

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	
	June 30, 2025	March 31, 2025	June 30, 2025	March 31, 2025
Regulatory Capital (Rs. '000)				
Common equity	263,286,196	247,675,455	252,138,794	236,430,759
Tier 1 capital	263,286,196	247,675,455	252,138,794	236,430,759
Total capital	324,008,271	309,912,235	314,511,481	298,331,908
Regulatory Capital Ratios (%)				
Common Equity Tier 1 capital ratio (Minimum requirement - 8.50%)	14.178	14.029	14.482	14.276
Tier 1 capital ratio (Minimum requirement - 10.00%)	14.178	14.029	14.482	14.276
Total capital ratio (Minimum requirement - 14.00%)	17.448	17.554	18.064	18.014
Leverage ratio (Minimum requirement - 3%)	6.95	7.12	6.84	6.99
Regulatory Liquidity				
Total Stock of High Quality Liquid Assets (Rs. '000)			894,963,527	897,745,056
Liquidity coverage ratio - Rupee (Minimum requirement : 100%) (%)			456.28	539.62
Liquidity coverage ratio - All currency (Minimum requirement : 100%) (%)			342.53	345.42
Net stable funding ratio (Minimum requirement : 100%) (%)			181.18	181.23

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	June 30, 2025	March 31, 2025	June 30, 2025	March 31, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	263,286,196	247,675,455	252,138,794	236,430,759
Total Common Equity Tier 1 (CET 1) Capital	280,130,072	264,841,262	272,025,112	256,736,301
Equity Capital (Stated Capital) / Assigned Capital	90,825,735	90,786,713	90,825,735	90,786,713
Reserve fund	16,469,686	16,469,686	15,079,582	15,079,582
Published retained earnings/(Accumulated retained losses)	2,114,854	2,114,814	44,581	44,541
Published Accumulated Other Comprehensive Income (OCI)	(59,454)	21,820	(1,222,372)	(1,141,099)
General and other disclosed reserves	137,750,101	137,745,939	137,750,101	137,745,939
Unpublished current year's profit/(losses) and gains reflected in OCI	29,547,485	14,220,625	29,547,485	14,220,625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	16,843,876	17,165,807	19,886,318	20,305,542
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	4,345,259	4,289,273	4,239,710	4,198,265
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	-	-	3,574,647	3,670,964
Deferred tax assets (net)	12,053,470	12,431,387	12,071,961	12,436,313
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Total 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	-	-	-	-
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	60,722,075	62,236,780	62,372,687	61,901,149
Total Tier 2 Capital	60,722,075	62,236,780	62,372,687	61,901,149
Qualifying Tier 2 Capital Instruments	41,507,408	43,022,113	41,507,408	43,022,113
Revaluation gains	5,172,941	5,172,941	5,172,941	5,172,941
Eligible Impairment	14,041,726	14,041,726	15,692,338	13,706,095
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	263,286,196	247,675,455	252,138,794	236,430,759
Total Tier 1 Capital	263,286,196	247,675,455	252,138,794	236,430,759
Total Capital	324,008,271	309,912,235	314,511,481	298,331,908
	Group		Bank	
	June 30, 2025	March 31, 2025	June 30, 2025	March 31, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	1,856,965,372	1,765,459,422	1,741,077,748	1,656,154,048
Risk Weighted Amount for Credit Risk	1,647,455,124	1,593,950,772	1,531,624,529	1,484,738,890
Risk Weighted Amount for Market Risk	116,739,886	86,451,621	116,682,857	86,358,129
Risk Weighted Amount for Operational Risk	92,770,362	85,057,029	92,770,362	85,057,029
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D - SIBs) (%)	14.178	14.029	14.482	14.276
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 (%)	14.178	14.029	14.482	14.276
Total Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	17.448	17.554	18.064	18.014
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	
	June 30, 2025	March 31, 2025	June 30, 2025	March 31, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	263,286,196	247,675,455	252,138,794	236,430,759
Total Exposures	3,789,646,315	3,477,754,664	3,685,758,203	3,380,477,913
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	3,100,153,965	2,938,459,097	2,997,199,207	2,842,121,241
Derivative exposures	401,533,593	316,576,522	401,533,593	316,576,522
Securities financing transaction exposures	142,248,053	95,133,116	142,248,053	95,133,116
Other off-balance sheet exposures	145,710,704	127,585,929	144,777,350	126,647,034
Basel III Leverage Ratio (minimum requirement 3%) (%)	6.95	7.12	6.84	6.99

