BASEL III - PILLAR III DISCLOSURES

30 JUNE 2026

Template 1
Key Regulatory Ratios - Capital and Liquidity

	BANK		GROUP	
	As at 30 June 2026	**As at 31 Dec 2025 - Restated**	**As at 30 June 2026**	**As at 31 Dec 2025 - Restated**
Regulatory Capital (LKR ’000)				
Common Equity Tier 1 Capital	55,835,896	61,572,361	61,136,708	66,380,720
Tier 1 Capital	55,835,896	61,572,361	61,136,708	66,380,720
Total Capital	88,470,250	80,996,560	93,681,986	85,679,760
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%)	9.67	11.26	10.35	11.86
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	9.67	11.26	10.35	11.86
Total Capital Ratio (Minimum Requirement - 12.5%)	15.32	14.81	15.86	15.31
Leverage Ratio (Minimum Requirement - 3%)	5.58	6.37	6.05	6.81
Regulatory Liquidity				
Total stock of high quality liquid assets (LKR ' 000) - Rupee	168,716,611	160,269,695	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	194,425,875	185,954,692	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement -100%)	163.45	257.29	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 100%)	163.23	208.54	NA	NA
Net Stable Funding Ratio (%) – (Minimum Requirement - 100%)	129.49	131.12	NA	NA

Template 2

Basel III Computation of Capital Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 30 June 2026	As at 31 Dec 2025 - Restated	As at 30 June 2026	As at 31 Dec 2025 - Restated
Common Equity Tier 1 (CET1) Capital after Adjustments	**55,835,896**	**61,572,361**	**61,136,708**	**66,380,720**
Common Equity Tier 1 (CET1) Capital	**64,689,560**	**71,381,061**	**70,093,613**	**76,806,659**
Equity Capital (Stated Capital)/Assigned Capital	23,808,398	23,042,558	23,808,398	23,042,558
Reserve Fund	4,073,979	4,073,979	4,073,979	4,073,979
Published Retained Earnings/(Accumulated Retained Losses)	39,499,002	43,512,993	44,862,519	48,876,512
Published Accumulated Other Comprehensive Income (OCI)	(1,317,303)	751,532	(1,276,767)	813,610
General and other Disclosed Reserves	-	-	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI (Note)	(1,374,516)	-	(1,374,516)	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to CET1 Capital	**8,853,664**	**9,808,700**	**8,956,906**	**10,425,939**
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,903,760	1,628,982	1,951,107	1,682,400
Deferred tax assets (net)	6,292,326	5,421,860	6,327,260	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	-	2,152,042	263,068	2,834,015
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	242,107	185,310	-	-
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	**32,634,354**	**19,424,199**	**32,545,278**	**19,299,041**
Tier 2 Capital	**32,634,354**	**19,424,199**	**32,634,354**	**19,424,199**
Qualifying Tier 2 Capital Instruments	25,319,650	12,396,400	25,319,650	12,396,400
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	6,438,032	6,151,127	6,438,032	6,151,127
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2	-	-	**89,076**	**125,158**
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	-	-	89,076	125,158
CET1 Capital	55,835,896	61,572,361	61,136,708	66,380,720
Total Tier 1 Capital	55,835,896	61,572,361	61,136,708	66,380,720
Total Capital	88,470,250	80,996,560	93,681,986	85,679,760
Total Risk Weighted Assets (RWA)	**577,480,303**	**546,960,313**	**590,765,938**	**559,613,758**
RWAs for Credit Risk	515,042,595	492,090,129	519,920,543	496,210,383
RWAs for Market Risk	6,976,991	1,782,806	11,966,230	6,987,311
RWAs for Operational Risk	55,460,717	53,087,378	58,879,165	56,416,064
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**9.67**	11.26	**10.35**	11.86
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 (%)	**9.67**	11.26	**10.35**	11.86
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**15.32**	14.81	**15.86**	15.31
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 (1) -The Bank did not carry out a H1 2026 profit certification; however, the impact of the CEFT fraud loss incurred was fully considered in the solvency computations.

Note (2) -Seylan shares amounting to 26.6 million were divested at Rs. 104 per share on 11 May 2026 as part of the strategy to exit a non-strategic investment.

