Basel III - Disclosures Under Pillar 3 as per the Banking Act Direction No.01 of 2016

Disclosure 1

Key Regulatory Ratios - Capital and Liquidity

	Group		Bank	
	September 30, 2024	**June 30, 2024**	**September 30, 2024**	**June 30, 2024**
Regulatory Capital (Rs. '000)				
Commom equity	193,930,981	174,242,741	184,761,749	165,022,021
Tier 1 capital	193,930,981	174,242,741	184,761,749	165,022,021
Total capital	263,934,868	225,457,309	253,644,991	215,366,797
Regulatory Capital Ratios (%)				
Common equity Tier 1 capital ratio (minimum requirement – 8.50%)	12.416	11.661	12.550	11.583
Tier 1 capital ratio (minimum requirement – 10.00%)	12.416	11.661	12.550	11.583
Total capital ratio (minimum requirement – 14.00%)	16.898	15.088	17.229	15.117
Leverage ratio (minimum requirement – 3%)	6.14	5.58	6.00	5.42
Regulatory Liquidity				
Total Stock of High Quality Liquid Assets (Rs. '000)			844,451,831	761,281,639
Liquidity coverage ratio – Rupee (minimum requirement : 100%) (%)			524.89	532.13
Liquidity coverage ratio – All currency (minimum requirement : 100%) (%)			381.68	471.00
Net stable funding ratio (minimum requirement : 100%) (%)			191.77	187.29

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	September 30, 2024	June 30, 2024	September 30, 2024	June 30, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**193,930,981**	**174,242,741**	**184,761,749**	**165,022,021**
Total Common Equity Tier 1 (CET 1) Capital	**234,168,983**	**215,146,729**	**228,072,688**	**208,882,107**
Equity Capital (Stated Capital) / Assigned Capital	87,971,558	65,374,734	87,971,558	65,374,734
Reserve fund	13,586,534	13,586,534	12,375,907	12,375,907
Published retained earnings/(Accumulated retained losses)	1,357,585	1,357,585	31,977	31,977
Published Accumulated Other Comprehensive Income (OCI)	53,799	3,544,227	(1,172,045)	2,150,056
General and other disclosed reserves	110,767,571	110,851,713	110,767,571	110,851,713
Unpublished current year's profit/(losses) and gains reflected in OCI	18,097,720	18,097,720	18,097,720	18,097,720
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	2,334,216	2,334,216	-	-
Total Adjustments to CET 1 Capital	**40,238,002**	**40,903,988**	**43,310,939**	**43,860,086**
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	3,887,805	3,864,234	3,788,351	3,769,124
Revaluation losses of property, plant and equipment	-	-	-	-
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	-	-	3,658,033	3,482,189
Deferred tax assets (net)	35,905,050	36,594,607	35,864,555	36,608,773
Additional Tier 1 (AT1) Capital after Adjustments	**-**	**-**	**-**	**-**
Total Additional Tier 1 (AT 1) 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	-	-	-	-
Reciprocal cross holdings in AT 1 capital instruments	-	-	-	-
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	-	-	-	-
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	-	-	-	-
Regulatory adjustments applied to AT 1 due to insufficient Tier 2 capital to cover adjustments	-	-	-	-
Tier 2 Capital after Adjustments	**70,003,887**	**51,214,568**	**68,883,242**	**50,344,776**
Total Tier 2 Capital	**70,003,887**	**51,214,568**	**68,883,242**	**50,344,776**
Qualifying Tier 2 Capital Instruments	47,505,095	29,429,899	47,505,095	29,429,899
Revaluation gains	5,172,941	5,172,941	5,172,941	5,172,941
Eligible Impairment	17,325,851	16,611,728	16,205,206	15,741,936
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2 Capital	**-**	**-**	**-**	**-**
Investment in own shares	-	-	-	-
Others	-	-	-	-
CET1 Capital	**193,930,981**	**174,242,741**	**184,761,749**	**165,022,021**
Total Tier 1 Capital	**193,930,981**	**174,242,741**	**184,761,749**	**165,022,021**
Total Capital	**263,934,868**	**225,457,309**	**253,644,991**	**215,366,797**

