Rs 000	Total Unweighted Value Rs 000	Total Weighted Value Rs 000
Total stock of High-Quality Liquid Assets (HQLA)	854,133,830	841,182,908	671,333,413	662,093,727
Total adjusted level 1 assets	771,199,573	771,199,573	613,076,466	613,076,466
Level 1 assets	768,040,313	768,040,313	609,928,071	609,928,071
Total adjusted level 2A assets	85,988,105	73,089,889	61,322,813	52,124,391
Level 2A assets	85,988,105	73,089,889	61,322,813	52,124,391
Total adjusted level 2B assets	105,412	52,706	82,529	41,264
Level 2B assets	105,412	52,706	82,529	41,264
Total cash outflows	2,005,187,918	366,966,714	1,724,246,714	264,256,668
Deposits	1,266,204,952	126,620,495	1,232,269,148	123,226,915
Unsecured wholesale funding	420,552,146	190,011,691	232,043,461	99,548,714
Secured funding transactions	24,804,863	-	58,047,643	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	261,775,892	18,484,462	173,941,554	13,536,131
Additional requirements	31,850,065	31,850,065	27,944,908	27,944,908
Total cash inflows	187,895,404	109,193,731	212,567,005	115,778,746
Maturing secured lending transactions backed by collateral	-	-	-	-
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 days	166,500,179	103,717,486	166,070,878	104,266,174
Operational deposits	10,538,279	-	23,751,225	-
Other cash inflows	10,856,946	5,476,244	22,744,902	11,512,572
Liquidity coverage ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		331.49%		445.92%

TEMPLATE 5

Net stable funding ratio (NSFR)

As at 31st December	Bank	
	2024 Rs 000	2023 Rs 000
Total available stable funding (ASF)	1,483,602,474	1,400,762,424
Required stable funding – On balance sheet assets	904,508,010	897,935,193
Required stable funding – Off balance sheet items	15,976,384	34,750,231
Total required stable funding (RSF)	920,484,394	932,685,424
NSFR (minimum requirement - 2024 - 100%, 2023 - 100%)	161.18%	150.19%

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 6

Main Features of Regulatory Capital Instruments

Description of the capital instrument	Stated Capital	Debentures - 2019 Basel III compliant – Tier 2 listed rated unsecured subordinated redeemable debentures with a non-viability conversion
Issuer	HNB PLC	HNB PLC
Unique identifier		
Governing law(s) of the instrument	Sri Lanka	Sri Lanka
Original date of issuance	Not Applicable	September 23, 2019
Par value of instrument		LKR 100/-
Perpetual or dated	Perpetual	Dated
Original maturity date, if applicable	Not Applicable	September 22, 2026
Amount recognised in regulatory capital (in Rs 000 as at the reporting date)	42,858,227	3,230,972
Accounting classification (equity/liability)	Equity	Liability
Issuer call subject to prior supervisory approval		
Optional call date, contingent call dates and redemption amount (Rs. '000)	Not Applicable	Not Applicable
Subsequent call dates, if applicable	Not Applicable	Not Applicable
Coupons/dividends:	Dividends	Coupons
Fixed or floating dividend/coupon	Not Applicable	Fixed
Coupon rate and any related index		12.8% p.a.
Non-cumulative or cumulative	Non-cumulative	Cumulative
Convertible or non-convertible	Not Applicable	Convertible
If convertible, conversion trigger (s)		<p>A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e., conversion of the said Debentures upon occurrence of the Trigger Event will be affected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Direction No. 1 of 2016 of Web-Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/ event being the earlier of –</p> <p>(a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR</p> <p>(b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board.</p>
If convertible, fully or partially	Not Applicable	Fully
If convertible, mandatory or optional	Not Applicable	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.
If convertible, conversion rate	Not Applicable	The price based on the simple average of the daily volume of weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.

Debentures - 2021 Basel III compliant – Tier 2 listed rated unsecured subordinated redeemable debentures with a non-viability conversion	Debentures - 2024 Basel III compliant – Tier 2 listed rated unsecured subordinated redeemable debentures with a non-viability conversion
HNB PLC	HNB PLC
Sri Lanka	Sri Lanka
July 28, 2021	August 27, 2024
LKR 100/-	LKR 100/-
Dated	Dated
July 28, 2031	August 27, 2034
7,000,000	12,000,000
Liability	Liability
Not Applicable	Not Applicable
Not Applicable	Not Applicable
Coupons	Coupons
Fixed	Fixed
9.50% p.a.	13.50% p.a.
Cumulative	Cumulative
Convertible	Convertible
A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e., conversion of the said Debentures upon occurrence of the Trigger Event will be affected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Direction No. 1 of 2016 of Web-Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of –	A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e., conversion of the said Debentures upon occurrence of the Trigger Event will be affected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Direction No. 1 of 2016 of Web-Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of –
(a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR	(a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR
(b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board.	(b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board.
Fully	Fully
Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.
The price based on the simple average of the daily volume of weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.	The price based on the simple average of the daily volume of weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 7

Summary discussion on adequacy/meeting current and future capital requirements

The Bank's tier I and total capital adequacy ratios stood at 19.59% and 23.96% respectively as at end of 2024, against the regulatory requirements of 9.5% and 13.5% indicating the comfortable leeway of 1,009 bps and 1,046 bps available to the Bank. In addition, the Bank has the option to draw down up to 250bps on the capital conservation buffer as per the guidelines issued by the Central Bank of Sri Lanka.

Bank raised Rs 12Bn by way of tier II capital during the year and will continue to look at other options to raise capital based on the need going forward.

