

**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, 2025	June 30, 2025	September 30, 2025	June 30, 2025
<b>Regulatory Capital (Rs. '000)</b>				
Common equity	262,990,799	263,286,196	252,267,042	252,138,794
Tier 1 capital	262,990,799	263,286,196	252,267,042	252,138,794
Total capital	336,705,420	324,008,271	325,576,142	314,511,481
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 capital ratio (Minimum requirement - 8.50%)	13.114	14.178	13.391	14.482
Tier 1 capital ratio (Minimum requirement - 10.00%)	13.114	14.178	13.391	14.482
Total capital ratio (Minimum requirement - 14.00%)	16.790	17.448	17.282	18.064
Leverage ratio (Minimum requirement - 3%)	6.70	6.95	6.62	6.84
<b>Regulatory Liquidity</b>				
Total Stock of High Quality Liquid Assets (Rs. '000)			818,072,024	894,963,527
Liquidity coverage ratio - Rupee (Minimum requirement : 100%) (%)			474.75	456.28
Liquidity coverage ratio - All currency (Minimum requirement : 100%) (%)			315.40	342.53
Net stable funding ratio (Minimum requirement : 100%) (%)			165.90	181.18

**Disclosure 2**

**Basel III Computation of Capital Ratios**

	Group		Bank	
	September 30, 2025	June 30, 2025	September 30, 2025	June 30, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>Common Equity Tier 1 (CET 1) Capital after Adjustments</b>	262,990,799	263,286,196	252,267,042	252,138,794
<b>Total Common Equity Tier 1 (CET 1) Capital</b>	280,182,322	280,130,072	272,077,362	272,025,112
Equity Capital (Stated Capital) / Assigned Capital	90,877,985	90,825,735	90,877,985	90,825,735
Reserve fund	16,469,686	16,469,686	15,079,582	15,079,582
Published retained earnings/(Accumulated retained losses)	2,114,854	2,114,854	44,581	44,581
Published Accumulated Other Comprehensive Income (OCI)	(59,454)	(59,454)	(1,222,372)	(1,222,372)
General and other disclosed reserves	137,750,101	137,750,101	137,750,101	137,750,101
Unpublished current year's profit/(losses) and gains reflected in OCI	29,547,485	29,547,485	29,547,485	29,547,485
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	3,481,665	3,481,665	-	-
<b>Total Adjustments to CET 1 Capital</b>	17,191,523	16,843,876	19,810,320	19,886,318
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	4,570,064	4,345,259	4,466,396	4,239,710
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	-	-	3,633,030	3,574,647
Deferred tax assets (net)	12,176,312	12,053,470	11,710,894	12,071,961
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	-	-	-	-
<b>Total Additional Tier 1 (AT 1) Capital</b>	-	-	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-	-	-
Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
<b>Total Adjustments to AT1 Capital</b>	-	-	-	-
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	-	-	-	-
<b>Tier 2 Capital after Adjustments</b>	73,714,621	60,722,075	73,309,100	62,372,687
<b>Total Tier 2 Capital</b>	73,714,621	60,722,075	73,309,100	62,372,687
Qualifying Tier 2 Capital Instruments	52,216,222	41,507,408	52,216,222	41,507,408
Revaluation gains	5,172,941	5,172,941	5,172,941	5,172,941
Eligible Impairment	16,325,458	14,041,726	15,919,937	15,692,338
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to Tier 2 Capital</b>	-	-	-	-
Investment in own shares	-	-	-	-
Others	-	-	-	-
<b>CET1 Capital</b>	262,990,799	263,286,196	252,267,042	252,138,794
<b>Total Tier 1 Capital</b>	262,990,799	263,286,196	252,267,042	252,138,794
<b>Total Capital</b>	336,705,420	324,008,271	325,576,142	314,511,481

  

