

BASEL III - PILLAR III DISCLOSURES

31 MARCH 2026

Template 1
Key Regulatory Ratios - Capital and Liquidity

	BANK		GROUP	
	As at 31 March 2026	As at 31 December 2025 Restated	As at 31 March 2026	As at 31 December 2025 Restated
Regulatory Capital (LKR '000)				
Common Equity Tier 1 Capital	56,008,875	61,937,102	60,878,552	66,741,612
Tier 1 Capital	56,008,875	61,937,102	60,878,552	66,741,612
Total Capital	90,631,174	81,361,797	95,309,774	86,056,301
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%)	9.52	11.32	10.13	11.93
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	9.52	11.32	10.13	11.93
Total Capital Ratio (Minimum Requirement - 12.5%)	15.41	14.87	15.87	15.38
Leverage Ratio (Minimum Requirement - 3%)	5.47	6.41	5.90	6.84
Regulatory Liquidity				
Total stock of high quality liquid assets (LKR ' 000) - Rupee	180,553,271	160,269,695	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	206,753,949	185,954,692	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement -100%)	177.45	257.29	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 100%)	153.28	208.54	NA	NA
Net Stable Funding Ratio (%) – (Minimum Requirement - 100%)	127.60	131.19	NA	NA

Template 2
Basel III Computation of Capital Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 March 2026	As at 31 December 2025 Restated	As at 31 March 2026	As at 31 December 2025 Restated
Common Equity Tier 1 (CET1) Capital after Adjustments	56,008,875	61,937,102	60,878,552	66,741,612
Common Equity Tier 1 (CET1) Capital	66,438,351	71,738,531	71,858,695	77,164,126
Equity Capital (Stated Capital)/Assigned Capital	23,042,558	23,042,558	23,042,558	23,042,558
Reserve Fund	4,073,979	4,073,979	4,073,979	4,073,979
Published Retained Earnings/(Accumulated Retained Losses)	40,911,448	43,870,462	46,274,967	49,233,979
Published Accumulated Other Comprehensive Income (OCI)	(148,421)	751,532	(91,596)	813,610
General and other Disclosed Reserves	-	-	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI (Note)	(1,441,213)	-	(1,441,213)	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to CET1 Capital	10,429,476	9,801,429	10,980,143	10,422,514
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,554,052	1,628,982	1,604,229	1,682,400
Deferred tax assets (net)	5,998,888	5,421,860	6,032,556	5,489,018
Defined benefit pension fund assets	203,402	203,402	203,402	203,402
Shortfall of the cumulative impairment to specific provisions	-	-	-	-
Reciprocal cross holdings in the capital of banking and other financial institutions	-	7,023	-	7,023
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	2,220,671	2,148,382	2,927,887	2,830,590
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	240,394	181,699	-	-
Shortfall of capital in financial subsidiaries	212,069	210,081	212,069	210,081
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
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	-	-	-	-
Others	-	-	-	-
Tier 2 Capital after Adjustments	34,622,300	19,424,695	34,431,221	19,314,689
Tier 2 Capital	34,622,300	19,424,695	34,622,300	19,424,695
Qualifying Tier 2 Capital Instruments	27,246,400	12,396,400	27,246,400	12,396,400
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	6,499,228	6,151,623	6,499,228	6,151,623
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2	-	-	191,079	110,006
Investment in Own Shares	-	-	-	-
Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the issuing entity	-	-	191,079	110,006
CET1 Capital	56,008,875	61,937,102	60,878,552	66,741,612
Total Tier 1 Capital	56,008,875	61,937,102	60,878,552	66,741,612
Total Capital	90,631,174	81,361,797	95,309,774	86,056,301
Total Risk Weighted Assets (RWA)	588,302,335	547,000,026	600,749,552	559,645,810
RWAs for Credit Risk	519,938,235	492,129,842	524,449,181	496,242,435
RWAs for Market Risk	14,070,502	1,782,806	18,673,865	6,987,311
RWAs for Operational Risk	54,293,598	53,087,378	57,626,506	56,416,064
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	9.52	11.32	10.13	11.93
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	9.52	11.32	10.13	11.93
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.41	14.87	15.87	15.38
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

Note -The Bank did not carry out a Q1 2026 profit certification; however, the impact of the fraud loss incurred during the quarter was fully reflected in the solvency computations.