TEMPLATE 8

Credit risk under standardised approach

Credit risk exposures and credit risk mitigation (CRM) effects - Bank

As at 31st December 2024	Bank					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)	
	On-balance sheet amount (a)	Off-Balance Sheet Amount (b)	On-balance sheet amount (c)	Off-Balance Sheet Amount (d)	RWA (e)	RWA Density {e/(c+d)}
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	(%)
Claims on Central Government and CBSL	863,747,393	-	831,642,912	-	16,352,479	1.97%
Claims on foreign sovereigns and their Central Banks	7,236,286	-	7,236,286	-	-	-
Claims on public sector entities (PSEs)	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-
Claims on banks exposures	62,543,047	-	62,543,047	-	15,989,632	25.57%
Claims on financial institutions	49,535,718	1,521,035	49,535,718	1,520,535	28,286,870	55.40%
Claims on corporates	499,824,143	513,546,487	481,384,028	48,578,008	489,838,812	92.43%
Retail claims	413,165,372	24,212,519	352,708,313	14,751,578	226,263,202	61.57%
Claims secured by residential property	57,796,947	-	57,796,947	-	40,269,015	69.67%
Claims secured by commercial real estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	26,474,349	-	26,474,349	-	27,635,749	104.39%
Higher-risk categories	1,935,292	-	1,935,292	-	4,838,230	250.00%
Cash items and other assets	100,549,005	-	100,549,005	-	50,645,367	50.37%
Total	2,082,807,551	539,280,042	1,971,805,896	64,850,121	900,119,356	

Credit risk under standardised approach

Credit risk exposures and credit risk mitigation (CRM) effects - Group

As at 31st December 2024	Group					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)	
	On-balance sheet amount (a)	Off-Balance Sheet Amount (b)	On-balance sheet amount (c)	Off-Balance Sheet Amount (d)	RWA (e)	RWA Density {e/(c+d)}
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	(%)
Claims on Central Government and CBSL	902,441,197	-	870,336,716	-	16,352,479	1.88%
Claims on foreign sovereigns and their Central Banks	7,236,286	-	7,236,286	-	-	-
Claims on public sector entities (PSEs)	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-
Claims on banks exposures	77,642,260	-	77,642,260	-	23,539,239	30.32%
Claims on financial institutions	53,849,615	1,521,035	53,849,615	1,520,535	31,175,366	56.30%
Claims on corporates	500,412,694	513,546,487	481,972,579	48,578,008	490,353,281	92.42%
Retail claims	459,380,638	24,212,519	398,923,579	14,751,578	265,812,735	64.26%
Claims secured by residential property	57,796,947	-	57,796,947	-	40,269,015	69.67%
Claims secured by commercial real estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	29,995,984	-	29,995,984	-	32,918,202	109.74%
Higher-risk categories	2,209,778	-	2,209,778	-	5,524,444	250.00%
Cash items and other assets	130,185,525	-	130,185,525	-	79,857,352	61.34%
Total	2,221,150,923	539,280,042	2,110,149,268	64,850,121	985,802,113	

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 9

Credit risk under standardised approach

Exposures by asset classes and risk weights (Post CCF & CRM) - Bank

As at 31st December 2024	Bank										
	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	Total credit exposures amount
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Claims on Central Government and Central Bank of Sri Lanka	749,880,515	-	81,762,397	-	-	-	-	-	-	-	831,642,912
Claims on foreign sovereigns and their Central Banks	7,236,286	-	-	-	-	-	-	-	-	-	7,236,286
Claims on public sector entities	-	-	-	-	-	-	-	-	-	-	-
Claims on official entities and multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
Claims on banks exposures	-	-	55,299,521	-	4,648,513	-	-	2,574,095	20,918	-	62,543,047
Claims on financial institutions	-	-	255,066	-	45,130,660	-	-	5,670,527	-	-	51,056,253
Claims on corporates	-	-	32,585,125	-	28,110,248	-	-	469,266,663	-	-	529,962,035
Retail claims	-	-	-	-	-	18,677,415	230,928,300	37,660,300	-	-	287,266,016
Claims secured by gold	59,192,737	-	21,001,138	-	-	-	-	-	-	-	80,193,875
Claims secured by residential property	-	-	-	26,966,049	-	-	-	30,830,897	-	-	57,796,947
Claims secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	-	87,433	-	-	23,976,682	2,410,234	-	26,474,349
Higher-risk categories	-	-	-	-	-	-	-	-	-	1,935,292	1,935,292
Cash items and other assets	49,903,638	-	-	-	-	-	-	50,645,367	-	-	100,549,005
Total	866,213,176	-	190,903,247	26,966,049	77,976,855	18,677,415	230,928,300	620,624,530	2,431,152	1,935,292	2,036,656,016

Credit risk under standardised approach

Exposures by asset classes and risk weights (Post CCF & CRM) - Group

As at 31st December 2024	Group										
	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	Total credit exposures amount
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Claims on Central Government and Central Bank of Sri Lanka	788,574,319	-	81,762,397	-	-	-	-	-	-	-	870,336,716
Claims on foreign sovereigns and their Central Banks	7,236,286	-	-	-	-	-	-	-	-	-	7,236,286
Claims on public sector entities	-	-	-	-	-	-	-	-	-	-	-
Claims on official entities and multilateral development banks	-	-	-	-	-	-	-	-	-	-	-
Claims on banks exposures	-	-	55,299,521	-	19,747,726	-	-	2,574,095	20,918	-	77,642,260
Claims on financial institutions	-	-	255,066	-	47,981,462	-	-	7,133,622	-	-	55,370,150
Claims on corporates	-	-	32,585,125	-	28,258,411	-	-	469,707,051	-	-	530,550,586
Retail claims	-	-	-	-	-	18,677,415	230,928,300	75,543,400	-	-	325,149,116
Claims secured by gold	59,192,737	-	29,333,304	-	-	-	-	-	-	-	88,526,041
Claims secured by residential property	-	-	-	26,966,049	-	-	-	30,830,897	-	-	57,796,947
Claims secured by commercial real estate	-	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	-	87,433	-	-	23,976,682	5,931,869	-	29,995,984
Higher-risk categories	-	-	-	-	-	-	-	-	-	2,209,778	2,209,778
Cash items and other assets	50,328,173	-	-	-	-	-	-	79,857,352	-	-	130,185,525
Total	905,331,515	-	199,235,413	26,966,049	96,075,032	18,677,415	230,928,300	689,623,099	5,952,787	2,209,778	2,174,999,388