	Group		Bank	
	September 30, 2025	June 30, 2025	September 30, 2025	June 30, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>Total Risk Weighted Amount (RWA)</b>	2,005,423,798	1,856,965,374	1,883,901,821	1,741,077,750
Risk Weighted Amount for Credit Risk	1,794,427,358	1,647,455,124	1,672,956,423	1,531,624,529
Risk Weighted Amount for Market Risk	117,036,171	116,739,886	116,985,129	116,682,857
Risk Weighted Amount for Operational Risk	93,960,269	92,770,364	93,960,269	92,770,364
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D - SIBs) (%)	13.114	14.178	13.391	14.482
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
<b>Total Tier 1 Capital Ratio (%)</b>	13.114	14.178	13.391	14.482
<b>Total Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs (%)</b>	16.790	17.448	17.282	18.064
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, 2025	June 30, 2025	September 30, 2025	June 30, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>Tier 1 Capital</b>	262,990,799	263,286,196	252,267,042	252,138,794
<b>Total Exposures</b>	3,922,661,810	3,789,646,315	3,811,798,427	3,685,758,203
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	3,187,186,866	3,100,153,965	3,077,264,616	2,997,199,207
Derivative exposures	466,892,779	401,533,593	466,892,779	401,533,593
Securities financing transaction exposures	109,995,185	142,248,053	109,995,185	142,248,053
Other off-balance sheet exposures	158,586,980	145,710,704	157,645,847	144,777,350
<b>Basel III Leverage Ratio (minimum requirement 3%) (%)</b>	6.70	6.95	6.62	6.84

**Disclosure 4**

**Liquidity Coverage Ratio (LCR)**

	September 30, 2025		June 30, 2025	
	Total Un-weighted Value	Total weighted Value	Total Un-weighted Value	Total weighted Value
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>Total stock of High Quality Liquid Assets (HQLA)</b>	833,736,165	818,072,024	909,424,509	894,963,527
<b>Total Adjusted Level 1 Assets</b>	740,646,621	734,274,421	826,305,031	817,615,668
Level 1 Assets	734,274,421	734,274,421	817,615,668	817,615,668
<b>Total Adjusted Level 2A Assets</b>	97,333,516	82,733,489	89,838,397	76,362,637
Level 2A Assets	97,333,516	82,733,489	89,838,397	76,362,637
<b>Total Adjusted Level 2B Assets</b>	2,128,228	1,064,114	1,970,444	985,222
Level 2B Assets	2,128,228	1,064,114	1,970,444	985,222
<b>Total Cash outflows</b>	3,045,759,569	626,303,455	2,971,932,296	589,708,719
Deposits	1,794,792,674	179,479,267	1,812,701,582	181,270,159
Unsecured wholesale funding	735,998,367	340,184,543	640,624,045	292,157,090
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	418,844,807	10,515,924	411,395,029	9,069,829
Additional requirements	96,123,721	96,123,721	107,211,640	107,211,641
<b>Total Cash Inflows</b>	497,902,330	366,929,530	438,854,236	328,427,862
Maturing secured lending transactions backed by the collateral	131,180,099	125,932,547	118,584,826	114,862,749
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	238,835,248	157,153,795	195,350,268	129,081,171
Operational deposits	38,762,233	-	33,462,657	-
Other cash inflows	89,124,749	83,843,188	91,456,485	84,483,942
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)</b>		315.40		342.53

**Disclosure 5****Net Stable Funding Ratio (NSFR)**

	Bank	
	September 30, 2025	June 30, 2025
	Rs. '000	Rs. '000
Total available stable funding (ASF)	2,342,248,146	2,316,578,930
Total required stable funding (RSF)	1,411,803,121	1,278,629,974
Required stable funding - On-balance sheet assets	1,398,914,471	1,267,581,420
Required stable funding - Off-balance sheet items	12,888,650	11,048,554
NSFR (minimum requirement - 100%) (%)	165.90	181.18