Template 3
Computation of Leverage Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 March 2026	As at 31 December 2025 Restated	As at 31 March 2026	As at 31 December 2025 Restated
Tier 1 Capital	56,008,875	61,937,102	60,878,552	66,741,612
Total Exposures	1,023,105,574	966,707,933	1,031,758,109	975,242,252
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	964,917,613	924,649,849	973,240,352	933,482,030
Derivative Exposures	5,303,324	3,933,939	5,303,324	3,933,939
Securities Financing Transactions Exposures	6,736,832	6,642,947	6,736,832	6,642,947
Other Off-Balance Sheet Exposures	46,147,805	41,282,626	46,477,601	41,605,850
Basel III Leverage Ratio (%) (Minimum Requirement - 3%)	5.47%	6.41%	5.90%	6.84%

Computation of Net Stable Funding Ratios (NSFR)

	Amount (LKR '000)	
	BANK	
	As at 31 March 2026	As at 31 Dec 2025 Restated
Total Available Stable Funding	621,950,619	594,110,734
Required Stable Funding - On Balance Sheet Assets	485,032,970	450,799,416
Required Stable Funding - Off Balance Sheet Items	2,393,667	2,076,350
Total Required Stable Funding	487,426,637	452,875,767
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	127.60%	131.19%

Template 4
Basel III Computation of Liquidity Coverage Ratio -All Currency

	BANK			
	Amount (LKR'000)			
	As at 31 March 2026		As at 31 December 2025	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	211,290,746	206,753,949	190,411,908	185,954,692
Total Adjusted Level 1A Assets	184,881,736	184,881,736	164,814,889	164,814,889
Level 1 Assets	181,045,433	181,045,433	160,697,134	160,697,134
Total Adjusted Level 2A Assets	30,245,313	25,708,516	29,714,774	25,257,558
Level 2A Assets	30,245,313	25,708,516	29,714,774	25,257,558
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	991,191,254	208,402,651	920,433,015	173,439,353
Deposits	475,157,181	38,729,068	462,807,100	37,647,311
Unsecured Wholesale Funding	245,001,571	148,371,662	223,254,855	131,618,064
Secured Funding Transactions	42,617,154	-	43,359,705	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	227,168,414	20,054,987	190,194,197	3,356,820
Additional Requirements	1,246,934	1,246,934	817,158	817,158
Total Cash Inflows	129,679,135	73,517,557	145,515,639	84,271,002
Maturing Secured Lending Transactions Backed by Collateral	55,715,326	37,133,897	44,636,496	28,236,192
Other Inflows by Counterparty which are Maturing within 30 Days	64,189,654	36,097,330	90,762,191	55,733,768
Operational Deposits	9,487,826	-	9,815,910	-
Other Cash Inflows	286,330	286,330	301,042	301,042
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		153.28%		208.54%