TEMPLATE 10

Market risk under standardised measurement method

As at 31st December	Bank		Group	
	2024 Rs 000	2023 Rs 000	2024 Rs 000	2023 Rs 000
(a) Capital charge for interest rate risk	113,772	14	113,772	14
General interest rate risk				
(i) Net long or short position	113,772	14	113,772	14
(ii) Horizontal disallowance	-	-	-	-
(iii) Vertical disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific interest rate risk				
(b) Capital charge for equity	28,461	29,810	107,501	61,086
(i) General equity risk	14,231	14,905	53,750	30,835
(ii) Specific equity risk	14,231	14,905	53,750	30,251
(c) Capital charge for foreign exchange & gold	66,346	42,308	66,346	42,308
Capital charge for market risk [(a) + (b) + (c)] * CAR	1,545,030	534,316	2,130,508	765,987

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 11

Operational Risk- Bank

Operational Risk under 'Alternative Standardised Approach'

As at 31st December 2024			Gross Income			Capital Charges		
	Capital Charge Factor	Fixed Factor	1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
	%		Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
The Alternative Standardised Approach			1,562,414,032	1,819,386,236	1,976,284,793	9,040,371	9,667,926	10,541,136
Sub Total			7,591,100	3,289,582	3,658,931	1,365,862	590,751	654,643
Corporate Finance	18%		-	-	-	-	-	-
Trading and Sales	18%		5,745,701	1,048,212	902,125	1,034,226	188,678	162,383
Payment and Settlement	18%		1,827,529	2,195,593	2,624,638	328,955	395,207	472,435
Agency Services	15%		17,870	45,777	132,169	2,681	6,866	19,825
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total			1,554,822,932	1,816,096,655	1,972,625,862	7,674,509	9,077,175	9,886,494
Retail Banking	12%	0.035	465,058,309	435,554,640	447,421,089	1,953,245	1,829,329	1,879,169
Commercial Banking	15%	0.035	1,089,764,623	1,380,542,015	1,525,204,773	5,721,264	7,247,846	8,007,325
Capital Charges for Operational Risk								9,749,811
The Alternative Standardised Approach								9,749,811
Risk-Weighted Amount for operational Risk								72,220,824
The Alternative Standardised Approach								72,220,824

Operational Risk under 'Alternative Standardised Approach'

As at 31st December 2023			Gross Income			Capital Charges		
	Capital Charge Factor	Fixed Factor	1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
	%		Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
The Alternative Standardised Approach			1,301,384,615	1,563,321,998	1,819,434,859	7,016,987	9,204,128	9,676,679
Sub Total			3,681,664	8,499,065	3,338,205	660,918	1,529,619	599,504
Corporate Finance	18%		-	-	-	-	-	-
Trading and Sales	18%		2,628,236	6,546,302	1,096,835	473,083	1,178,334	197,430
Payment and Settlement	18%		994,047	1,945,679	2,195,593	178,929	350,222	395,207
Agency Services	15%		59,380	7,085	45,777	8,907	1,063	6,866
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total			1,297,702,951	1,554,822,932	1,816,096,655	6,356,069	7,674,509	9,077,175
Retail Banking	12%	0.035	435,115,722	465,058,309	435,554,640	1,827,486	1,953,245	1,829,329
Commercial Banking	15%	0.035	862,587,230	1,089,764,623	1,380,542,015	4,528,583	5,721,264	7,247,846
Capital Charges for Operational Risk								8,632,598
The Alternative Standardised Approach								8,632,598
Risk-Weighted Amount for operational Risk								63,945,171
The Alternative Standardised Approach								63,945,171

Operational Risk- Group

Operational Risk under 'Alternative Standardised Approach'

As at 31st December 2024			Gross Income			Capital Charges				
			Capital Charge Factor	Fixed Factor	1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			%		Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
The Alternative Standardised Approach			1,635,051,403	1,900,256,136	2,063,838,298	9,523,736	10,119,734	11,018,504		
Sub Total			8,436,831	3,700,693	4,022,866	1,518,034	664,580	719,756		
Corporate Finance	18%		-	-	-	-	-	-		
Trading and Sales	18%		6,385,834	1,179,211	991,855	1,149,450	212,258	178,534		
Payment and Settlement	18%		2,031,135	2,469,985	2,885,697	365,604	444,597	519,425		
Agency Services	15%		19,861	51,497	145,315	2,979	7,725	21,797		
Asset Management	12%		-	-	-	-	-	-		
Retail Brokerage	12%		-	-	-	-	-	-		
Sub Total			1,626,614,572	1,896,555,443	2,059,815,431	8,005,703	9,455,154	10,298,748		
Retail Banking	12%	0.035	508,593,993	477,868,908	490,745,704	2,136,095	2,007,049	2,061,132		
Commercial Banking	15%	0.035	1,118,020,579	1,418,686,535	1,569,069,727	5,869,608	7,448,104	8,237,616		
Capital Charges for Operational Risk								10,220,658		
The Alternative Standardised Approach								10,220,658		
Risk-Weighted Amount for operational Risk								75,708,579		
The Alternative Standardised Approach								75,708,579		

Operational Risk under 'Alternative Standardised Approach'

As at 31st December 2023			Gross Income			Capital Charges				
			Capital Charge Factor	Fixed Factor	1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			%		Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
The Alternative Standardised Approach			1,352,913,409	1,636,060,526	1,900,310,836	7,308,804	9,705,738	10,129,580		
Sub Total			4,011,959	9,445,954	3,755,393	720,211	1,700,035	674,426		
Corporate Finance	18%		-	-	-	-	-	-		
Trading and Sales	18%		2,864,025	7,275,631	1,233,910	515,524	1,309,614	222,104		
Payment and Settlement	18%		1,083,227	2,162,448	2,469,985	194,981	389,241	444,597		
Agency Services	15%		64,708	7,875	51,497	9,706	1,181	7,725		
Asset Management	12%		-	-	-	-	-	-		
Retail Brokerage	12%		-	-	-	-	-	-		
Sub Total			1,348,901,450	1,626,614,572	1,896,555,443	6,588,592	8,005,703	9,455,154		
Retail Banking	12%	0.035	469,657,535	508,593,993	477,868,908	1,972,562	2,136,095	2,007,049		
Commercial Banking	15%	0.035	879,243,914	1,118,020,579	1,418,686,535	4,616,031	5,869,608	7,448,104		
Capital Charges for Operational Risk						9,048,040				
The Alternative Standardised Approach						9,048,040				
Risk-Weighted Amount for operational Risk						67,022,522				
The Alternative Standardised Approach						67,022,522				