	Group		Bank	
	September 30, 2024	June 30, 2024	September 30, 2024	June 30, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	**1,561,885,145**	**1,494,270,880**	**1,472,186,278**	**1,424,671,249**
Risk Weighted Amount for Credit Risk	1,386,068,064	1,328,938,261	1,296,416,440	1,259,354,887
Risk Weighted Amount for Market Risk	99,593,414	87,002,950	99,546,171	86,986,693
Risk Weighted Amount for Operational Risk	76,223,667	78,329,669	76,223,667	78,329,669
CET1 Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchage on D - SIBs) (%)	**12.416**	**11.661**	**12.550**	**11.583**
Of which : Capital Conservation Buffer (%)	**2.500**	**2.500**	**2.500**	**2.500**
Of which : Countercyclical Buffer (%)				
Of which : Capital Surcharge on D -SIBs (%)	**1.500**	**1.500**	**1.500**	**1.500**
Total Tier 1 Capital Ratio (%)	**12.416**	**11.661**	**12.550**	**11.583**
Total Capital Ratio (Including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs (%)	**16.898**	**15.088**	**17.229**	**15.117**
Of which : Capital Conservation Buffer (%)	**2.500**	**2.500**	**2.500**	**2.500**
Of which : Countercyclical Buffer (%)				
Of which : Capital Surcharge on D -SIBs (%)	**1.500**	**1.500**	**1.500**	**1.500**

Disclosure 3

Leverage Ratio

	Group		Bank	
	September 30, 2024	June 30, 2024	September 30, 2024	June 30, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	**193,930,981**	**174,242,741**	**184,761,749**	**165,022,021**
Total Exposures	**3,158,105,539**	**3,121,010,401**	**3,079,450,492**	**3,043,681,374**
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	2,686,310,268	2,629,695,966	2,608,584,640	2,553,289,096
Derivative exposures	238,251,845	248,428,230	238,251,845	248,428,230
Securities financing transaction exposures	105,352,311	137,317,116	105,352,311	137,317,116
Other off-balance sheet exposures	128,191,115	105,569,089	127,261,696	104,646,932
Basel III Leverage Ratio (minimum requirement 3%) (%)	6.14	5.58	6.00	5.42

Disclosure 4

Liquidity Coverage Ratio (LCR)

	September 30, 2024		June 30, 2024	
	Total Un-weighted Value	Total weighted Value	Total Un-weighted Value	Total weighted Value
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total stock of High Quality Liquid Assets (HQLA)	**852,141,321**	**844,451,831**	**769,312,971**	**761,281,639**
Total Adjusted Level 1 Assets	**803,266,411**	**808,374,663**	**718,059,503**	**727,191,159**
Level 1 Assets	**803,266,411**	**803,266,411**	**718,059,503**	**718,059,503**
Total Adjusted Level 2A Assets	**47,851,327**	**40,673,628**	**50,272,578**	**42,731,691**
Level 2A Assets	**47,851,327**	**40,673,628**	**50,272,578**	**42,731,691**
Total Adjusted Level 2B Assets	**1,023,583**	**511,792**	**980,890**	**490,445**
Level 2B Assets	**1,023,583**	**511,792**	**980,890**	**490,445**
Total Cash outflows	**2,586,803,963**	**467,734,540**	**2,530,816,716**	**475,920,634**
Deposits	1,598,449,163	159,844,916	1,531,549,320	153,154,932
Unsecured wholesale funding	597,082,202	268,682,184	630,175,890	285,298,144
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	359,260,380	7,195,221	338,907,727	7,283,779
Additional requirements	32,012,219	32,012,219	30,183,779	30,183,779
Total Cash Inflows	**348,304,415**	**246,490,654**	**447,735,526**	**314,289,385**
Maturing secured lending transactions backed by the collateral	144,449,246	140,683,424	141,364,783	138,154,213
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	160,131,519	99,812,895	254,225,964	171,751,568
Operational deposits	31,734,979	-	43,377,570	-
Other cash inflows	11,988,670	5,994,335	8,767,208	4,383,604
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		**381.68**		**471.00**

Disclosure 5

Net Stable Funding Ratio (NSFR)