Disclosure 4

Liquidity Coverage Ratio (LCR)

	June 30, 2025		March 31, 2025	
	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)	909,424,509	894,963,527	912,828,534	897,745,056
Total Adjusted Level 1 Assets	826,305,031	826,305,031	821,244,829	821,244,829
Level 1 Assets	817,615,668	817,615,668	816,210,869	816,210,869
Total Adjusted Level 2A Assets	89,838,397	76,362,637	94,929,583	80,690,146
Level 2A Assets	89,838,397	76,362,637	94,929,583	80,690,146
Total Adjusted Level 2B Assets	1,970,444	985,222	1,688,082	844,041
Level 2B Assets	1,970,444	985,222	1,688,082	844,041
Total Cash outflows	2,971,932,297	589,708,719	2,798,857,362	521,023,144
Deposits	1,812,701,582	181,270,159	1,718,659,843	171,865,985
Unsecured wholesale funding	640,624,045	292,157,090	660,553,566	308,498,883
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	411,395,029	9,069,829	387,679,670	8,693,993
Additional requirements	107,211,640	107,211,641	31,964,283	31,964,283
Total Cash Inflows	438,854,236	328,427,862	379,873,521	261,125,441
Maturing secured lending transactions backed by the collateral	118,584,826	114,862,749	130,156,132	127,037,670
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	195,350,268	129,081,171	199,409,498	127,756,062
Operational deposits	33,462,657	-	37,644,472	-
Other cash inflows	91,456,485	84,483,942	12,663,419	6,331,709
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		342.53		345.42

Disclosure 5

Net Stable Funding Ratio (NSFR)

	Bank	
	June 30, 2025	March 31, 2025
	Rs. '000	Rs. '000
Total available stable funding (ASF)	2,316,578,930	2,208,620,106
Total required stable funding (RSF)	1,278,629,974	1,218,664,491
Required stable funding - On-balance sheet assets	1,267,581,420	1,209,416,204
Required stable funding - Off-balance sheet items	11,048,554	9,248,287
NSFR (minimum requirement - 100%) (%)	181.18	181.23

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	Basel III Compliant - Tier 2 Capital Instruments (Listed, Rated, Unsecured, Subordinated, Redeemable Debentures)													
		Without Non - viability Conversion						With a Non - viability Conversion							
		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank		Commercial Bank	
Issuer	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	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	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	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/-	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	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date
		B	March 8, 2026	B	October 27, 2026	B	July 22, 2028	A	September 20, 2026	B	September 20, 2028	A	December 11, 2027	B	December 11, 2029
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)	90,825,735	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount
		B	262,364	B	578,460	B	1,044,004	A	1,059,368	A	3,362,340	A	1,492,680	A	1,427,250
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability	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	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	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	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon Rate and any Related Index		Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate
		B	11.25% p.a.	B	12.25% p.a.	B	12.50% p.a.	A	9.00% p.a.	B	9.50% p.a.	A	28.00% p.a.	B	15.00% p.a.
Non-Cumulative or Cumulative	Non-Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	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	Fully	Fully	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) (ii) (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 occurrence 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 June 30, 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	914,475,732	22,570,500	914,475,732	765,000	17,310,517	1.89
Claims on Foreign Sovereigns and their Central Banks	212,238,651	-	212,238,651	-	149,661,285	70.52
Claims on Public Sector Entities (PSEs)	36,240,464	-	36,240,464	-	20,770,584	57.31
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	184,601,978	207,252,636	184,601,978	11,464,900	98,907,955	50.45
Claims on Financial Institutions	43,251,684	-	43,251,684	-	22,090,124	51.07
Claims on Corporates	777,151,623	582,247,453	762,503,741	104,410,968	829,499,849	95.68
Retail Claims	479,111,457	61,504,725	474,956,236	23,732,362	362,325,477	72.66
Claims Secured by Residential Property	93,886,650	-	93,886,650	-	51,812,346	55.19
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	41,066,495	-	41,066,495	-	44,032,576	107.22
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	113,887,749	-	113,887,749	-	51,044,411	44.82
Total	2,895,912,483	873,575,314	2,877,109,380	140,373,230	1,647,455,124	54.60