## 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		Commercial Bank
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	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	A	December 11, 2027	A	December 19, 2028	A	July 9, 2029	
						B		B	September 20, 2028	B	December 11, 2029	B	December 19, 2028	B	July 9, 2029	
										C	December 11, 2032	C	December 19, 2030	C	July 9, 2031	
												D	December 19, 2030	D	July 9, 2031	
												E	December 19, 2033	E	July 9, 2034	
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)	90,877,985	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	
		B	174,909	B	482,050	B	963,696	A	847,494	A	3,026,106	A	1,386,060	A	1,141,800	
								B	2,614,800	B	3,263,820	B	4,912,759	B	9,964,128	
										C	11,500	C	32,980	C	139,670	
												D	817,760	D	368,890	
												E	30,840	E	73,040	
										F	1,427,930	F	5,535,990			
Accounting Classification (Equity/Liability)	Equity	Liability		Liability		Liability		Liability		Liability		Liability		Liability		
<b>Issuer Call subject to Prior Supervisory Approval</b>																
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		
<b>Coupons/Dividends</b>																
Fixed or Floating Dividend/Coupon	N/A	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.	A	28.00% p.a.	A	14.50% p.a.	A	12.60% p.a.	
								B	9.50% p.a.	B	27.00% p.a.	B	15.00% p.a.	B	13.00% p.a.	
										C	22.00% p.a.	C	13.75% p.a.	C	12.85% p.a.	
												D	14.25% p.a.	D	13.25% p.a.	
												E	13.50% p.a.	E	13.00% p.a.	
										F	14.00% p.a.	F	13.50% p.a.			
Non-Cumulative or Cumulative	Non-Cumulative	Cumulative		Cumulative		Cumulative		Cumulative		Cumulative		Cumulative		Cumulative		
<b>Convertible or Non-Convertible</b>																
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 B 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 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**

September 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	868,650,030	52,635,000	868,650,030	1,370,325	18,736,656	2.15
Claims on Foreign Sovereigns and their Central Banks	183,155,297	-	183,155,297	-	167,136,308	91.25
Claims on Public Sector Entities (PSEs)	36,132,958	-	36,132,958	-	20,625,474	57.08
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	192,795,331	222,015,958	192,795,331	12,167,882	89,583,249	43.71
Claims on Financial Institutions	74,369,932	-	74,369,932	-	38,422,341	51.66
Claims on Corporates	843,860,745	628,584,579	829,212,863	109,205,379	901,149,878	96.03
Retail Claims	547,964,995	61,418,535	543,809,774	24,202,014	412,822,707	72.68
Claims Secured by Residential Property	98,222,479	-	98,222,479	-	55,640,831	56.65
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	35,967,439	-	35,967,439	-	38,852,702	108.02
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	110,309,348	-	110,309,348	-	51,457,212	46.65
<b>Total</b>	<b>2,991,428,554</b>	<b>964,654,072</b>	<b>2,972,625,451</b>	<b>146,945,600</b>	<b>1,794,427,358</b>	<b>57.52</b>

**Disclosure 8**

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

September 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	866,851,362	52,635,000	866,851,362	1,370,325	18,736,656	2.16
Claims on Foreign Sovereigns and their Central Banks	133,685,175	-	133,685,175	-	92,931,125	69.51
Claims on Public Sector Entities (PSEs)	36,132,958	-	36,132,958	-	20,625,474	57.08
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	184,231,927	222,015,958	184,231,927	12,166,460	85,032,389	43.30
Claims on Financial Institutions	75,994,652	-	75,994,652	-	39,234,701	51.63
Claims on Corporates	867,900,784	627,492,351	788,343,320	108,262,824	859,337,780	95.84
Retail Claims	623,673,379	61,418,535	541,198,626	24,202,014	412,386,858	72.94
Claims Secured by Residential Property	98,222,479	-	98,222,479	-	55,640,831	56.65
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	32,985,792	-	32,985,792	-	34,723,961	105.27
Higher-risk Categories	2,559,001	-	2,559,001	-	6,397,503	250.00
Cash Items and Other Assets	104,979,919	-	104,979,919	-	47,909,145	45.64
<b>Total</b>	<b>3,027,217,428</b>	<b>963,561,844</b>	<b>2,865,185,211</b>	<b>146,001,623</b>	<b>1,672,956,423</b>	<b>55.56</b>