	Bank	
	September 30, 2024	June 30, 2024
	Rs. '000	Rs. '000
Total available stable funding (ASF)	**2,055,375,427**	**1,979,795,256**
Total required stable funding (RSF)	**1,071,803,856**	**1,057,099,788**
Required stable funding – On-balance sheet assets	1,063,602,597	1,049,397,396
Required stable funding – Off-balance sheet items	8,201,259	7,702,392
NSFR (minimum requirement – 100%) (%)	**191.77**	**187.29**

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	Issued in March 2016 Listed Rated Unsecured Subordinated Redeemable Debentures	Issued in October 2016 Listed Rated Unsecured Subordinated Redeemable Debentures	Issued in July 2018 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Issued in September 2021 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Issued in December 2022 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Issued in December 2023 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Issued in July 2024 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion
Issuer	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)								
Governing Law(s) of the Instrument	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka
Original Date of Issuance	N/A	March 9, 2016	October 28, 2016	July 23, 2018	September 21, 2021	December 12, 2022	December 20, 2023	July 10, 2024
Par Value of Instrument		Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	Type B - March 8, 2026	Type B - October 27, 2026	Type B - July 22, 2028	Type A - September 20, 2026 Type B - September 20, 2028	Type A - December 11, 2027 Type B - December 11, 2029 Type C - December 11, 2032	Type A - December 19, 2028 Type B - December 19, 2028 Type C - December 19, 2030 Type D - December 19, 2030 Type E - December 19, 2033 Type F - December 19, 2033	Type A - July 09, 2029 Type B - July 09, 2029 Type C - July 09, 2031 Type D - July 09, 2031 Type E - July 09, 2034 Type F - July 09, 2034
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)	87,971,558	Type B - 524,727	Type B - 867,690	Type B - 1,284,928	Type A - 1,694,988 Type B - 3,486,400	Type A - 4,371,042 Type B - 3,263,820 Type C - 11,500	Type A - 2,132,400 Type B - 7,558,090 Type C - 32,980 Type D - 817,760 Type E - 30,840 Type F - 1,427,930	Type A - 1,427,250 Type B - 12,455,160 Type C - 139,670 Type D - 368,890 Type E - 73,040 Type F - 5,535,990
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval								
Optional Call Date, Contingent Call Dates and Redemption Amount (Rs. '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	N/A	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon Rate and any Related Index		Type B - 11.25% p.a.	Type B - 12.25% p.a.	Type B - 12.50% p.a.	Type A - 9.00% p.a. Type B - 9.50% p.a.	Type A - 28.00% p.a. Type B - 27.00% p.a. Type C - 22.00% p.a.	Type A - 14.50% p.a. Type B - 15.00% p.a. Type C - 13.75% p.a. Type D - 14.25% p.a. Type E - 13.50% p.a. Type F - 14.00% p.a.	Type A - 12.60% p.a. Type B - 13.00% p.a. Type C - 12.85% p.a. Type D - 13.25% p.a. Type E - 13.00% p.a. Type F - 13.50% p.a.
Non-Cumulative or Cumulative	Non-Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or Non-Convertible								
If Convertible, Conversion Trigger (s)	N/A	Not Convertible	Not Convertible	*	*	*	*	*
If Convertible, Fully or Partially	N/A	N/A	N/A	Fully	Fully	Fully	Fully	Fully
If Convertible, Mandatory or Optional	N/A	N/A	N/A	**	**	**	**	**
If Convertible, Conversion Rate	N/A	N/A	N/A	***	***	***	***	***

(*) 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 effected 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 Directions 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
(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."

(**) Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurance of trigger points as detailed above.

(***) The price based on the simple average of the daily Volume 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.