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 12

Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank only

As at 31st December 2024	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Assets	2,078,538,056	2,078,538,056	2,082,807,551	1,835,469	117,808,223
Cash and cash equivalents	63,356,259	63,356,259	63,356,259	-	-
Placements with banks	41,858,517	41,858,517	41,858,517	-	-
Balances with Central Bank of Sri Lanka	6,913,009	6,913,009	6,913,009	-	-
Reverse repurchase agreements	-	-	-	-	-
Derivative financial instruments	375,060	375,060	375,060	-	-
Financial assets measured at fair value through profit or loss	1,835,469	1,835,469	-	1,835,469	-
Financial assets measured at amortised cost - loans and advances to customers	1,063,675,345	1,063,675,345	1,076,586,877	-	111,001,655
Financial assets measured at amortised cost - debt and other financial instruments	741,761,201	741,761,201	741,761,201	-	-
Financial assets measured at fair value through other comprehensive income	96,309,470	96,309,470	96,018,913	-	290,557
Investment in joint venture	755,000	755,000	-	-	755,000
Investment in subsidiaries	3,017,285	3,017,285	1,973,000	-	1,044,285
Investment properties	453,769	453,769	453,769	-	-
Property, plant and equipment	30,126,467	30,126,467	30,126,467	-	-
Right-of-use assets	4,512,346	4,512,346	4,512,346	-	-
Intangible assets and goodwill	1,322,941	1,322,941	-	-	1,322,941
Deferred tax assets	3,393,785	3,393,785	-	-	3,393,785
Other assets	18,872,133	18,872,133	18,872,133	-	-

As at 31st December 2024	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Liabilities	1,847,058,781	1,847,058,781	-	-	-
Due to banks	6,595,571	6,595,571	-	-	-
Derivative financial instruments	1,573,417	1,573,417	-	-	-
Securities sold under repurchase agreements	26,486,104	26,486,104	-	-	-
Financial liabilities measured at amortised cost - due to depositors	1,715,484,127	1,715,484,127	-	-	-
Dividends payable	976,029	976,029	-	-	-
Financial liabilities measured at amortised cost - other borrowings	19,740,135	19,740,135	-	-	-
Debt securities issued	-	-	-	-	-
Current tax liabilities	10,435,749	10,435,749	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other provisions	19,523,788	19,523,788	-	-	-
Other liabilities	18,069,634	18,069,634	-	-	-
Subordinated term debts	28,174,227	28,174,227	-	-	-
Off-Balance Sheet Liabilities	867,243,839	867,243,839	539,280,042	-	-
Guarantees	31,992,060	31,992,060	31,992,060	-	-
Performance Bonds	46,554,063	46,554,063	46,554,063	-	-
Letters of Credit	27,331,743	27,331,743	25,014,597	-	-
Other Contingent Items	247,145,414	247,145,414	163,789,512	-	-
Undrawn Loan Commitments	514,220,559	514,220,559	271,929,810	-	-
Other Commitments	-	-	-	-	-
Shareholders' Equity	231,479,275	231,479,275	-	-	-
Equity Capital (Stated Capital)/Assigned Capital of which Amount Eligible for CET1	42,858,227	42,858,227	-	-	-
Of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	77,316,202	77,316,202	-	-	-
Accumulated Other Comprehensive Income	11,805,828	11,805,828	-	-	-
Other Reserves	99,499,018	99,499,018	-	-	-

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 13 : BANK RISK MANAGEMENT APPROACH

The Risk Report from pages 232 to 275 sets out the Bank's approach to risk management including governance structures, policies, processes, limits and the current risk profile of the Bank.

TEMPLATE 14 : RISK MANAGEMENT RELATED TO KEY RISK EXPOSURES

Risk	Compliance
Section I -Credit Risk	Refer Pages 311 to 330
Section II Market Risk	Refer Pages 336 to 340
Section II (a) IRR	Refer Pages 483 to 484
Section II (b) Equity Position Risk	Refer Page 485
Section II (c) Foreign Exchange	Refer Page 485
Section III Liquidity Risk	
Section III (a) Key Ratios	Refer Page 486
Section III (b) Currency Wise	Refer Pages 487 to 488
Section IV Operational Risk	Refer page 340 to 341
Section V Interest Rate Risk in Banking Book (IRRBB)	Refer page 489

TEMPLATE 14 - SECTION II MARKET RISK -(A) INTEREST RATE RISK

Interest Rate Sensitivity Gap Analysis as at 31st December 2024 - LKR

(Values are in Millions LKR)