## Disclosure 9

**Credit Risk under Standardised Approach**  
**Exposures by Asset Classes and Risk Weights (Post CCF & CRM)**

September 30, 2025	Bank									Total Credit Exposures Amount
	0%	20%	35%	50%	60%	75%	100%	150%	>150%	
	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	774,538,405	93,683,282	-	-	-	-	-	-	-	868,221,687
Claims on Foreign Sovereigns and their Central Banks	40,754,050	-	-	-	-	-	92,931,125	-	-	133,685,175
Claims on Public Sector Entities (PSEs)	-	7,024,252	-	19,776,165	-	-	9,332,541	-	-	36,132,958
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	97,667,901	-	66,469,069	-	-	32,255,704	5,713	-	196,398,387
Claims on Financial Institutions	-	-	-	73,519,903	-	-	2,474,749	-	-	75,994,652
Claims on Corporates	-	37,395,306	-	14,706,667	-	-	844,501,744	2,427	-	896,606,144
Retail Claims	54,270,731	3,608,150	-	-	116,609,430	196,851,037	194,061,292	-	-	565,400,640
Claims Secured by Residential Property	-	-	65,510,227	-	-	-	32,712,252	-	-	98,222,479
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	53,934	-	-	29,401,586	3,530,272	-	32,985,792
Higher-risk Categories	-	-	-	-	-	-	-	-	2,559,001	2,559,001
Cash Items and Other Assets	46,792,292	12,848,102	-	-	-	-	45,339,525	-	-	104,979,919
<b>Total</b>	<b>916,355,478</b>	<b>252,226,993</b>	<b>65,510,227</b>	<b>174,525,738</b>	<b>116,609,430</b>	<b>196,851,037</b>	<b>1,283,010,518</b>	<b>3,538,412</b>	<b>2,559,001</b>	<b>3,011,186,834</b>

Disclosure 9

**Credit Risk under Standardised Approach**  
**Exposures by Asset Classes and Risk Weights (Post CCF & CRM)**

September 30, 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	776,337,073	93,683,282	-	-	-	-	-	-	-	870,020,355
Claims on Foreign Sovereigns and their Central Banks	40,754,050	-	-	-	-	-	92,931,125	49,470,122	-	183,155,297
Claims on Public Sector Entities (PSEs)	-	7,024,252	-	19,776,165	-	-	9,332,541	-	-	36,132,958
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	101,832,230	-	69,167,425	-	-	32,624,493	1,339,065	-	204,963,213
Claims on Financial Institutions	-	-	-	71,895,183	-	-	2,474,749	-	-	74,369,932
Claims on Corporates	-	37,395,306	-	14,706,667	-	-	886,313,842	2,427	-	938,418,242
Retail Claims	54,702,632	5,787,397	-	-	116,609,430	196,851,037	194,061,292	-	-	568,011,788
Claims Secured by Residential Property	-	-	65,510,227	-	-	-	32,712,252	-	-	98,222,479
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	53,934	-	-	30,089,046	5,824,459	-	35,967,439
Higher-risk Categories	-	-	-	-	-	-	-	-	-	-
Cash Items and Other Assets	48,573,654	12,848,102	-	-	-	-	48,887,592	-	-	110,309,348
<b>Total</b>	<b>920,367,409</b>	<b>258,570,569</b>	<b>65,510,227</b>	<b>175,599,374</b>	<b>116,609,430</b>	<b>196,851,037</b>	<b>1,329,426,932</b>	<b>56,636,073</b>	<b>-</b>	<b>3,119,571,051</b>