Disclosure 8

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

As at September 30, 2024	Group					
	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 (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	884,716,535	2,535,150	884,716,535	50,703	16,140,650	1.82
Claims on Foreign Sovereigns and their Central Banks	200,186,585	-	200,186,585	-	130,903,917	65.39
Claims on Public Sector Entities (PSEs)	5,215,178	-	5,215,178	-	5,215,178	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	123,478,777	119,209,967	123,478,777	11,091,284	49,522,701	36.80
Claims on Financial Institutions	27,549,923	-	27,549,923	-	14,222,732	51.63
Claims on Corporates	709,199,231	516,134,520	648,811,411	87,491,755	706,733,432	95.98
Retail Claims	445,204,527	41,803,143	384,169,671	18,620,846	293,531,232	72.87
Claims Secured by Residential Property	88,105,053	-	88,105,053	-	49,456,790	56.13
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	61,690,674	-	61,690,674	-	66,716,370	108.15
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	109,571,425	-	109,571,425	-	53,625,062	48.94
Total	**2,654,917,908**	**679,682,780**	**2,533,495,232**	**117,254,588**	**1,386,068,064**	**52.29**

Disclosure 8

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

As at September 30, 2024	Bank					
	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 (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	883,098,356	2,535,150	883,098,356	50,703	16,140,650	1.83
Claims on Foreign Sovereigns and their Central Banks	163,302,957	-	163,302,957	-	75,578,475	46.28
Claims on Public Sector Entities (PSEs)	5,215,178	-	5,215,178	-	5,215,178	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	120,154,307	119,209,967	120,154,307	11,091,284	46,198,231	35.20
Claims on Financial Institutions	30,018,166	-	30,018,166	-	15,456,854	51.49
Claims on Corporates	676,831,126	515,108,835	619,845,985	86,562,336	676,838,587	95.81
Retail Claims	444,389,262	41,803,143	383,354,406	18,620,846	293,374,783	72.98
Claims Secured by Residential Property	88,105,053	-	88,105,053	-	49,456,790	56.13
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	59,145,633	-	59,145,633	-	63,126,197	106.73
Higher-risk Categories	1,884,198	-	1,884,198	-	4,710,495	250.00
Cash Items and Other Assets	105,182,177	-	105,182,177	-	50,320,200	47.84
Total	**2,577,326,413**	**678,657,095**	**2,459,306,416**	**116,325,169**	**1,296,416,440**	**50.33**

Disclosure 9

Credit Risk under Standardised Approach

Exposures by Asset Classes and Risk Weights (Post CCF & CRM)

As at September 30, 2024	Bank									
	0%	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
Claims on Central Government and Central Bank of Sri Lanka	802,445,809	80,703,250	-	-	-	-	-	-	-	883,149,059
Claims on Foreign Sovereigns and their Central Banks	87,724,482	-	-	-	-	-	75,578,475	-	-	163,302,957
Claims on Public Sector Entities (PSEs)	-	-	-	-	-	-	5,215,178	-	-	5,215,178
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	84,990,449	-	34,117,759	-	-	12,129,628	7,755	-	131,245,591
Claims on Financial Institutions	-	-	-	29,122,625	-	-	895,541	-	-	30,018,166
Claims on Corporates	-	16,437,146	-	32,840,035	-	-	657,131,140	-	-	706,408,321
Retail Claims	22,807,769	18,244,157	-	-	78,253,366	159,584,112	123,085,848	-	-	401,975,252
Claims Secured by Residential Property	-	-	59,458,866	-	-	-	28,646,187	-	-	88,105,053
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	46,076	-	-	51,092,353	8,007,204	-	59,145,633
Higher-risk Categories	-	-	-	-	-	-	-	-	1,884,198	1,884,198
Cash Items and Other Assets	44,312,486	13,186,864	-	-	-	-	47,682,827	-	-	105,182,177
Total	**957,290,546**	**213,561,866**	**59,458,866**	**96,126,495**	**78,253,366**	**159,584,112**	**1,001,457,177**	**8,014,959**	**1,884,198**	**2,575,631,585**

Disclosure 9

Credit Risk under Standardised Approach

Exposures by Asset Classes and Risk Weights (Post CCF & CRM)

