BASEL III - DISCLOSURES UNDER PILLAR 3

(as per the Banking Act Direction No. 01 of 2016)

For the six months ended June 30, 2026

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, 2026	March 31, 2026	June 30, 2026	March 31, 2026
Regulatory Capital (Rs. '000)				
Commom equity	311,272,207	296,360,448	297,588,968	282,364,383
Tier 1 capital	311,272,207	296,360,448	297,588,968	282,364,383
Total capital	389,736,878	373,722,537	372,755,263	357,234,953
Regulatory Capital Ratios (%)				
Common Equity Tier 1 capital ratio (Minimum requirement – 8.50%)	12.908	13.086	13.234	13.319
Tier 1 capital ratio (Minimum requirement – 10.00%)	12.908	13.086	13.234	13.319
Total capital ratio (Minimum requirement – 14.00%)	16.162	16.502	16.577	16.851
Leverage ratio (Minimum requirement – 3%)	7.94	7.04	7.89	6.93
Regulatory Liquidity				
Total Stock of High Quality Liquid Assets (Rs. '000)			842,671,590	876,739,122
Liquidity coverage ratio – Rupee (Minimum requirement : 100%) (%)			444.92	368.83
Liquidity coverage ratio – All currency (Minimum requirement : 100%) (%)			253.94	282.77
Net stable funding ratio (Minimum requirement : 100%) (%)			162.98	165.35

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	June 30, 2026	March 31, 2026	June 30, 2026	March 31, 2026
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**311,272,207**	**296,360,448**	**297,588,968**	**282,364,383**
Total Common Equity Tier 1 (CET 1) Capital	**336,212,003**	**317,212,878**	**325,145,912**	**305,994,742**
Equity Capital (Stated Capital) / Assigned Capital	95,430,376	95,285,816	95,430,376	95,285,816
Reserve fund	19,649,095	19,649,095	18,003,947	18,003,947
Published retained earnings/(Accumulated retained losses)	3,600,050	3,600,375	109,471	109,796
Published Accumulated Other Comprehensive Income (OCI)	5,379,601	2,106,476	3,870,841	322,855
General and other disclosed reserves	175,100,000	175,100,000	175,100,000	175,100,000
Unpublished current year's profit/(losses) and gains reflected in OCI	32,631,277	17,172,328	32,631,277	17,172,328
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	4,421,604	4,298,788	-	-
Total Adjustments to CET 1 Capital	**24,939,796**	**20,852,430**	**27,556,944**	**23,630,359**
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	4,888,716	4,901,456	4,747,011	4,769,793
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	-	-	3,848,704	3,999,443
Deferred tax assets (net)	19,605,933	15,505,827	18,961,229	14,861,123
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	**78,464,671**	**77,362,089**	**75,166,295**	**74,870,570**
Total Tier 2 Capital	**78,464,671**	**77,362,089**	**75,166,295**	**74,870,570**
Qualifying Tier 2 Capital Instruments	45,962,597	48,247,159	44,698,055	46,982,617
Revaluation gains	5,172,941	5,172,941	5,172,941	5,172,941
Eligible Impairment	27,329,133	23,941,989	25,295,299	22,715,012
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	**311,272,207**	**296,360,448**	**297,588,968**	**282,364,383**
Total Tier 1 Capital	**311,272,207**	**296,360,448**	**297,588,968**	**282,364,383**
Total Capital	**389,736,878**	**373,722,537**	**372,755,263**	**357,234,953**

