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	
	March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
Regulatory Capital (Rs. '000)				
Commom equity	247,675,455	234,946,503	236,430,759	223,991,979
Tier 1 capital	247,675,455	234,946,503	236,430,759	223,991,979
Total capital	309,912,235	296,922,313	298,331,908	285,627,033
Regulatory Capital Ratios (%)				
Common Equity Tier 1 capital ratio (Minimum requirement – 8.50%)	14.029	13.968	14.276	14.227
Tier 1 capital ratio (Minimum requirement – 10.00%)	14.029	13.968	14.276	14.227
Total capital ratio (Minimum requirement – 14.00%)	17.554	17.653	18.014	18.142
Leverage ratio (Minimum requirement – 3%)	7.12	6.94	6.99	6.79
Regulatory Liquidity				
Total Stock of High Quality Liquid Assets (Rs. '000)			897,745,056	898,246,022
Liquidity coverage ratio – Rupee (Minimum requirement : 100%) (%)			539.62	529.20
Liquidity coverage ratio – All currency (Minimum requirement : 100%) (%)			345.42	454.36
Net stable funding ratio (Minimum requirement : 100%) (%)			181.23	187.29

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**247,675,455**	**234,946,503**	**236,430,759**	**223,991,979**
Total Common Equity Tier 1 (CET 1) Capital	**264,841,262**	**251,756,623**	**256,736,301**	**243,568,568**
Equity Capital (Stated Capital) /Assigned Capital	90,786,713	88,017,094	90,786,713	88,017,094
Reserve fund	16,469,686	16,469,686	15,079,582	15,079,582
Published retained earnings/(Accumulated retained losses)	2,114,814	4,912,773	44,541	2,768,834
Published Accumulated Other Comprehensive Income (OCI)	21,820	1,133,795	(1,141,099)	(38,552)
General and other disclosed reserves	137,745,939	137,741,610	137,745,939	137,741,610
Unpublished current year's profit/(losses) and gains reflected in OCI	14,220,625	-	14,220,625	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	3,481,665	3,481,665	-	-
Total Adjustments to CET 1 Capital	**17,165,807**	**16,810,120**	**20,305,542**	**19,576,589**
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	4,289,273	4,312,756	4,198,265	4,221,131
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	-	-	3,670,964	3,269,615
Deferred tax assets (net)	12,431,387	12,052,217	12,436,313	12,085,843
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	**62,236,780**	**61,975,810**	**61,901,149**	**61,635,054**
Total Tier 2 Capital	**62,236,780**	**61,975,810**	**61,901,149**	**61,635,054**
Qualifying Tier 2 Capital Instruments	43,022,113	44,536,817	43,022,113	44,536,817
Revaluation gains	5,172,941	5,172,941	5,172,941	5,172,941
Eligible Impairment	14,041,726	12,266,052	13,706,095	11,925,296
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	**247,675,455**	**234,946,503**	**236,430,759**	**223,991,979**
Total Tier 1 Capital	**247,675,455**	**234,946,503**	**236,430,759**	**223,991,979**
Total Capital	**309,912,235**	**296,922,313**	**298,331,908**	**285,627,033**

	Group		Bank	
	March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	**1,765,459,422**	**1,682,005,762**	**1,656,154,048**	**1,574,422,917**
Risk Weighted Amount for Credit Risk	1,593,950,772	1,492,194,560	1,484,738,890	1,387,338,967
Risk Weighted Amount for Market Risk	86,451,621	104,976,721	86,358,129	104,883,229
Risk Weighted Amount for Operational Risk	85,057,029	84,834,481	85,057,029	82,200,721
CET1 Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchage on D - SIBs) (%)	**14.029**	**13.968**	**14.276**	**14.227**
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 (%)	**14.029**	**13.968**	**14.276**	**14.227**
Total Capital Ratio (Including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs (%)	**17.554**	**17.653**	**18.014**	**18.142**
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	
	March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	**247,675,455**	**234,946,503**	**236,430,759**	**223,991,979**
Total Exposures	**3,477,754,664**	**3,386,553,765**	**3,380,477,913**	**3,298,097,216**
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	2,938,459,097	2,823,157,761	2,842,121,241	2,734,178,713
Derivative exposures	316,576,522	315,230,352	316,576,522	315,230,352
Securities financing transaction exposures	95,133,116	112,178,004	95,133,116	113,574,397
Other off-balance sheet exposures	127,585,929	135,987,648	126,647,034	135,113,754
Basel III Leverage Ratio (minimum requirement 3%) (%)	7.12	6.94	6.99	6.79