			1M	3M	6M	1Y	3Y	5Y	>5Y
Account Type	Product	Product Name Level18							
Rate Sensitive Assets	Inflows	Balances due from Head Office, Affiliates and Own Branches	0.00	0.00	0.00	0.00	0.00	0.00	3,772.29
		Bills of Exchange	145.21	38.06	0.00	0.00	0.00	0.00	0.00
		Cash on hand	49,897.81	0.00	0.00	0.00	0.00	0.00	0.00
		Deposits with CBSL	0.00	0.00	0.00	0.00	0.00	0.00	6,913.01
		Investments (Net of provisions)	62,604.47	83,986.03	257,100.22	73,457.30	101,725.65	83,687.17	82,773.95
		Loans and Advances	382,741.97	43,563.86	76,468.29	103,611.30	113,198.63	48,901.81	41,216.95
		NPLs	0.02	0.02	0.00	4,846.15	0.00	0.00	14,538.46
		Net Inter-Branch Transactions	0.00	0.00	0.00	0.00	0.00	0.00	23.54
		Other Assets	3,075.99	1,677.53	216.85	7,929.97	0.00	4,158.96	8,679.36
		Overdraft	76,554.34	10,520.58	8,611.99	8,359.55	2,747.74	2,969.93	4,046.71
		Accrued Interest	3,024.92	1,018.36	1,176.75	1,743.49	1.85	0.14	0.29
		Balances due from Other Banks	0.00	1,499.52	0.00	0.00	0.00	0.00	0.00
		Fixed Assets L1	0.00	0.00	0.00	0.00	0.00	0.00	31,899.94
			578,044.72	142,303.95	343,574.10	199,947.76	217,673.87	139,718.02	193,864.50
Rate Sensitive Liabilities	Outflows	Balances due to Other Banks	1,907.10	0.00	0.00	0.00	0.00	0.00	0.00
		Bills Payable	1,045.62	0.00	0.00	0.00	0.00	0.00	0.00
		Demand Deposits	1,983.11	4,098.63	6,147.95	12,295.89	11.49	22.97	73,584.16
		Interest Payable	5,751.97	6,626.52	8,104.53	5,769.98	7,603.40	2,272.20	417.38
		Other Liabilities	49.79	60.31	216.81	8,194.24	17,549.87	860.43	21,177.66
		Savings Deposits	3,715.83	26,327.96	10,750.69	21,501.38	57,836.14	115,625.49	173,524.02
		Time Deposits	130,595.07	245,250.13	216,726.78	184,691.93	60,130.16	12,454.92	1,657.41
		Bonds Issued	0.00	0.00	0.00	0.00	8,077.43	10,410.90	8,589.10
		Borrowings	128.58	309.26	637.99	857.35	2,879.01	2,135.48	200.61
		Capital & Reserves	0.00	0.00	0.00	0.00	0.00	0.00	42,858.23
		Repo	24,804.86	982.44	346.50	63.70	0.00	0.00	0.00
		Reserves	0.00	0.00	0.00	0.95	0.00	6,752.90	228,505.03
			169,981.94	283,655.26	242,931.26	233,375.42	154,087.50	150,535.30	550,513.59
Net Gap			408,062.77	(141,351.31)	100,642.85	(33,427.66)	63,586.36	(10,817.28)	(356,649.09)
Cumulative Gap			408,062.77	266,711.46	367,354.31	333,926.65	397,513.01	386,695.73	30,046.65
Rate Sensitive Assets total		(Excl- Cash on hand, Deposits with CBSL)	528,146.91	142,303.95	343,574.10	199,947.76	217,673.87	139,718.02	186,951.49
Rate Sensitive Liabilities total		(Excl- Demand Deposits, Capital)	167,998.83	279,556.63	236,783.31	221,079.52	154,076.01	150,512.32	434,071.20
Net Gap			360,148.08	(137,252.68)	106,790.79	(21,131.76)	63,597.86	(10,794.31)	(247,119.71)
Cumulative Gap			360,148.08	222,895.40	329,686.19	308,554.43	372,152.28	361,357.98	114,238.27

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

Interest Rate Sensitivity Gap Analysis as at 31st December 2024 - USD

(Values are in Thousands USD)

			1M	3M	6M	1Y	3Y	5Y	>5Y
Account Type	Product	Product Name Level18							
Rate Sensitive Assets	Inflows	Bills of Exchange	1,423.67	2,436.26	611.65	0.00	0.00	0.00	0.00
		Cash on hand	3,452.49	0.00	0.00	0.00	0.00	0.00	0.00
		Investments (Net of provisions)	9,000.00	0.00	4,000.00	12,000.00	0.00	67,143.16	353,198.79
		Loans and Advances	322,253.96	64,927.92	7,949.11	1,587.75	68,218.49	3,148.23	(19,583.74)
		NPLs	0.00	0.00	0.00	3,058.36	0.00	0.00	9,175.08
		Other Assets	1,260.77	1,834.11	0.00	44,934.62	0.00	0.00	141.69
		Overdraft	14,112.38	659.62	15.41	424.07	52.28	104.52	156.84
		Accrued Interest	1,195.41	415.58	93.13	0.00	11.27	0.00	0.00
		Balances due from Other Banks	100,176.46	2,600.00	2,990.00	0.00	0.00	0.00	0.00
			452,875.15	72,873.49	15,659.30	62,004.81	68,282.05	70,395.91	343,088.66
Rate Sensitive Liabilities	Outflows	Balances due to Other Banks	0.00	0.00	37,025.64	0.00	0.00	0.00	0.00
		Demand Deposits	452.57	934.99	1,402.48	2,804.96	145.85	291.59	16,897.26
		Interest Payable	3,624.92	5,340.23	3,407.67	3,728.13	1,829.57	1,214.28	0.00
		Other Liabilities	15.07	135.01	360.42	784.05	246.17	492.13	2,809.38
		Savings Deposits	1,744.66	3,531.97	5,297.96	10,595.92	28,501.76	56,980.46	85,512.97
		Time Deposits	127,700.02	166,692.40	137,713.97	259,476.35	16,812.87	27,787.98	0.00
			133,537.23	176,634.59	185,208.14	277,389.41	47,536.22	86,766.44	105,219.61
Net Gap			319,337.91	(103,761.10)	(169,548.85)	(215,384.61)	20,745.83	(16,370.53)	237,869.05
Cumulative Gap			319,337.91	215,576.82	46,027.97	(169,356.64)	(148,610.81)	(164,981.34)	72,887.71
Rate Sensitive Assets total (Excl - Cash on Hand)			449,422.66	72,873.49	15,659.30	62,004.81	68,282.05	70,395.91	343,088.66
Rate Sensitive Liabilities total (Excl- Demand Deposit)			133,084.66	175,699.60	183,805.66	274,584.45	47,390.37	86,474.85	88,322.35
Net Gap			316,338.00	(102,826.11)	(168,146.37)	(212,579.65)	20,891.68	(16,078.94)	254,766.31
Cumulative Gap			316,338.00	213,511.89	45,365.52	(167,214.13)	(146,322.45)	(162,401.39)	92,364.92

Notes

- 1) The above figures have been prepared including interest cash flows and may differ from SLFRS figures given in the Statement of Financial Position
- 2) Prepared as per the requirements given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

TEMPLATE 14 - SECTION II MARKET RISK -(B) EQUITY POSITION RISK

Equity (Rs Mn)	Carrying Value	Fair Value
Investment Portfolio	13,278	27,221
Trading Portfolio	129	158

TEMPLATE 14 - SECTION II MARKET RISK -(C) FOREIGN EXCHANGE RISK

Report on Liquidity Gap Summary as at 31st Dec 2024 (Consolidated Foreign Currency)