Disclosure 8

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

As at June 30, 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	912,669,282	22,500,000	912,669,282	765,000	17,310,517	1.90
Claims on Foreign Sovereigns and their Central Banks	164,010,748	-	164,010,748	-	77,319,430	47.14
Claims on Public Sector Entities (PSEs)	36,240,464	-	36,240,464	-	20,770,584	57.31
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	176,963,314	207,252,636	176,963,314	11,463,490	92,745,905	49.22
Claims on Financial Institutions	43,972,923	-	43,972,923	-	22,450,743	51.06
Claims on Corporates	805,280,361	581,234,752	726,603,301	103,476,204	792,664,645	95.49
Retail Claims	549,588,477	61,504,725	473,079,826	23,732,362	361,965,543	72.86
Claims Secured by Residential Property	93,886,650	-	93,886,650	-	51,812,346	55.19
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	38,438,744	-	38,438,744	-	40,393,632	105.09
Higher-risk Categories	2,557,134	-	2,557,134	-	6,392,835	250.00
Cash Items and Other Assets	108,968,942	-	108,968,942	-	47,798,349	43.86
Total	2,932,577,039	872,492,113	2,777,391,328	139,437,056	1,531,624,529	52.51

Disclosure 10

Market Risk under Standardised Measurement Method

	Group		Bank	
	June 30, 2025	March 31, 2025	June 30, 2025	March 31, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	14,501,008	10,637,950	14,501,008	10,637,950
General Interest Rate Risk	1,412,024	1,059,744	1,412,024	1,059,744
i) Net Long or Short Position	1,412,024	1,059,744	1,412,024	1,059,744
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	13,088,984	9,578,206	13,088,984	9,578,206
(b) Capital charge for Equity	1,168,181	1,055,500	1,168,181	1,055,500
i) General Equity Risk	608,330	545,798	608,330	545,798
ii) Specific Equity Risk	559,851	509,702	559,851	509,702
(c) Capital charge for Foreign Exchange & Gold	674,395	409,777	666,411	396,688
(d) Capital charge for market risk [(a) + (b) + (C)]	16,343,584	12,103,227	16,335,600	12,090,138
Total risk - weighted amount for Market Risk [(d) * 100 / CAR]	116,739,886	86,451,621	116,682,857	86,358,129

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	June 30, 2025			March 31, 2025		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		858,550	1,124,429	1,050,770	128,227	508,389	192,407
Trading and Sales	18%		(14,926,106)	(4,297,917)	24,223,584	(23,513,670)	(8,309,440)	14,592,258
Payment and Settlement	18%		1,281,078	1,429,476	1,527,109	1,213,901	1,393,932	1,564,688
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			(12,786,478)	(1,744,012)	26,801,463	(22,171,542)	(6,407,119)	16,349,353
Retail Banking (Loans & Advances)	12%	0.035	393,806,447	423,907,280	517,578,650	575,641,721	585,567,852	732,832,005
Commercial Banking (Loans & Advances)	15%	0.035	1,672,577,334	1,761,430,380	2,000,479,994	1,496,793,990	1,563,051,435	1,668,934,712
Sub Total (b)			2,066,383,781	2,185,337,660	2,518,058,644	2,072,435,711	2,148,619,287	2,401,766,717
Total (a) + (b)			2,053,597,303	2,183,593,648	2,544,860,107	2,050,264,169	2,142,212,168	2,418,116,070
Capital Charge for Operational Risk			10,435,018	11,027,920	17,500,614	10,275,863	10,665,405	14,782,684
Average Capital Charge (c)					12,987,851			11,907,984
RWA for Operational Risk [(c)*100 / CAR]					92,770,362			85,057,029