Template 5
Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	CET 1 Capital	TIER 2 INSTRUMENTS				
	Stated Capital	Debenture Issue - November 2021	Debenture Issue - December 2023	Debenture Issue - September 2024 - Tranch 1	Debenture Issue - December 2024 Tranch 2	Debenture Issue - March 2026
Issuer	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	NDB. N0000 ISIN -LK0207N00007	Type A - LK0207D24941 Type B - LK0207D24958	Type A - LK0207D25146 Type B - LK0207D25153	Type A - LK0207D25484 Type B - LK0207D25468 Type C - LK0207D25476	Type A - LK0207D25534 Type B - LK0207D25542	Type A - LK0207D26185 Type B - LK0207D26193 Type C - LK0207D26201
Governing Law(s) of the Instrument	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act
Original Date of Issuance	Date listed 26-Apr-1993	24-Nov-2021	12-Dec-2023	12-Sep-2024	2-Dec-2024	16 March 2026
Par Value of Instrument	NA	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	NA	Type A - 23 Nov 2026 Type B - 23 Nov 2028	Type A - 11 Dec 2028 Type B - 11 Dec 2028	Type A - 11 Sep 2029 Type B - 11 Sep 2029 Type C - 11 Sep 2029	Type A - 1 Dec 2029 Type B - 1 Dec 2029	Type A - 16th March 2031 Type B - 16th March 2031 Type C - 16th March 2033
Amount Recognised in Regulatory Capital (in LKR '000 as at 31 March 2026)	23,042,558	1,246,400	2,750,000	3,500,000	3,750,000	16,000,000
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval						
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	NA	NA	NA	NA	NA	N/A
Subsequent Call Dates, if Applicable	NA	NA	NA	NA	NA	N/A
Coupons/Dividends						
Fixed or Floating Dividend/Coupon	Dividend declared as decided by the Board	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index	NA	Type A - 11.90% p.a Type B - 12.00% p.a	Type A - 15.00% p.a Type B - 14.22% p.a	Type A - 13.25% p.a Type B - 12.84% p.a Type C - 12.64% p.a	Type A - 13.00% p.a Type B - 12.41% p.a	Type A - 11.50% Type B - 11.04% Type C - 11.85%
Non-Cumulative or Cumulative	NA	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible						
If Convertible, Conversion Trigger (s)	NA	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016
If Convertible, Fully or Partially	NA	Fully	Fully	Fully	Fully	Fully
If Convertible, Mandatory or Optional	NA	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
If Convertible, Conversion Rate	NA	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.

Template 7

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

Asset Class	BANK					
	Amount (LKR'000) as at 31 March 2026					
	Exposures before		Exposures post CCF and CRM		RWA and RWA Density (%)	
	Credit Conversion Factor (CCF) and CRM					
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density ⁽ⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	237,162,578	15,775,000	237,162,578	2,286,120	6,085,413	2.54%
Claims on Public Sector Entities	14,837,176	1,802,429	1,628,334	-	814,167	50.00%
Claims on Banks Exposures	31,375,727	123,790,251	31,375,727	2,855,676	9,489,698	27.72%
Claims on Financial Institutions	55,934,166	17,798,372	54,475,004	749,642	37,024,059	67.04%
Claims on Corporates	261,876,186	254,227,011	227,671,991	30,278,110	245,663,417	95.24%
Retail Claims	262,451,421	37,088,361	231,872,284	13,199,103	171,077,824	69.81%
Claims Secured by Residential Property	16,604,303	1,111,590	16,604,303	343,856	8,501,192	50.16%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	25,052,162	-	25,052,162	-	24,784,557	98.93%
Higher-risk Categories	562,493	-	562,493	-	1,406,232	250.00%
Cash Items and Other Assets	22,047,162	-	22,047,162	-	15,091,676	68.45%
Total	927,903,374	451,593,014	848,452,038	49,712,507	519,938,235	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 March 2026					
	Exposures before		Exposures post CCF and CRM		RWA and RWA Density (%)	
	Credit Conversion Factor (CCF) and CRM					
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density ⁽ⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	237,419,232	15,775,000	237,419,232	2,286,120	6,085,413	2.54%
Claims on Public Sector Entities	14,837,176	1,802,429	1,628,334	-	814,167	50.00%
Claims on Banks Exposures	32,131,086	123,790,251	32,131,086	2,855,676	9,629,365	27.52%
Claims on Financial Institutions	55,990,365	17,798,372	54,531,203	749,642	37,064,858	67.05%
Claims on Corporates	261,897,807	254,194,936	227,693,612	30,253,454	245,660,382	95.24%
Retail Claims	262,451,421	37,088,361	231,872,284	13,199,103	171,077,824	69.81%
Claims Secured by Residential Property	16,604,303	1,111,590	16,604,303	343,856	8,501,192	50.16%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	25,052,162	-	25,052,162	-	24,784,557	98.93%
Higher-risk Categories	-	708,902	-	354,451	531,677	150.00%
Cash Items and Other Assets	27,255,486	-	27,255,486	-	20,299,746	74.48%
Total	933,639,038	452,269,841	854,187,702	50,042,302	524,449,181	

Note:

- (i) NPAs – As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning.
- (ii) RWA Density – Total RWA/Exposures post CCF and CRM.