	Group		Bank	
	June 30, 2026	March 31, 2026	June 30, 2026	March 31, 2026
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	**2,411,388,114**	**2,264,706,188**	**2,248,628,896**	**2,119,970,176**
Risk Weighted Amount for Credit Risk	2,186,330,657	2,027,832,355	2,023,623,953	1,883,149,579
Risk Weighted Amount for Market Risk	119,803,564	136,927,193	119,751,050	136,873,957
Risk Weighted Amount for Operational Risk	105,253,893	99,946,640	105,253,893	99,946,640
CET1 Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchage on D - SIBs) (%)	**12.908**	**13.086**	**13.234**	**13.319**
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 (%)	**12.908**	**13.086**	**13.234**	**13.319**
Total Capital Ratio (Including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs (%)	**16.162**	**16.502**	**16.577**	**16.851**
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, 2026	March 31, 2026	June 30, 2026	March 31, 2026
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	**311,272,207**	**296,360,448**	**297,588,968**	**282,364,383**
Total Exposures	**3,922,073,730**	**4,211,966,553**	**3,771,474,655**	**4,076,038,096**
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	3,678,177,915	3,555,340,106	3,528,633,407	3,420,413,324
Derivative exposures	22,000,811	384,048,369	22,000,811	384,048,369
Securities financing transaction exposures	23,963,119	94,820,311	23,963,119	94,820,311
Other off-balance sheet exposures	197,931,885	177,757,767	196,877,318	176,756,092
Basel III Leverage Ratio (minimum requirement 3%) (%)	7.94	7.04	7.89	6.93

Disclosure 4

Liquidity Coverage Ratio (LCR)

	June 30, 2026		March 31, 2026	
	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)	**860,504,746**	**842,671,590**	**894,015,628**	**876,739,122**
Total Adjusted Level 1 Assets	**755,076,222**	**755,076,222**	**791,090,176**	**785,157,962**
Level 1 Assets	**749,192,357**	**749,192,357**	**785,157,962**	**785,157,962**
Total Adjusted Level 2A Assets	**108,065,823**	**91,855,950**	**106,149,505**	**90,227,079**
Level 2A Assets	**108,065,823**	**91,855,950**	**106,149,505**	**90,227,079**
Total Adjusted Level 2B Assets	**3,246,566**	**1,623,283**	**2,708,161**	**1,354,081**
Level 2B Assets	**3,246,566**	**1,623,283**	**2,708,161**	**1,354,081**
Total Cash outflows	**3,545,282,796**	**728,790,388**	**3,388,463,381**	**716,242,646**
Deposits	2,024,398,376	202,439,837	1,923,964,358	192,396,436
Unsecured wholesale funding	917,991,077	428,274,225	900,417,805	426,600,188
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	516,506,924	11,689,907	479,712,945	12,877,749
Additional requirements	86,386,419	86,386,419	84,368,273	84,368,273
Total Cash Inflows	**496,629,460**	**396,956,153**	**540,799,501**	**406,192,992**
Maturing secured lending transactions backed by the collateral	192,817,882	187,144,913	183,053,754	178,225,793
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	205,671,498	140,353,959	261,072,070	171,800,171
Operational deposits	19,692,812	-	32,048,361	-
Other cash inflows	78,447,268	69,457,281	64,625,316	56,167,028
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		**253.94**		**282.77**

Disclosure 5

Net Stable Funding Ratio (NSFR)

	Bank	
	June 30, 2026	March 31, 2026
	Rs. '000	Rs. '000
Total available stable funding (ASF)	**2,696,263,220**	**2,572,443,076**
Total required stable funding (RSF)	**1,654,341,843**	**1,555,742,892**
Required stable funding – On-balance sheet assets	1,640,162,500	1,543,134,395
Required stable funding – Off-balance sheet items	14,179,343	12,608,497
NSFR (minimum requirement – 100%) (%)	**162.98**	**165.35**