Disclosure 4

Liquidity Coverage Ratio (LCR)

	March 31, 2025		December 31, 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)	**912,828,534**	**897,745,056**	**910,208,767**	**898,246,022**
Total Adjusted Level 1 Assets	**821,244,829**	**821,244,829**	**840,715,102**	**840,715,102**
Level 1 Assets	**816,210,869**	**816,210,869**	**834,622,332**	**834,622,332**
Total Adjusted Level 2A Assets	**94,929,583**	**80,690,146**	**73,801,348**	**62,731,146**
Level 2A Assets	**94,929,583**	**80,690,146**	**73,801,348**	**62,731,146**
Total Adjusted Level 2B Assets	**1,688,082**	**844,041**	**1,785,087**	**892,544**
Level 2B Assets	**1,688,082**	**844,041**	**1,785,087**	**892,544**
Total Cash outflows	**2,798,857,362**	**521,023,144**	**2,669,746,702**	**479,790,581**
Deposits	1,718,659,843	171,865,985	1,642,443,925	164,244,392
Unsecured wholesale funding	660,553,566	308,498,883	619,016,220	279,379,191
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	387,679,670	8,693,993	380,104,262	7,984,702
Additional requirements	31,964,283	31,964,283	28,182,296	28,182,296
Total Cash Inflows	**379,873,521**	**261,125,441**	**397,144,685**	**282,093,675**
Maturing secured lending transactions backed by the collateral	130,156,132	127,037,670	156,875,959	154,057,111
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	199,409,498	127,756,062	194,054,012	123,718,383
Operational deposits	37,644,472	-	37,578,353	-
Other cash inflows	12,663,419	6,331,709	8,636,361	4,318,181
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		**345.42**		**454.36**

Disclosure 5

Net Stable Funding Ratio (NSFR)

	Bank	
	March 31, 2025	December 31, 2024
	Rs. '000	Rs. '000
Total available stable funding (ASF)	**2,208,620,106**	**2,122,713,417**
Total required stable funding (RSF)	**1,218,664,491**	**1,133,370,760**
Required stable funding – On-balance sheet assets	1,209,416,204	1,125,454,695
Required stable funding – Off-balance sheet items	9,248,287	7,916,065
NSFR (minimum requirement – 100%) (%)	**181.23**	**187.29**

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	Basel III Compliant - Tier 2 Capital Instruments (Listed, Rated, Unseured, Subordinated, Redeemable Debentures)													
		Without Non - viability Conversion				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)	N/A	N/A		N/A		N/A		N/A		N/A		N/A		N/A	
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	Date March 8, 2026	Type B	Date October 27, 2026	Type B	Date July 22, 2028	Type A B	Date September 20, 2026 September 20, 2028	Type A B C	Date December 11, 2027 December 11, 2029 December 11, 2032	Type A B C D E F	Date December 19, 2028 December 19, 2028 December 19, 2030 December 19, 2030 December 19, 2033 December 19, 2033	Type A B C D E F	Date July 9, 2029 July 9, 2029 July 9, 2031 July 9, 2031 July 9, 2034 July 9, 2034
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)	90,786,713	Type B	Amount 349,818	Type B	Amount 674,870	Type B	Amount 1,124,312	Type A B	Amount 1,271,241 3,050,600	Type A B C	Amount 3,698,574 3,263,820 11,500	Type A B C D E F	Amount 1,599,300 5,668,568 32,980 817,760 30,840 1,427,930	Type A B C D E F	Amount 1,427,250 12,455,160 139,670 368,890 73,040 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	Rate 11.25% p.a.	Type B	Rate 12.25% p.a.	Type B	Rate 12.50% p.a.	Type A B	Rate 9.00% p.a. 9.50% p.a.	Type A B C	Rate 28.00% p.a. 27.00% p.a. 22.00% p.a.	Type A B C D E F	Rate 14.50% p.a. 15.00% p.a. 13.75% p.a. 14.25% p.a. 13.50% p.a. 14.00% p.a.	Type A B C D E F	Rate 12.60% p.a. 13.00% p.a. 12.85% p.a. 13.25% p.a. 13.00% p.a. 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 March 31, 2025	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	962,382,119	51,843,750	962,382,119	1,347,938	18,308,634	1.90
Claims on Foreign Sovereigns and their Central Banks	141,620,172	-	141,620,172	-	161,866,563	114.30
Claims on Public Sector Entities (PSEs)	23,311,570	-	23,311,570	-	14,470,928	62.08
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	172,945,425	124,792,604	172,945,425	10,573,563	93,482,789	50.94
Claims on Financial Institutions	38,786,404	-	38,786,404	-	19,890,394	51.28
Claims on Corporates	748,093,609	467,241,639	733,445,727	86,738,365	787,957,527	96.07
Retail Claims	453,063,328	54,719,865	448,908,107	21,947,479	344,728,608	73.21
Claims Secured by Residential Property	91,548,609	-	91,548,609	-	50,496,046	55.16
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	44,251,256	-	44,251,256	-	50,143,698	113.32
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	115,537,410	-	115,537,410	-	52,605,585	45.53
Total	**2,791,539,902**	**698,597,858**	**2,772,736,799**	**120,607,345**	**1,593,950,772**	**55.09**