Template 7 (Contd.)

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

Asset Class	BANK					
	Amount (LKR'000) as at 31 December 2025 - Restated					
	Exposures before		Exposures post CCF and CRM		RWA and RWA Density (%)	
	Credit Conversion Factor (CCF) and CRM					
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density ⁽ⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	254,738,034	12,386,000	254,738,034	2,322,531	5,863,356	2.28%
Claims on Public Sector Entities	15,984,538	1,845,826	1,594,027	-	797,013	50.00%
Claims on Banks Exposures	38,019,686	68,119,406	38,019,686	1,737,427	14,925,780	37.54%
Claims on Financial Institutions	50,532,066	4,677,281	49,943,860	730,269	34,678,912	68.44%
Claims on Corporates	254,246,514	266,993,370	214,739,697	26,198,709	227,902,169	94.59%
Retail Claims	241,367,251	35,213,001	211,519,944	12,497,540	157,716,054	70.40%
Claims Secured by Residential Property	16,485,346	1,079,819	16,485,346	120,591	8,269,047	49.80%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	27,519,086	-	27,519,086	-	27,437,955	99.71%
Higher-risk Categories	621,188	-	621,188	-	1,552,970	250.00%
Cash Items and Other Assets	20,763,621	-	20,763,621	-	12,986,586	62.54%
Total	920,277,330	390,314,703	835,944,489	43,607,067	492,129,842	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 December 2025 - Restated					
	Exposures before		Exposures post CCF and CRM		RWA and RWA Density (%)	
	Credit Conversion Factor (CCF) and CRM					
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density ⁽ⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	254,989,819	12,386,000	254,989,819	2,322,531	5,863,356	2.28%
Claims on Public Sector Entities	15,984,538	1,845,826	1,594,027	-	797,013	50.00%
Claims on Banks Exposures	38,750,876	68,119,406	38,750,876	1,737,427	15,059,756	37.20%
Claims on Financial Institutions	50,587,523	4,677,281	49,999,317	730,269	34,719,341	68.44%
Claims on Corporates	254,159,959	266,966,083	214,653,142	26,174,054	227,790,959	94.59%
Retail Claims	241,367,251	35,213,001	211,519,944	12,497,540	157,716,054	70.40%
Claims Secured by Residential Property	16,485,346	1,079,819	16,485,346	120,591	8,269,047	49.80%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	27,519,086	-	27,519,086	-	27,437,955	99.71%
Higher-risk Categories	-	695,758	-	347,879	521,818	150.00%
Cash Items and Other Assets	25,844,425	-	25,844,425	-	18,067,136	69.91%
Total	925,688,823	390,983,174	841,355,982	43,930,291	496,242,435	

Note:

- (i) NPAs – As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning.
- (ii) RWA Density – Total RWA/Exposures post CCF and CRM.

Template 9
Market Risk under Standardized Measurement Method

Item	BANK		GROUP	
	As at 31 March 2026	As at 31 December 2025 Restated	As at 31 March 2026	As at 31 December 2025 Restated
	LKR '000	LKR '000	LKR '000	LKR '000
(a) Capital Charge for Interest Rate Risk	1,699,969	144,946	1,705,956	155,371
General Interest Rate Risk	1,699,969	144,946	1,702,492	147,439
(i) Net Long or Short Position	1,699,969	144,946	1,702,492	147,439
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	3,465	7,932
(b) Capital Charge for Equity	-	-	569,434	640,139
(i) General Equity Risk	-	-	288,430	324,954
(ii) Specific Equity Risk	-	-	281,004	315,185
(c) Capital charge for Foreign Exchange & Gold	58,843	77,904	58,843	77,904
Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR	14,070,502	1,782,806	18,673,865	6,987,311

Template 10
Operational Risk under Basic Indicator Approach

As at 31 March 2026	BANK				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		44,953,645	43,472,595	47,307,756
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	6,786,700				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	54,293,598				
The Standardised Approach					
The Alternative Standardised Approach					