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	June 30, 2025			March 31, 2025		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		858,550	1,124,429	1,050,770	128,227	508,389	192,407
Trading and Sales	18%		(14,926,106)	(4,297,917)	24,223,584	(23,513,670)	(8,309,440)	14,592,258
Payment and Settlement	18%		1,281,078	1,429,476	1,527,109	1,213,901	1,393,932	1,564,688
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			(12,786,478)	(1,744,012)	26,801,463	(22,171,542)	(6,407,119)	16,349,353
Retail Banking (Loans & Advances)	12%	0.035	393,806,447	423,907,280	517,578,650	575,641,721	585,567,852	732,832,005
Commercial Banking (Loans & Advances)	15%	0.035	1,672,577,334	1,761,430,380	2,000,479,994	1,496,793,990	1,563,051,435	1,668,934,712
Sub Total (b)			2,066,383,781	2,185,337,660	2,518,058,644	2,072,435,711	2,148,619,287	2,401,766,717
Total (a) + (b)			2,053,597,303	2,183,593,648	2,544,860,107	2,050,264,169	2,142,212,168	2,418,116,070
Capital Charge for Operational Risk			10,435,018	11,027,920	17,500,614	10,275,863	10,665,405	14,782,684
Average Capital Charge (c)					12,987,851			11,907,984
RWA for Operational Risk [(c)*100 / CAR]					92,770,362			85,057,029

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

As at June 30, 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	3,031,493,658	3,031,493,658	2,932,577,039	102,957,484	19,886,318
Cash and cash equivalents	87,306,233	87,306,233	87,306,233	-	-
Balances with Central Banks	51,805,521	51,805,521	51,805,521	-	-
Placements with banks	98,363,271	98,363,271	98,363,271	-	-
Securities purchased under re-sale agreements	6,375,243	6,375,243	6,375,243	-	-
Derivative financial assets	4,597,614	4,597,614	4,597,614	-	-
Financial assets recognised through profit or loss – measured at fair value	102,957,484	102,957,484	-	102,957,484	-
Financial assets at amortised cost – Loans and advances to other customers	1,573,514,026	1,573,514,026	1,597,441,209	-	-
Financial assets at amortised cost – Debt and other financial instruments	711,526,182	711,526,182	711,526,182	-	-
Financial assets measured at fair value through other comprehensive income	310,179,196	310,179,196	310,179,196	-	-
Investments in subsidiaries	6,397,979	6,397,979	2,823,332	-	3,574,647
Investment in associate	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	27,550,202	27,550,202	27,550,202	-	-
Intangible assets	4,239,710	4,239,710	-	-	4,239,710
Deferred tax assets	12,071,961	12,071,961	-	-	12,071,961
Other assets	34,564,705	34,564,705	34,564,705	-	-
Liabilities	2,738,676,226	2,738,676,226	-	-	-
Due to banks	37,942,234	37,942,234	-	-	-
Derivative financial liabilities	1,293,732	1,293,732	-	-	-
Securities sold under repurchase agreements	124,908,745	124,908,745	-	-	-
Financial liabilities at amortised cost - due to depositors	2,426,761,846	2,426,761,846	-	-	-
Financial liabilities at amortised cost - other borrowings	12,856,257	12,856,257	-	-	-
Current tax liabilities	23,015,966	23,015,966	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	52,098,995	52,098,995	-	-	-
Due to subsidiaries	174,363	174,363	-	-	-
Subordinated liabilities	59,624,088	59,624,088	-	-	-
Off- Balance Sheet Liabilities	882,140,479	882,140,479	872,492,113	-	-
Guarantees	87,476,561	87,476,561	81,056,115	-	-
Performance bonds	51,942,454	51,942,454	51,942,454	-	-
Letter of credit	122,005,534	122,005,534	122,005,534	-	-
Other contingent items	401,526,557	401,526,557	399,773,248	-	-
Undrawn loan commitments	217,714,762	217,714,762	217,714,762	-	-
Other commitments	1,474,611	1,474,611	-	-	-
Shareholders' Equity	292,817,432	292,817,432	-	-	-
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	90,825,735	90,825,735	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	29,592,067	29,592,067	-	-	-
Accumulated other comprehensive income	2,918,334	2,918,334	-	-	-
Other reserves	169,481,296	169,481,296	-	-	-