Disclosure 8

Credit Risk under Standardised Approach

Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

As at March 31, 2025	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	959,900,105	51,843,750	959,900,105	1,347,938	18,308,634	1.90
Claims on Foreign Sovereigns and their Central Banks	92,247,298	-	92,247,298	-	87,807,252	95.19
Claims on Public Sector Entities (PSEs)	23,311,570	-	23,311,570	-	14,470,928	62.08
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	168,951,942	124,792,612	168,951,942	10,573,563	89,533,253	49.87
Claims on Financial Institutions	39,560,225	-	39,560,225	-	20,277,305	51.26
Claims on Corporates	776,398,378	466,201,233	703,741,800	85,799,470	757,314,705	95.92
Retail Claims	517,340,363	54,719,865	447,541,926	21,947,479	344,463,882	73.37
Claims Secured by Residential Property	91,548,609	-	91,548,609	-	50,496,046	55.16
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	41,887,448	-	41,887,448	-	46,797,549	111.72
Higher-risk Categories	2,401,017	-	2,401,017	-	6,002,543	250.00
Cash Items and Other Assets	110,836,794	-	110,836,794	-	49,266,793	44.45
Total	**2,824,383,749**	**697,557,460**	**2,681,928,734**	**119,668,450**	**1,484,738,890**	**53.00**

Disclosure 9

Credit Risk under Standardised Approach

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

As at March 31, 2025	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	872,186,889	91,543,168	-	-	-	-	-	-	-	963,730,057
Claims on Foreign Sovereigns and their Central Banks	4,440,046	-	-	-	-	-	87,807,252	49,372,874	-	141,620,172
Claims on Public Sector Entities (PSEs)	-	7,645,622	-	5,448,288	-	-	10,217,660	-	-	23,311,570
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	70,431,536	-	67,518,974	-	-	45,431,445	137,033	-	183,518,988
Claims on Financial Institutions	-	-	-	37,792,020	-	-	994,384	-	-	38,786,404
Claims on Corporates	-	35,181,995	-	8,162,813	-	-	776,838,411	873	-	820,184,092
Retail Claims	44,039,969	1,423,133	-	-	96,173,882	169,915,800	159,302,802	-	-	470,855,586
Claims Secured by Residential Property	-	-	63,157,789	-	-	-	28,390,820	-	-	91,548,609
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	54,250	-	-	32,357,873	11,839,133	-	44,251,256
Higher-risk Categories	-	-	-	-	-	-	-	-	-	-
Cash Items and Other Assets	48,881,234	17,563,239	-	-	-	-	49,092,937	-	-	115,537,410
Total	**969,548,138**	**223,788,693**	**63,157,789**	**118,976,345**	**96,173,882**	**169,915,800**	**1,190,433,584**	**61,349,913**	**-**	**2,893,344,144**