As at 31 March 2026	GROUP				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		47,337,861	46,318,880	50,409,526
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	7,203,313				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	57,626,506				
The Standardised Approach					
The Alternative Standardised Approach					

Template 10 (Contd.)
Operational Risk under Basic Indicator Approach

As at 31 December 2025 - Restated	BANK				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		44,889,995	42,455,162	45,373,287
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	6,635,922				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	53,087,378				
The Standardised Approach	-				
The Alternative Standardised Approach	-				

As at 31 December 2025 - Restated	GROUP				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		47,120,270	45,335,144	48,584,745
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	7,052,008				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	56,416,064				
The Standardised Approach	-				
The Alternative Standardised Approach	-				

Template 11
Differences between Accounting and Regulatory Scopes and
Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

As at 31 March 2026	Amount (LKR '000)				
	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
Assets	977,198,654	977,198,654	848,452,102	47,850,175	80,896,377
Cash and cash equivalents	16,463,963	16,463,963	16,463,963	-	-
Balances with Central Banks of Sri Lanka	8,940,355	8,940,355	8,940,355	-	-
Placements with banks	19,124,069	19,124,069	19,124,069	-	-
Derivative financial instruments	1,682,859	1,682,859	1,682,859	-	-
Financial assets recognized through profit or loss measured at fair value	1,539,351	1,539,351	-	1,539,351	-
Financial assets at amortised cost -loans and receivables to other customers	623,107,683	623,107,683	552,428,713	-	70,678,970
Financial assets at amortised cost - debt and other instruments	193,013,331	193,013,331	193,013,331	-	-
Financial assets measured at fair value through other comprehensive income	90,437,992	90,437,992	41,906,497	46,310,824	2,220,671
Investments in subsidiary companies	1,031,037	1,031,037	790,643	-	240,394
Intangible assets	1,554,052	1,554,052	-	-	1,554,052
Property, plant and equipment	4,649,411	4,649,411	4,649,411	-	-
Right to Use Assets	1,529,826	1,529,826	1,529,826	-	-
Deferred tax Assets	5,998,888	5,998,888	-	-	5,998,888
Other assets	8,125,837	8,125,837	7,922,435	-	203,402
Liabilities	898,743,501	898,743,501			
Due to banks	18,405,494	18,405,494	-	-	-
Derivative financial instruments	1,231,886	1,231,886	-	-	-
Financial liabilities at amortised cost -due to depositors	731,725,093	731,725,093	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	70,847,787	70,847,787	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	19,739,002	19,739,002	-	-	-
Debt securities issued	39,954,592	39,954,592	-	-	-
Current tax liabilities	83,542	83,542	-	-	-
Employee benefit obligations	1,613,965	1,613,965	-	-	-
Other liabilities	12,260,417	12,260,417	-	-	-
Dividends payable	2,881,723	2,881,723	-	-	-
Off-Balance Sheet Liabilities	477,258,635	477,258,635	450,756,142		
Guarantees	42,404,561	42,404,561	37,233,176	-	490,864
Performance Bonds	10,614,992	10,614,992	10,415,846	-	199,146
Letters of Credit	21,348,136	21,348,136	21,201,275	-	146,861
Other Contingent Items	10,575,547	10,575,547	10,575,547	-	-
Undrawn Commitments	214,603,737	214,603,737	214,603,737	-	-
Other Commitments	177,711,662	177,711,662	156,726,561	-	-
Shareholders' Equity					
Equity capital (Stated capital)/Assigned capital	23,042,558	23,042,558	-	-	-
of which Amount eligible for CET1	23,042,558	23,042,558	-	-	-
Retained earnings	42,732,922	42,732,922	-	-	-
Accumulated Other comprehensive income	3,503,609	3,503,609	-	-	-
Other reserves	9,176,064	9,176,064	-	-	-
Total Shareholders' Equity	78,455,153	78,455,153			

*Carrying Values under the Scope of Regulatory Reporting is same as the Carrying Values as Reported in Published Financial Statements according to the Banking Act Direction No. 13 of 2021 & No. 14 of 2021 issued on 14th September 2021.