(Amounts are in Thousands USD)

		1M	3M	6M	1Y	3Y	5Y	>5Y
Particulars	Product							
Total Inflows	Bills of Exchange	1,426.80	2,439.32	611.65	0.00	0.00	0.00	0.00
	Cash on hand	4,842.01	0.00	0.00	0.00	0.00	0.00	0.00
	Investments (Net of provisions)	9,210.33	(0.00)	21,645.37	15,390.28	43,459.80	67,258.40	368,361.02
	Loans and Advances	51,886.47	111,083.58	130,760.81	19,362.80	135,833.64	40,346.80	3,226.74
	NPLs	0.00	0.00	0.00	3,190.32	0.00	0.00	9,570.97
	Other Assets	1,260.77	1,834.11	0.00	43,175.27	0.00	0.00	141.78
	Other	0.00	0.00	1,679.60	3,359.71	0.00	0.00	0.00
	Overdraft	137.69	358.82	495.95	984.73	3,685.54	5,711.68	7,509.99
	Accrued Interest	1,209.17	415.58	94.18	0.00	11.27	0.00	0.00
	Balances due from Other Banks	157,294.47	4,874.96	3,053.85	0.00	0.00	0.00	0.00
	Forward Contracts	252,087.09	170,970.36	85,252.08	4,015.75	9.69	0.00	0.00
		479,354.80	291,976.72	243,593.49	89,478.87	182,999.93	113,316.88	388,810.50
Total Outflows	Balances due to Other Banks	0.00	0.00	1,552.74	9,828.85	29,068.07	0.00	0.00
	Demand Deposits	657.80	1,359.13	2,038.69	4,077.38	158.24	316.36	24,520.70
	Interest Payable	3,787.43	5,761.38	3,686.36	4,040.17	1,865.57	1,300.04	0.00
	Letters of Credit/Guarantees/ Acceptances	0.00	1,693.90	1,693.90	1,694.41	0.00	0.00	0.00
	Other Liabilities	23.33	161.43	500.31	860.91	277.79	555.36	2,905.77
	Savings Deposits	2,574.35	5,153.27	7,735.20	15,394.51	43,298.50	76,374.16	108,096.56
	Time Deposits	139,806.07	193,859.31	156,668.62	304,935.81	24,941.54	35,012.61	0.00
	Forward Contracts Payable	144,114.34	76,012.97	10,467.51	4,015.75	9.69	0.00	0.00
		290,963.31	284,001.39	184,343.33	344,847.79	99,619.41	113,558.54	135,523.03
Net Liquidity Gap		188,391.49	7,975.33	59,250.17	(255,368.91)	83,380.52	(241.66)	253,287.47
Net Gap as % of Total Outflows		64.75	2.81	32.14	(74.05)	83.70	(0.21)	186.90
Cumulative Gap		188,391.49	196,366.82	255,616.98	248.07	83,628.59	83,386.93	336,674.41

Notes

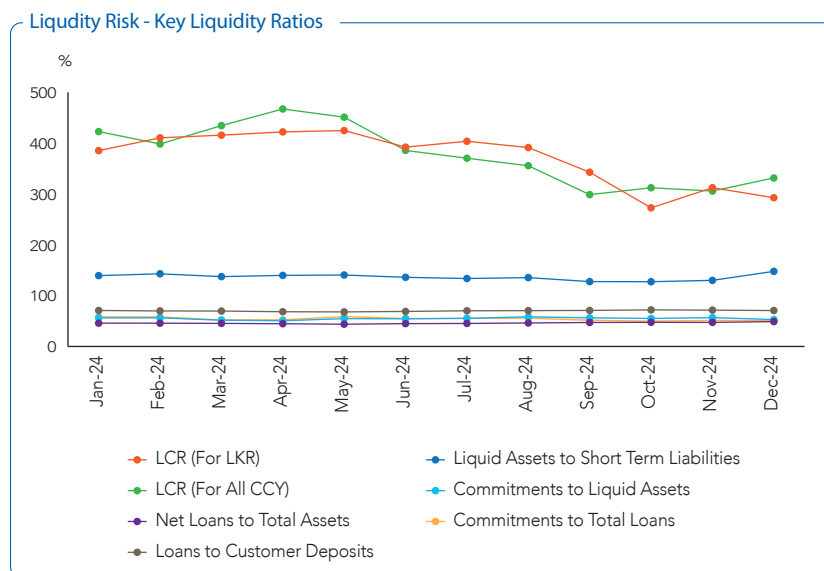
- 1) The above figures have been prepared including interest cash flows and may differ from SLFRS figures given in the Statement of Financial Position
- 2) Prepared as per the requirements given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 14 - SECTION III LIQUIDITY RISK - KEY LIQUIDITY RATIOS

Ratio	Jan-24	Feb-24	Mar-24	Apr-24	May-24	Jun-24	Jul-24	Aug-24	Sep-24	Oct-24	Nov-24	Dec-24
SLAR *	48.52%	48.55%	49.30%	50.83%	51.04%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
LCR (For LKR)	385.20%	410.44%	415.66%	422.05%	424.67%	392.09%	403.64%	391.31%	342.76%	272.68%	312.30%	292.61%
LCR (For All CCY)	422.73%	398.29%	434.44%	467.17%	451.05%	385.62%	370.31%	355.59%	298.64%	312.22%	305.69%	331.49%
Net Loans to Total Assets	45.86%	45.78%	45.38%	44.70%	43.82%	44.92%	45.29%	46.21%	47.16%	47.55%	47.36%	48.91%
Loans to Customer Deposits	70.78%	69.87%	69.64%	68.33%	67.98%	68.92%	70.19%	70.47%	70.90%	71.93%	71.48%	70.64%
Liquid Assets to Short Term Liabilities	139.41%	142.91%	137.41%	139.80%	140.54%	136.02%	133.69%	135.44%	127.61%	127.37%	130.04%	147.74%
Commitments to Liquid Assets	56.20%	56.27%	51.74%	50.50%	54.75%	54.34%	55.35%	58.24%	56.20%	55.11%	56.70%	52.90%
Commitments to Total Loans	58.09%	58.15%	52.13%	52.42%	58.78%	54.97%	55.14%	55.78%	51.59%	49.90%	51.32%	50.56%