Disclosure 9

Credit Risk under Standardised Approach

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

As at March 31, 2025	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	869,704,875	91,543,168	-	-	-	-	-	-	-	961,248,043
Claims on Foreign Sovereigns and their Central Banks	4,440,046	-	-	-	-	-	87,807,252	-	-	92,247,298
Claims on Public Sector Entities (PSEs)	-	7,645,622	-	5,448,288	-	-	10,217,660	-	-	23,311,570
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	70,376,602	-	67,518,974	-	-	41,492,896	137,033	-	179,525,505
Claims on Financial Institutions	-	-	-	38,565,841	-	-	994,384	-	-	39,560,225
Claims on Corporates	-	35,181,995	-	8,162,813	-	-	746,195,589	873	-	789,541,270
Retail Claims	43,997,415	99,506	-	-	96,173,882	169,915,800	159,302,802	-	-	469,489,405
Claims Secured by Residential Property	-	-	63,157,789	-	-	-	28,390,820	-	-	91,548,609
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	54,250	-	-	31,958,746	9,874,452	-	41,887,448
Higher-risk Categories	-	-	-	-	-	-	-	-	2,401,017	2,401,017
Cash Items and Other Assets	47,519,410	17,563,239	-	-	-	-	45,754,145	-	-	110,836,794
Total	**965,661,746**	**222,410,132**	**63,157,789**	**119,750,166**	**96,173,882**	**169,915,800**	**1,152,114,294**	**10,012,358**	**2,401,017**	**2,801,597,184**

Disclosure 10

Market Risk under Standardised Measurment Method

	Group		Bank	
	March 31, 2025	December 31, 2024	March 31, 2025	December 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	**10,637,950**	**12,689,418**	**10,637,950**	**12,689,418**
General Interest Rate Risk	**1,059,744**	**696,843**	**1,059,744**	**696,843**
i) Net Long or Short Position	1,059,744	696,843	1,059,744	696,843
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	**9,578,206**	**11,992,575**	**9,578,206**	**11,992,575**
(b) Capital charge for Equity	**1,055,500**	**1,060,990**	**1,055,500**	**1,060,990**
i) General Equity Risk	545,798	551,065	545,798	551,065
ii) Specific Equity Risk	509,702	509,925	509,702	509,925
(c) Capital charge for Foreign Exchange & Gold	**409,777**	**946,333**	**396,688**	**933,244**
(d) Capital charge for market risk [(a) + (b) + (C)]	**12,103,227**	**14,696,741**	**12,090,138**	**14,683,652**
Total risk - weighted amount for Market Risk [(d)*100 / CAR]	**86,451,621**	**104,976,721**	**86,358,129**	**104,883,229**

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	March 31, 2025			December 31, 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%		128,227	508,389	192,407	173,645	450,187	200,112
Trading and Sales	18%		(23,513,670)	(8,309,440)	14,592,258	(16,756,412)	(13,578,729)	12,851,992
Payment and Settlement	18%		1,213,901	1,393,932	1,564,688	1,110,697	1,396,515	1,474,716
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			**(22,171,542)**	**(6,407,119)**	**16,349,353**	**(15,472,070)**	**(11,732,027)**	**14,526,820**
Retail Banking (Loans & Advances)	12%	0.035	575,641,721	585,567,852	732,832,005	588,196,576	574,202,213	707,222,764
Commercial Banking (Loans & Advances)	15%	0.035	1,496,793,990	1,563,051,435	1,668,934,712	1,509,866,445	1,623,035,579	1,660,096,497
Sub Total (b)			**2,072,435,711**	**2,148,619,287**	**2,401,766,717**	**2,098,063,021**	**2,197,237,792**	**2,367,319,261**
Total (a) + (b)			**2,050,264,169**	**2,142,212,168**	**2,418,116,070**	**2,082,590,951**	**2,185,505,765**	**2,381,846,081**
Capital Charge for Operational Risk			**10,275,863**	**10,665,405**	**14,782,684**	**10,397,225**	**10,932,586**	**14,300,671**
Avarage Capital Charge (c)					**11,907,984**			**11,876,827**
RWA for Operational Risk [(c)*100 / CAR]					**85,057,029**			**84,834,481**