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)															
		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		CBC Finance	
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	
Governing Law(s) of the Instrument	Sri Lanka	Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka		Sri Lanka	
Original Date of Issuance	N/A	October 28, 2016		July 23, 2018		September 21, 2021		December 12, 2022		December 20, 2023		July 10, 2024		August 12, 2025		December 3, 2025	
Par Value of Instrument		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	
Original Maturity Date, if Applicable	N/A	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date	Type	Date
		B	October 27, 2026	B	July 22, 2028	A	September 20, 2026	A	December 11, 2027	A	December 19, 2028	A	July 9, 2029	A	August 11, 2030	Public/ Listed	December 2, 2030
						B	September 20, 2028	B	December 11, 2029	B	December 19, 2028	B	July 9, 2029	B	August 11, 2030		
								C	December 11, 2032	C	December 19, 2030	C	July 9, 2031	C	August 11, 2032		
										D	December 19, 2030	D	July 9, 2031	D	August 11, 2032		
										E	December 19, 2033	E	July 9, 2034	E	August 11, 2035		
										F	December 19, 2033	F	July 9, 2034	F	August 11, 2035		
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)	95,430,376	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount	Type	Amount
		B	192,820	B	722,772	A	211,874	A	2,017,404	A	1,066,200	A	927,713	A	801,940	Public/ Listed	1,264,542
						B	1,961,100	B	2,284,674	B	3,779,045	B	8,095,854	B	13,408,130		
								C	11,500	C	32,980	C	139,670	C	40,300		
										D	817,760	D	368,890	D	324,770		
										E	30,840	E	73,040	E	109,420		
										F	1,427,930	F	5,535,990	F	315,440		
Accounting Classification (Equity/Liability)	Equity	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	
Subsequent Call Dates, if Applicable	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	
Coupon Rate and any Related Index		Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate	Type	Rate
		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.	A	10.55% p.a.	Public/ Listed	11.50%
						B	9.50% p.a.	B	27.00% p.a.	B	15.00% p.a.	B	13.00% p.a.	B	10.85% p.a.		
								C	22.00% p.a.	C	13.75% p.a.	C	12.85% p.a.	C	10.85% p.a.		
										D	14.25% p.a.	D	13.25% p.a.	D	11.15% p.a.		
										E	13.50% p.a.	E	13.00% p.a.	E	11.00% p.a.		
										F	14.00% p.a.	F	13.50% p.a.	F	11.30% p.a.		
Non-Cumulative or Cumulative	Non-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		Fully		Fully		Fully		Fully		Fully		Fully		N/A	
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 June 30, 2026	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	953,630,827	95,229,500	953,630,827	1,904,590	21,444,081	2.24
Claims on Foreign Sovereigns and their Central Banks	81,216,707	-	81,216,707	-	81,216,707	100.00
Claims on Public Sector Entities (PSEs)	21,623,266	-	21,623,266	-	21,623,266	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	164,328,877	187,788,995	164,328,877	10,870,596	96,147,475	54.88
Claims on Financial Institutions	125,754,211	-	125,754,211	-	65,328,023	51.95
Claims on Corporates	1,149,139,459	726,509,893	1,040,982,424	137,841,916	1,123,385,537	95.30
Retail Claims	753,335,794	77,821,515	660,866,502	28,388,441	467,965,312	67.89
Claims Secured by Residential Property	99,368,944	-	99,368,944	-	53,003,981	53.34
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	30,598,843	-	30,598,843	-	34,023,987	111.19
Higher-risk Categories	3,014,377	-	3,014,377	-	7,535,943	250.00
Cash Items and Other Assets	121,271,426	-	121,271,426	-	51,949,641	42.84
Total	**3,503,282,731**	**1,087,349,903**	**3,302,656,404**	**179,005,543**	**2,023,623,953**	**58.12**

Disclosure 8

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

as at June 30, 2026	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	957,769,653	95,229,500	957,769,653	1,904,590	21,444,081	2.23
Claims on Foreign Sovereigns and their Central Banks	138,408,474	-	138,408,474	-	167,004,358	120.66
Claims on Public Sector Entities (PSEs)	21,623,266	-	21,623,266	-	21,623,266	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	183,666,584	187,788,995	183,666,584	10,872,178	115,414,616	59.33
Claims on Financial Institutions	125,754,211	-	125,754,211	-	65,328,023	51.95
Claims on Corporates	1,109,350,374	727,783,181	1,094,702,492	138,898,065	1,178,161,754	95.51
Retail Claims	669,245,374	77,821,515	665,090,153	28,388,441	468,728,281	67.59
Claims Secured by Residential Property	99,368,944	-	99,368,944	-	53,003,981	53.34
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	34,401,599	-	34,401,599	-	39,253,843	114.10
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	127,951,377	-	127,951,377	-	56,368,454	44.05
Total	**3,467,539,856**	**1,088,623,191**	**3,448,736,753**	**180,063,274**	**2,186,330,657**	**60.25**