Disclosure 10

Market Risk under Standardised Measurement Method

	Group		Bank	
	September 30, 2025	June 30, 2025	September 30, 2025	June 30, 2025
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
<b>(a) Capital charge for Interest Rate Risk</b>	<b>14,449,481</b>	<b>14,501,008</b>	<b>14,449,481</b>	<b>14,501,008</b>
General Interest Rate Risk	1,403,798	1,412,024	1,403,798	1,412,024
i) Net Long or Short Position	1,403,798	1,412,024	1,403,798	1,412,024
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
<b>Specific Interest Rate Risk</b>	<b>13,045,683</b>	<b>13,088,984</b>	<b>13,045,683</b>	<b>13,088,984</b>
<b>(b) Capital charge for Equity</b>	<b>1,258,299</b>	<b>1,168,181</b>	<b>1,258,299</b>	<b>1,168,181</b>
i) General Equity Risk	657,922	608,330	657,922	608,330
ii) Specific Equity Risk	600,377	559,851	600,377	559,851
<b>(c) Capital charge for Foreign Exchange &amp; Gold</b>	<b>677,284</b>	<b>674,395</b>	<b>670,138</b>	<b>666,411</b>
<b>(d) Capital charge for market risk [ ( a ) + ( b ) + ( C ) ]</b>	<b>16,385,064</b>	<b>16,343,584</b>	<b>16,377,918</b>	<b>16,335,600</b>
<b>Total risk - weighted amount for Market Risk [ ( d ) * 100 / CAR ]</b>	<b>117,036,171</b>	<b>116,739,886</b>	<b>116,985,129</b>	<b>116,682,857</b>

Disclosure 11

Operational Risk under The Alternative Standardised Approach  
Group

	Capital Charge Factor	Fixed Factor	September 30, 2025			June 30, 2025		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		804,544	1,117,295	1,228,170	858,550	1,124,429	1,050,770
Trading and Sales	18%		(7,379,875)	6,222,913	12,809,588	(14,926,106)	(4,297,917)	24,223,584
Payment and Settlement	18%		1,353,501	1,445,791	1,564,716	1,281,078	1,429,476	1,527,109
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
<b>Sub Total (a)</b>			<b>(5,221,830)</b>	<b>8,785,999</b>	<b>15,602,474</b>	<b>(12,786,478)</b>	<b>(1,744,012)</b>	<b>26,801,463</b>
Retail Banking ( Loans & Advances)	12%	0.035	392,827,846	444,326,239	549,828,850	393,806,447	423,907,280	517,578,650
Commercial Banking ( Loans & Advances)	15%	0.035	1,698,715,332	1,794,625,848	2,077,717,853	1,672,577,334	1,761,430,380	2,000,479,994
<b>Sub Total (b)</b>			<b>2,091,543,178</b>	<b>2,238,952,087</b>	<b>2,627,546,703</b>	<b>2,066,383,781</b>	<b>2,185,337,660</b>	<b>2,518,058,644</b>
<b>Total (a) + (b)</b>			<b>2,086,321,348</b>	<b>2,247,738,086</b>	<b>2,643,149,177</b>	<b>2,053,597,303</b>	<b>2,183,593,648</b>	<b>2,544,860,107</b>
<b>Capital Charge for Operational Risk</b>			<b>10,568,132</b>	<b>12,869,435</b>	<b>16,025,746</b>	<b>10,435,018</b>	<b>11,027,920</b>	<b>17,500,614</b>
<b>Average Capital Charge (c)</b>					<b>13,154,438</b>			<b>12,987,851</b>
<b>RWA for Operational Risk [(c)*100 / CAR ]</b>					<b>93,960,269</b>			<b>92,770,364</b>

Disclosure 11

Operational Risk under The Alternative Standardised Approach  
Bank

	Capital Charge Factor	Fixed Factor	September 30, 2025			June 30, 2025		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		804,544	1,117,295	1,228,170	858,550	1,124,429	1,050,770
Trading and Sales	18%		(7,379,875)	6,222,913	12,809,588	(14,926,106)	(4,297,917)	24,223,584
Payment and Settlement	18%		1,353,501	1,445,791	1,564,716	1,281,078	1,429,476	1,527,109
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
<b>Sub Total (a)</b>			<b>(5,221,830)</b>	<b>8,785,999</b>	<b>15,602,474</b>	<b>(12,786,478)</b>	<b>(1,744,012)</b>	<b>26,801,463</b>
Retail Banking ( Loans & Advances)	12%	0.035	392,827,846	444,326,239	549,828,850	393,806,447	423,907,280	517,578,650
Commercial Banking ( Loans & Advances)	15%	0.035	1,698,715,332	1,794,625,848	2,077,717,853	1,672,577,334	1,761,430,380	2,000,479,994
<b>Sub Total (b)</b>			<b>2,091,543,178</b>	<b>2,238,952,087</b>	<b>2,627,546,703</b>	<b>2,066,383,781</b>	<b>2,185,337,660</b>	<b>2,518,058,644</b>
<b>Total (a) + (b)</b>			<b>2,086,321,348</b>	<b>2,247,738,086</b>	<b>2,643,149,177</b>	<b>2,053,597,303</b>	<b>2,183,593,648</b>	<b>2,544,860,107</b>
<b>Capital Charge for Operational Risk</b>			<b>10,568,132</b>	<b>12,869,435</b>	<b>16,025,746</b>	<b>10,435,018</b>	<b>11,027,920</b>	<b>17,500,614</b>
<b>Average Capital Charge (c)</b>					<b>13,154,438</b>			<b>12,987,851</b>
<b>RWA for Operational Risk [(c)*100 / CAR ]</b>					<b>93,960,269</b>			<b>92,770,364</b>