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	March 31, 2025			December 31, 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%		128,227	508,389	192,407	173,645	450,187	200,112
Trading and Sales	18%		(23,513,670)	(8,309,440)	14,592,258	(17,249,910)	(13,897,891)	12,020,846
Payment and Settlement	18%		1,213,901	1,393,932	1,564,688	1,110,697	1,396,515	1,474,716
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			**(22,171,542)**	**(6,407,119)**	**16,349,353**	**(15,965,568)**	**(12,051,189)**	**13,695,674**
Retail Banking (Loans & Advances)	12%	0.035	575,641,721	585,567,852	732,832,005	579,990,934	563,499,521	692,883,629
Commercial Banking (Loans & Advances)	15%	0.035	1,496,793,990	1,563,051,435	1,668,934,712	1,459,568,655	1,568,322,273	1,609,501,772
Sub Total (b)			**2,072,435,711**	**2,148,619,287**	**2,401,766,717**	**2,039,559,589**	**2,131,821,794**	**2,302,385,401**
Total (a) + (b)			**2,050,264,169**	**2,142,212,168**	**2,418,116,070**	**2,023,594,021**	**2,119,770,605**	**2,316,081,075**
Capital Charge for Operational Risk			**10,275,863**	**10,665,405**	**14,782,684**	**10,098,697**	**10,600,390**	**13,825,216**
Avarage Capital Charge (c)					**11,907,984**			**11,508,101**
RWA for Operational Risk [(c)*100 / CAR]					**85,057,029**			**82,200,721**

Disclosure 12

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

As at March 31, 2025	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	**2,905,640,953**	**2,905,640,953**	**2,824,383,749**	**81,626,530**	**20,305,542**
Cash and cash equivalents	101,740,307	101,740,307	101,740,307	**-**	
Balances with Central Banks	62,299,324	62,299,324	62,299,324	-	-
Placements with banks	84,424,806	84,424,806	84,424,806	-	-
Securities purchased under re-sale agreements	35,787,594	35,787,594	35,787,594	-	-
Derivative financial assets	4,109,892	4,109,892	4,109,892	-	-
Financial assets recognised through profit or loss – measured at fair value	81,626,530	81,626,530	-	81,626,530	-
Financial assets at amortised cost – Loans and advances to other customers	1,493,776,574	1,493,776,574	1,514,451,442	-	-
Financial assets at amortised cost – Debt and other financial instruments	684,566,536	684,566,536	684,566,536	-	-
Financial assets measured at fair value through other comprehensive income	271,642,469	271,642,469	271,642,469	-	-
Investments in subsidiaries	6,338,179	6,338,179	2,667,215	-	3,670,964
Investment in associate	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	27,807,707	27,807,707	27,807,707	-	-
Intangible assets	4,198,265	4,198,265	-	-	4,198,265
Deferred tax assets	12,436,313	12,436,313	-	-	12,436,313
Other assets	34,842,126	34,842,126	34,842,126	-	-
Liabilities	**2,628,497,237**	**2,628,497,237**	**-**	**-**	**-**
Due to banks	30,939,340	30,939,340	-	-	-
Derivative financial liabilities	791,653	791,653	-	-	-
Securities sold under repurchase agreements	100,712,176	100,712,176	-	-	-
Financial liabilities at amortised cost - due to depositors	2,336,983,176	2,336,983,176	-	-	-
Financial liabilities at amortised cost - other borrowings	13,318,508	13,318,508	-	-	-
Current tax liabilities	18,869,621	18,869,621	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	67,550,496	67,550,496	-	-	-
Due to subsidiaries	227,145	227,145	-	-	-
Subordinated liabilities	59,105,122	59,105,122	-	-	-
Off- Balance Sheet Liabilities	**757,642,191**	**757,642,191**	**697,557,460**	**-**	**-**
Guarantees	81,014,375	81,014,375	76,021,917	-	-
Performance bonds	41,057,100	41,057,100	41,057,100	-	-
Letter of credit	102,347,297	102,347,297	102,347,297	-	-
Other contingent items	330,518,042	330,518,042	276,900,380	-	-
Undrawn loan commitments	201,230,766	201,230,766	201,230,766	-	-
Other commitments	1,474,611	1,474,611	-	-	-
Shareholders' Equity	**277,143,716**	**277,143,716**	**-**	**-**	**-**
Equity capital (stated capital)/assigned capital: Of which amount eligible for CET1	90,786,713	90,786,713	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	14,265,163	14,265,163	-	-	-
Accumulated other comprehensive income	3,342,242	3,342,242	-	-	-
Other reserves	168,749,598	168,749,598	-	-	-