Disclosure 10

Market Risk under Standardised Measurment Method

	Group		Bank	
	June 30, 2026	March 31, 2026	June 30, 2026	March 31, 2026
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	**14,200,413**	**16,952,803**	**14,200,413**	**16,952,803**
General Interest Rate Risk	**1,099,214**	**1,274,876**	**1,099,214**	**1,274,876**
i) Net Long or Short Position	1,099,214	1,274,876	1,099,214	1,274,876
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	**13,101,199**	**15,677,927**	**13,101,199**	**15,677,927**
(b) Capital charge for Equity	**1,831,735**	**1,530,439**	**1,831,735**	**1,530,439**
i) General Equity Risk	940,597	787,809	940,597	787,809
ii) Specific Equity Risk	891,138	742,630	891,138	742,630
(c) Capital charge for Foreign Exchange & Gold	**740,351**	**686,565**	**732,999**	**679,112**
(d) Capital charge for market risk [(a) + (b) + (C)]	**16,772,499**	**19,169,807**	**16,765,147**	**19,162,354**
Total risk - weighted amount for Market Risk [(d)*100 / CAR]	**119,803,564**	**136,927,193**	**119,751,050**	**136,873,957**

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	June 30, 2026			March 31, 2026		
			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%		1,124,429	1,050,770	1,440,037	1,161,478	925,508	1,400,877
Trading and Sales	18%		137,356	9,848,033	11,810,534	(4,530,690)	8,352,636	11,802,222
Payment and Settlement	18%		1,429,476	1,527,109	1,877,822	1,393,932	1,509,449	1,663,156
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			**2,691,261**	**12,425,912**	**15,128,393**	**(1,975,280)**	**10,787,593**	**14,866,255**
Retail Banking (Loans & Advances)	12%	0.035	422,072,485	517,367,724	687,573,329	406,531,822	490,204,780	641,030,725
Commercial Banking (Loans & Advances)	15%	0.035	1,761,782,328	2,000,690,920	2,319,236,594	1,739,302,268	1,911,561,934	2,235,092,673
Sub Total (b)			**2,183,854,813**	**2,518,058,644**	**3,006,809,923**	**2,145,834,090**	**2,401,766,714**	**2,876,123,398**
Total (a) + (b)			**2,186,546,074**	**2,530,484,556**	**3,021,938,316**	**2,143,858,810**	**2,412,554,307**	**2,890,989,653**
Capital Charge for Operational Risk			**11,506,488**	**14,913,236**	**17,786,911**	**10,838,771**	**14,036,326**	**17,102,492**
Avarage Capital Charge (c)					**14,735,545**			**13,992,530**
RWA for Operational Risk [(c)*100 / CAR]					**105,253,893**			**99,946,640**

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	June 30, 2026			March 31, 2026		
			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%		1,124,429	1,050,770	1,440,037	1,161,478	925,508	1,400,877
Trading and Sales	18%		137,356	9,848,033	11,810,534	(4,530,690)	8,352,636	11,802,222
Payment and Settlement	18%		1,429,476	1,527,109	1,877,822	1,393,932	1,509,449	1,663,156
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			**2,691,261**	**12,425,912**	**15,128,393**	**(1,975,280)**	**10,787,593**	**14,866,255**
Retail Banking (Loans & Advances)	12%	0.035	422,072,485	517,367,724	687,573,329	406,531,822	490,204,780	641,030,725
Commercial Banking (Loans & Advances)	15%	0.035	1,761,782,328	2,000,690,920	2,319,236,594	1,739,302,268	1,911,561,934	2,235,092,673
Sub Total (b)			**2,183,854,813**	**2,518,058,644**	**3,006,809,923**	**2,145,834,090**	**2,401,766,714**	**2,876,123,398**
Total (a) + (b)			**2,186,546,074**	**2,530,484,556**	**3,021,938,316**	**2,143,858,810**	**2,412,554,307**	**2,890,989,653**
Capital Charge for Operational Risk			**11,506,488**	**14,913,236**	**17,786,911**	**10,838,771**	**14,036,326**	**17,102,492**
Avarage Capital Charge (c)					**14,735,545**			**13,992,530**
RWA for Operational Risk [(c)*100 / CAR]					**105,253,893**			**99,946,640**