As at September 30, 2024	Group									
	0%	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
Claims on Central Government and Central Bank of Sri Lanka	804,063,988	80,703,250	-	-	-	-	-	-	-	884,767,238
Claims on Foreign Sovereigns and their Central Banks	87,724,482	-	-	-	-	-	75,578,475	36,883,628	-	200,186,585
Claims on Public Sector Entities (PSEs)	-	-	-	-	-	-	5,215,178	-	-	5,215,178
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	84,990,449	-	34,117,759	-	-	15,454,098	7,755	-	134,570,061
Claims on Financial Institutions	-	-	-	26,654,382	-	-	895,541	-	-	27,549,923
Claims on Corporates	-	16,437,146	-	32,840,035	-	-	687,025,985	-	-	736,303,166
Retail Claims	22,840,790	19,026,401	-	-	78,253,366	159,584,112	123,085,848	-	-	402,790,517
Claims Secured by Residential Property	-	-	59,458,866	-	-	-	28,646,187	-	-	88,105,053
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	46,076	-	-	51,547,131	10,097,467	-	61,690,674
Higher-risk Categories	-	-	-	-	-	-	-	-	-	-
Cash Items and Other Assets	45,396,872	13,186,864	-	-	-	-	50,987,689	-	-	109,571,425
Total	**960,026,132**	**214,344,110**	**59,458,866**	**93,658,252**	**78,253,366**	**159,584,112**	**1,038,436,132**	**46,988,850**	**-**	**2,650,749,820**

Disclosure 10

Market Risk under Standardised Measurment Method

	Group		Bank	
	September 30, 2024	June 30, 2024	September 30, 2024	June 30, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	**12,133,992**	**10,527,476**	**12,133,992**	**10,527,476**
General Interest Rate Risk	**441,757**	**448,290**	**441,757**	**448,290**
i) Net Long or Short Position	441,757	448,290	441,757	448,290
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	**11,692,235**	**10,079,186**	**11,692,235**	**10,079,186**
(b) Capital charge for Equity	**763,822**	**728,134**	**763,822**	**728,134**
i) General Equity Risk	393,084	374,123	393,084	374,123
ii) Specific Equity Risk	370,738	354,011	370,738	354,011
(c) Capital charge for Foreign Exchange & Gold	**1,045,264**	**924,803**	**1,038,650**	**922,527**
(d) Capital charge for market risk [(a) + (b) + (C)]	**13,943,078**	**12,180,413**	**13,936,464**	**12,178,137**
Total risk - weighted amount for Market Risk [(d)*100 / CAR]	**99,593,414**	**87,002,950**	**99,546,171**	**86,986,693**

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	September 30, 2024			June 30, 2024		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Corporate Finance	18%		176,785	124,994	475,218	297,587	550,005	960,299
Trading and Sales	18%		(1,967,946)	(18,225,606)	2,356,729	(573,464)	(4,492,360)	3,212,044
Payment and Settlement	18%		1,727,206	1,316,638	1,445,791	1,703,045	1,300,645	1,528,032
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			**(63,955)**	**(16,783,974)**	**4,277,738**	**1,427,168**	**(2,641,710)**	**5,700,375**
Retail Banking (Loans & Advances)	12%	0.035	569,114,755	549,487,951	645,033,775	573,098,372	584,476,204	634,011,404
Commercial Banking (Loans & Advances)	15%	0.035	1,399,021,576	1,547,379,253	1,593,918,316	1,347,264,093	1,536,082,993	1,705,384,811
Sub Total (b)			**1,968,136,331**	**2,096,867,204**	**2,238,952,091**	**1,920,362,465**	**2,120,559,197**	**2,339,396,215**
Total (a) + (b)			**1,968,072,376**	**2,080,083,230**	**2,243,229,829**	**1,921,789,633**	**2,117,917,487**	**2,345,096,590**
Capital Charge for Operational Risk			**9,735,145**	**10,431,590**	**11,847,205**	**9,737,039**	**10,519,236**	**12,642,186**
Avarage Capital Charge (c)					**10,671,313**			**10,966,154**
RWA for Operational Risk [(c)*100 / CAR]					**76,223,667**			**78,329,669**