*CBSL has discontinued the requirement to maintain the Statutory Liquid Assets Ratio w.e.f 15th June 2024



TEMPLATE 14 - SECTION III (B) LIQUIDITY RISK- CURRENCY WISE

Report on Liquidity Gap Summary as at 31st Dec 2024 (LKR/ Behavioural)

(Amounts are in Millions LKR)

		1M	3M	6M	1Y	3Y	5Y	>5Y
Particulars	Product							
Total Inflows	Balances due from Head Office, Affiliates and Own Branches	0.00	0.00	0.00	0.00	0.00	0.00	3,772.29
	Bills of Exchange	145.21	38.06	0.00	0.00	0.00	0.00	0.00
	Cash on hand	49,897.81	0.00	0.00	0.00	0.00	0.00	0.00
	Deposits with CBSL	0.00	0.00	0.00	0.00	0.00	0.00	6,913.01
	Investments (Net of provisions)	70,717.64	96,057.23	282,794.12	92,022.04	134,037.98	93,579.24	84,319.04
	Loans and Advances	100,754.54	129,898.99	141,000.52	149,590.64	216,744.53	126,508.69	139,876.72
	NPLs	0.02	0.02	0.00	4,846.15	0.00	0.00	14,538.46
	Net Inter-Branch Transactions	0.00	0.00	0.00	0.00	0.00	0.00	23.54
	Other Assets	3,075.99	1,677.53	216.85	7,929.97	0.00	4,158.96	8,679.36
	Other	0.00	0.00	669.51	1,339.23	0.00	0.00	0.00
	Overdraft	2,505.59	3,579.76	5,480.19	10,985.32	40,530.90	51,427.36	58,315.92
	Accrued Interest	3,024.92	1,018.36	1,176.75	1,743.49	1.85	0.14	0.29
	Balances due from Other Banks	0.00	1,526.32	0.00	0.00	0.00	0.00	0.00
	Fixed Assets L1	0.00	0.00	0.00	0.00	0.00	0.00	31,899.94
	Forward Contracts	21,582.40	19,421.56	2,345.27	1,208.10	2.87	0.00	0.00
	Reverse Repo	0.00	0.00	0.00	0.00	0.00	0.00	0.00
		251,704.12	253,217.82	433,683.22	269,664.94	391,318.13	275,674.39	348,338.57
Total Outflows	Balances due to Other Banks	1,907.12	0.00	0.00	0.00	0.00	0.00	0.00
	Bills Payable	1,045.62	0.00	0.00	0.00	0.00	0.00	0.00
	Demand Deposits	1,983.11	4,098.63	6,147.95	12,295.89	11.49	22.97	73,584.16
	Interest Payable	5,751.97	6,626.52	8,104.53	5,769.98	7,603.40	2,272.20	417.38
	Letters of Credit/Guarantees/ Acceptances	0.00	669.51	669.51	669.71	0.00	0.00	0.00
	Other Liabilities	49.79	60.31	216.81	8,194.24	17,549.87	860.43	21,177.66
	Savings Deposits	5,194.26	10,306.70	15,490.12	30,708.03	89,377.04	142,138.79	189,922.01
	Time Deposits	137,068.85	256,662.31	232,457.91	199,403.07	81,718.66	20,785.71	4,383.05
	Bonds Issued	0.00	140.40	0.00	2,983.87	9,105.69	15,926.75	14,391.12
	Borrowings	160.43	386.21	755.02	1,054.58	3,423.87	2,357.90	213.15
	Capital	0.00	0.00	0.00	0.00	0.00	0.00	42,858.23
	Forward Contracts Payable	57,348.45	52,865.84	25,893.49	1,207.32	2.87	0.00	0.00
	Repo	25,122.00	1,005.30	366.62	69.35	0.00	0.00	0.00
	Reserves	0.00	0.00	0.00	0.95	0.00	6,752.90	228,505.03
		235,631.62	332,821.73	290,101.98	262,356.98	208,792.89	191,117.65	575,451.79
Net Liquidity Gap		16,072.51	(79,603.91)	143,581.25	7,307.96	182,525.24	84,556.74	(227,113.22)
Net Gap as % of Total Outflows		6.82	(23.92)	49.49	2.79	87.42	44.24	(39.47)
Cumulative Gap		16,072.51	(63,531.41)	80,049.84	87,357.81	269,883.04	354,439.78	127,326.56
Adjustments for Behavioural Maturities	Time Deposits	109,655.08	205,329.85	185,966.33	159,522.45	65,374.93	16,628.57	3,506.44
	Unutilised O/D	(17,929.13)	(17,929.13)	(17,929.13)	(35,858.27)	0.00	0.00	0.00
	Undisbursed Loans	(1,375.61)	(1,375.61)	(1,375.61)	(2,751.22)	(2,292.68)	0.00	0.00
	Pawning Rollovers	(1,039.71)	(2,894.33)	(5,059.28)	(24,583.27)	33,576.58	0.00	0.00
Total Adjustments		89,310.63	183,130.77	161,602.31	96,329.70	96,658.83	16,628.57	3,506.44
Adjusted Net Liquidity Gap		105,383.14	103,526.86	305,183.56	103,637.67	279,184.07	101,185.31	(223,606.77)
Adjusted Net Gap as % of Total Outflows		72.02	69.16	237.50	62.42	248.97	57.99	(39.10)
Adjusted Cumulative Gap		105,383.14	208,910.00	514,093.56	617,731.22	896,915.29	998,100.60	774,493.83

Notes

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- 2) Prepared as per the requirements given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

MARKET DISCIPLINE-DISCLOSURE REQUIREMENTS UNDER PILLAR III

TEMPLATE 14 - SECTION III (B) LIQUIDITY RISK- CURRENCY WISE

Report on Liquidity Gap Summary as at 31st Dec 2024 (USD/ Behavioural)

(Amounts are in Thousands USD)