Disclosure 12

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

as at June 30, 2026	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	**3,592,606,230**	**3,592,606,230**	**3,503,282,731**	**101,290,627**	**27,556,944**
Cash and cash equivalents	79,785,198	79,785,198	79,785,198	-	-
Balances with Central Banks	63,484,028	63,484,028	63,484,028	-	-
Placements with banks	119,057,791	119,057,791	119,057,791	-	-
Securities purchased under re-sale agreements	15,890,421	15,890,421	15,890,421	-	-
Derivative financial assets	12,452,761	12,452,761	12,452,761	-	-
Financial assets recognised through profit or loss – measured at fair value	101,290,627	101,290,627	-	101,290,627	-
Financial assets at amortised cost – Loans and advances to other customers	2,146,679,335	2,146,679,335	2,186,203,412	-	-
Financial assets at amortised cost – Debt and other financial instruments	658,945,045	658,945,045	658,945,045	-	-
Financial assets measured at fair value through other comprehensive income	299,207,535	299,207,535	299,207,535	-	-
Investments in subsidiaries	7,129,279	7,129,279	3,280,575	-	3,848,704
Investment in associate	-	-	-	-	-
Property, plant and equipment and right-of-use assets	30,862,456	30,862,456	30,862,456	-	-
Intangible assets	4,747,011	4,747,011	-	-	4,747,011
Deferred tax assets	18,961,229	18,961,229	-	-	18,961,229
Other assets	34,113,514	34,113,514	34,113,514	-	-
Liabilities	**3,244,732,534**	**3,244,732,534**	**-**	**-**	**-**
Due to banks	35,257,486	35,257,486	-	-	-
Derivative financial liabilities	2,963,144	2,963,144	-	-	-
Securities sold under repurchase agreements	106,821,588	106,821,588	-	-	-
Financial liabilities at amortised cost - due to depositors	2,908,185,047	2,908,185,047	-	-	-
Financial liabilities at amortised cost - other borrowings	21,555,179	21,555,179	-	-	-
Current tax liabilities	29,915,723	29,915,723	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	65,532,881	65,532,881	-	-	-
Due to subsidiaries	306,214	306,214	-	-	-
Subordinated liabilities	74,195,272	74,195,272	-	-	-
Off- Balance Sheet Liabilities	**1,096,012,827**	**1,096,012,827**	**1,087,349,903**	**-**	**-**
Guarantees	119,977,718	119,977,718	113,125,834	-	-
Performance bonds	58,614,083	58,614,083	58,614,083	-	-
Letter of credit	164,059,817	164,059,817	164,059,817	-	-
Other contingent items	484,342,108	484,342,108	484,306,563	-	-
Undrawn loan commitments	267,243,606	267,243,606	267,243,606	-	-
Other commitments	1,775,495	1,775,495	-	-	-
Shareholders' Equity	**347,873,696**	**347,873,696**	**-**	**-**	**-**
Equity capital (stated capital)/assigned capital: Of which amount eligible for CET1	95,430,376	95,430,376	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	32,740,749	32,740,749	-	-	-
Accumulated other comprehensive income	1,116,610	1,116,610	-	-	-
Other reserves	218,585,961	218,585,961	-	-	-