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	September 30, 2024			June 30, 2024		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Corporate Finance	18%		176,785	124,994	475,218	297,587	550,005	960,299
Trading and Sales	18%		(1,967,946)	(18,225,606)	2,356,729	(573,464)	(4,492,362)	3,212,044
Payment and Settlement	18%		1,727,206	1,316,638	1,445,791	1,703,045	1,300,645	1,528,032
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			**(63,955)**	**(16,783,974)**	**4,277,738**	**1,427,168**	**(2,641,712)**	**5,700,375**
Retail Banking (Loans & Advances)	12%	0.035	569,114,755	549,487,951	645,033,775	573,098,372	584,476,204	634,011,404
Commercial Banking (Loans & Advances)	15%	0.035	1,399,021,576	1,547,379,253	1,593,918,316	1,347,264,093	1,536,082,993	1,705,384,811
Sub Total (b)			**1,968,136,331**	**2,096,867,204**	**2,238,952,091**	**1,920,362,465**	**2,120,559,197**	**2,339,396,215**
Total (a) + (b)			**1,968,072,376**	**2,080,083,230**	**2,243,229,829**	**1,921,789,633**	**2,117,917,485**	**2,345,096,590**
Capital Charge for Operational Risk			**9,735,145**	**10,431,590**	**11,847,205**	**9,737,039**	**10,519,236**	**12,642,186**
Avarage Capital Charge (c)					**10,671,313**			**10,966,154**
RWA for Operational Risk [(c)*100 / CAR]					**76,223,667**			**78,329,669**

Disclosure 12

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

As at December 31, 2023	Bank				
	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	**2,688,613,974**	**2,688,613,974**	**2,577,326,416**	**88,971,212**	**43,310,939**
Cash and cash equivalents	77,865,228	77,865,228	77,865,228	-	
Balances with Central Banks	47,548,512	47,548,512	47,548,512	-	-
Placements with banks	76,191,803	76,191,803	76,191,803	-	-
Securities purchased under re-sale agreements	29,331,046	29,331,046	29,331,046	-	-
Derivative financial assets	4,965,263	4,965,263	4,965,263	-	-
Financial assets recognised through profit or loss – measured at fair value	88,971,212	88,971,212	-	88,971,212	-
Financial assets at amortised cost – Loans and advances to other customers	1,287,731,593	1,287,731,593	1,308,726,186	-	-
Financial assets at amortised cost – Debt and other financial instruments	636,567,585	636,567,585	636,567,585	-	-
Financial assets measured at fair value through other comprehensive income	329,292,200	329,292,200	329,292,200	-	-
Investments in subsidiaries	5,808,429	5,808,429	2,150,396	-	3,658,033
Investment in associate	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	27,590,010	27,590,010	27,590,010	-	-
Intangible assets	3,788,351	3,788,351	-	-	3,788,351
Deferred tax assets	35,864,555	35,864,555	-	-	35,864,555
Other assets	37,053,856	37,053,856	37,053,856	-	-
Liabilities	**2,437,820,740**	**2,437,820,740**	**-**	**-**	**-**
Due to banks	32,551,799	32,551,799	-	-	-
Derivative financial liabilities	1,197,206	1,197,206	-	-	-
Securities sold under repurchase agreements	92,645,238	92,645,238	-	-	-
Financial liabilities at amortised cost - due to depositors	2,167,546,941	2,167,546,941	-	-	-
Financial liabilities at amortised cost - other borrowings	12,238,822	12,238,822	-	-	-
Current tax liabilities	18,681,367	18,681,367	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	54,164,586	54,164,586	-	-	-
Due to subsidiaries	147,640	147,640	-	-	-
Subordinated liabilities	58,647,141	58,647,141	-	-	-
Off- Balance Sheet Liabilities	**690,052,925**	**690,052,925**	**678,657,093**	**-**	**-**
Guarantees	82,384,040	82,384,040	77,301,558	-	-
Performance bonds	51,474,642	51,474,642	51,474,642	-	-
Letter of credit	96,576,047	96,576,047	96,576,047	-	-
Other contingent items	270,127,275	270,127,275	268,315,166	-	-
Undrawn loan commitments	184,989,680	184,989,680	184,989,680	-	-
Other commitments	4,501,241	4,501,241	-	-	-
Shareholders' Equity	**250,793,234**	**250,793,234**	**-**	**-**	**-**
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	87,971,557	87,971,557	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	30,450,668	30,450,668	-	-	-
Accumulated other comprehensive income	1,144,550	1,144,550	-	-	-
Other reserves	131,226,459	131,226,459	-	-	-