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

As at September 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
<b>Assets</b>	<b>3,125,382,696</b>	<b>3,125,382,696</b>	<b>3,027,217,427</b>	<b>102,487,944</b>	<b>19,810,320</b>
Cash and cash equivalents	102,490,978	102,490,978	102,490,978	-	-
Balances with Central Banks	56,208,618	56,208,618	56,208,618	-	-
Placements with banks	89,272,033	89,272,033	89,272,033	-	-
Securities purchased under re-sale agreements	19,180,261	19,180,261	19,180,261	-	-
Derivative financial assets	4,255,861	4,255,861	4,255,861	-	-
Financial assets recognised through profit or loss – measured at fair value	102,487,944	102,487,944	-	102,487,944	-
Financial assets at amortised cost – Loans and advances to other customers	1,740,792,119	1,740,792,119	1,764,925,114	-	-
Financial assets at amortised cost – Debt and other financial instruments	692,695,959	692,695,959	692,695,959	-	-
Financial assets measured at fair value through other comprehensive income	235,709,734	235,709,734	235,709,734	-	-
Investments in subsidiaries	6,458,229	6,458,229	2,825,199	-	3,633,030
Investment in associate	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	27,781,947	27,781,947	27,781,947	-	-
Intangible assets	4,466,396	4,466,396	-	-	4,466,396
Deferred tax assets	11,710,894	11,710,894	-	-	11,710,894
Other assets	31,827,392	31,827,392	31,827,392	-	-
<b>Liabilities</b>	<b>2,815,487,177</b>	<b>2,815,487,179</b>	-	-	-
Due to banks	18,876,305	18,876,305	-	-	-
Derivative financial liabilities	524,925	524,925	-	-	-
Securities sold under repurchase agreements	122,969,595	122,969,595	-	-	-
Financial liabilities at amortised cost - due to depositors	2,505,990,734	2,505,990,734	-	-	-
Financial liabilities at amortised cost - other borrowings	13,280,152	13,280,153	-	-	-
Current tax liabilities	24,237,111	24,237,111	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	55,650,714	55,650,715	-	-	-
Due to subsidiaries	101,280	101,280	-	-	-
Subordinated liabilities	73,856,361	73,856,361	-	-	-
<b>Off- Balance Sheet Liabilities</b>	<b>975,734,860</b>	<b>975,997,079</b>	<b>963,561,842</b>	-	-
Guarantees	96,781,967	97,044,186	87,890,502	-	-
Performance bonds	45,032,317	45,032,317	45,032,317	-	-
Letter of credit	151,323,599	151,323,599	151,323,599	-	-
Other contingent items	460,182,196	460,182,196	458,375,254	-	-
Undrawn loan commitments	220,940,170	220,940,170	220,940,170	-	-
Other commitments	1,474,611	1,474,611	-	-	-
<b>Shareholders' Equity</b>	<b>309,895,519</b>	<b>309,895,519</b>	-	-	-
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	90,877,985	90,877,985	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	45,551,371	45,551,371	-	-	-
Accumulated other comprehensive income	3,342,242	2,977,676	-	-	-
Other reserves	170,123,921	170,488,487	-	-	-