		1M	3M	6M	1Y	3Y	5Y	>5Y
Particulars	Product							
Total Inflows	Bills of Exchange	1,423.67	2,439.32	611.65	0.00	0.00	0.00	0.00
	Cash on hand	3,452.49	0.00	0.00	0.00	0.00	0.00	0.00
	Investments (Net of provisions)	9,210.33	0.00	21,645.37	15,390.29	43,459.80	67,258.41	368,033.14
	Loans and Advances	51,546.36	109,114.84	129,074.00	19,138.84	135,363.20	39,639.72	1,901.85
	NPLs	0.00	0.00	0.00	3,058.36	0.00	0.00	9,175.08
	Other Assets	1,260.77	1,834.11	0.00	44,934.62	0.00	0.00	141.69
	Other	0.00	0.00	1,430.27	2,860.97	0.00	0.00	0.00
	Overdraft	137.69	358.82	495.95	984.73	3,685.53	5,711.67	7,509.98
	Accrued Interest	1,195.41	415.58	93.13	0.00	11.27	0.00	0.00
	Balances due from Other Banks	100,283.48	2,662.85	3,053.85	0.00	0.00	0.00	0.00
	Forward Contracts	187,750.73	169,799.25	84,653.51	4,015.75	9.69	0.00	0.00
		356,260.93	286,624.77	241,057.73	90,383.55	182,529.48	112,609.80	386,761.74
Total Outflows	Balances due to Other Banks	0.00	0.00	1,552.74	9,828.85	29,068.08	0.00	0.00
	Demand Deposits	452.57	934.99	1,402.48	2,804.96	145.85	291.59	16,897.26
	Interest Payable	3,624.92	5,340.23	3,407.67	3,728.13	1,829.57	1,214.28	0.00
	Letters of Credit/Guarantees/ Acceptances	0.00	1,437.91	1,437.91	1,438.35	0.00	0.00	0.00
	Other Liabilities	15.07	135.01	369.45	798.40	246.17	492.13	2,809.38
	Savings Deposits	2,102.01	4,204.94	6,311.99	12,558.36	35,414.04	61,989.89	87,391.73
	Time Deposits	131,552.39	173,943.26	144,069.39	273,058.73	24,103.73	33,935.08	0.00
	Forward Contracts Payable	141,361.41	74,295.33	9,868.94	4,015.75	9.69	0.00	0.00
		279,108.37	260,291.67	168,420.59	308,231.54	90,817.13	97,922.96	107,098.37
Net Liquidity Gap		77,153	26,333	72,637	(217,848)	91,712	14,687	279,663
Net Gap as % of Total Outflows		27.64	10.12	43.13	(70.68)	100.99	15.00	261.13
Cumulative Gap		77,153	103,486	176,123	(41,725)	49,987	64,674	344,337
Adjustments for Behavioural Maturities	Time Deposits	105,241.91	139,154.61	115,255.51	218,446.98	19,282.99	27,148.06	0.00
	Unutilised O/D	(652.23)	(652.23)	(652.23)	(1,304.46)	0.00	0.00	0.00
	Undisbursed Loans	(232.18)	(232.18)	(232.18)	(232.18)	(386.97)	0.00	0.00
Total Adjustments		104,357.50	138,270.19	114,371.10	216,910.34	18,896.02	27,148.06	0.00
Adjusted Net Liquidity Gap		181,510.06	164,603.30	187,008.25	(937.65)	110,608.38	41,834.90	279,663.37
Adjusted Net Gap as % of Total Outflows		103.87	134.90	345.99	(1.03)	153.79	59.11	261.13
Adjusted Cumulative Gap		181,510.06	346,113.36	533,121.60	532,183.96	642,792.33	684,627.23	964,290.60

Notes

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2) Prepared as per the requirements given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

TEMPLATE 14 - SECTION (V) INTEREST RATE RISK IN THE BANKING BOOKS (IRRBB)

Present Market Value of RSA/RSL on Movement of Market Interest Rates - LKR

(Values are in Millions LKR)

	1M	3M	6M	1Y	3Y	5Y	>5Y
Rate Sensitive Assets total	528,146.91	142,303.95	343,574.10	199,947.76	217,673.87	139,718.02	186,951.49
Rate Sensitive Liabilities total	167,998.83	279,556.63	236,783.31	221,079.52	154,076.01	150,512.32	434,071.20
Net Gap	360,148.08	(137,252.68)	106,790.79	(21,131.76)	63,597.86	(10,794.31)	(247,119.71)
Cumulative Gap	360,148.08	222,895.40	329,686.19	308,554.43	372,152.28	361,357.98	114,238.27
Duration weight	0.08	0.25	0.50	1.00	3.00	5.00	30.00
Market Rates	8.15	8.80	8.95	9.14	10.07	10.83	11.16
Present Value at market rates	357,804	134,390	102,311	19,362	47,689	6,456	10,329
Present Value at market rates + 50 basis pt	357,667	134,236	102,077	19,273	47,045	6,313	9,028
Change in Market value for 50 basis point interest movement	(138)	(154)	(234)	(88)	(644)	(144)	(1,301)

Present Market Value of RSA/RSL on Movement of Market Interest Rates - USD

(Values are in Thousands USD)

	1M	3M	6M	1Y	3Y	5Y	>5Y
Rate Sensitive Assets total	449,422.66	72,873.49	15,659.30	62,004.81	68,282.05	70,395.91	343,088.66
Rate Sensitive Liabilities total	133,084.66	175,699.60	183,805.66	274,584.45	47,390.37	86,474.85	88,322.35
Net Gap	316,338.00	(102,826.11)	(168,146.37)	(212,579.65)	20,891.68	(16,078.94)	254,766.31
Cumulative Gap	316,338.00	213,511.89	45,365.52	(167,214.13)	(146,322.45)	(162,401.39)	92,364.92
Duration weight	0.08	0.25	0.5	1	3	5	10
Market Rates	4.9602	4.8537	4.6821	5.0870	4.3820	4.2485	3.7930
Present Value at market rates	315,064	101,615	164,343	202,289	18,369	13,059	175,574
Present Value at market rates + 10 basis pt	315,039	101,591	164,265	202,097	18,317	12,997	173,892
Change in Market value for 10 basis point interest movement	(25)	(24)	(78)	(192)	(53)	(62)	(1,683)

Notes

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- 2) Prepared as per the requirements given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".