Template 3
Computation of Leverage Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 30 June 2026	As at 31 Dec 2025 - Restated	As at 30 June 2026	As at 31 Dec 2025 - Restated
Tier 1 Capital	**55,835,896**	**61,572,361**	**61,136,708**	**66,380,720**
Total Exposures	**1,001,419,242**	**966,671,806**	**1,010,406,739**	**975,209,973**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	936,713,665	914,812,294	945,323,455	923,027,237
Derivative Exposures	9,077,161	3,933,939	9,077,161	3,933,939
Securities Financing Transactions Exposures	6,898,583	6,642,947	6,898,583	6,642,947
Other Off-Balance Sheet Exposures	48,729,833	41,282,626	49,107,540	41,605,850
Basel III Leverage Ratio (%) (Minimum Requirement - 3%)	**5.58%**	**6.37%**	**6.05%**	**6.81%**

Computation of Net Stable Funding Ratios (NSFR)

	Amount (LKR '000)	
	BANK	
	As at 30 June 2026	As at 31 Dec 2025 - Restated
Total Available Stable Funding	614,785,552	593,752,768
Required Stable Funding - On Balance Sheet Assets	472,286,698	450,770,561
Required Stable Funding - Off Balance Sheet Items	2,492,350	2,076,350
Total Required Stable Funding	474,779,048	452,846,912
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	**129.49%**	**131.12%**

Template 4

Basel III Computation of Liquidity Coverage Ratio -All Currency

	BANK			
	Amount (LKR'000)			
	As at 30 June 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)	198,877,648	194,425,875	190,411,908	185,954,692
Total Adjusted Level 1A Assets	173,838,048	173,838,048	164,814,889	164,814,889
Level 1 Assets	169,199,162	169,199,162	160,697,134	160,697,134
Total Adjusted Level 2A Assets	29,678,486	25,226,713	29,714,774	25,257,558
Level 2A Assets	29,678,486	25,226,713	29,714,774	25,257,558
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	972,368,315	186,930,516	920,433,015	173,439,353
Deposits	472,082,599	38,740,943	462,807,100	37,647,311
Unsecured Wholesale Funding	232,474,816	142,059,995	223,254,855	131,618,064
Secured Funding Transactions	50,423,392	-	43,359,705	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	215,898,151	4,640,221	190,194,197	3,356,820
Additional Requirements	1,489,356	1,489,356	817,158	817,158
Total Cash Inflows	109,556,055	67,818,152	145,515,639	84,271,002
Maturing Secured Lending Transactions Backed by Collateral	40,979,800	21,498,357	44,636,496	28,236,192
Other Inflows by Counterparty which are Maturing within 30 Days	61,740,506	45,782,547	90,762,191	55,733,768
Operational Deposits	6,298,501	-	9,815,910	-
Other Cash Inflows	537,248	537,248	301,042	301,042
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		163.23%		208.54%

Template 5
Main Features of Regulatory Capital Instruments

	CET 1 Capital	TIER 2 INSTRUMENTS				
Description of the Capital Instrument	**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 - LKJ0207D25153	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 30 June 2026)	23,808,398	846,400	2,500,000	3,250,000	3,500,000	15,223,250
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 30 June 2026					
	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[ii]
Claims on Central Government and Central Bank of Sri Lanka	256,926,363	26,896,000	256,926,363	2,578,852	5,828,782	2.25%
Claims on Public Sector Entities	13,543,456	1,802,429	-	-	-	0.00%
Claims on Banks Exposures	44,002,034	118,075,651	44,002,034	2,691,862	19,582,261	41.94%
Claims on Financial Institutions	50,148,260	19,856,143	48,716,375	691,061	33,484,838	67.77%
Claims on Corporates	232,261,089	244,723,943	207,801,413	32,902,914	230,264,342	95.66%
Retail Claims	268,120,718	36,935,462	234,941,278	13,369,529	173,047,903	69.69%
Claims Secured by Residential Property	16,858,347	1,111,297	16,858,347	344,267	8,491,986	49.36%
Non-Performing Assets (NPAs)[i]	25,508,498	-	25,508,498	-	25,770,219	101.03%
Higher-risk Categories	560,780	-	560,780	-	1,401,951	250.00%
Cash Items and Other Assets	25,656,502	-	25,656,502	-	17,170,313	66.92%
Total	**933,586,047**	**449,400,925**	**860,971,590**	**52,578,485**	**515,042,595**	

Asset Class	GROUP					
	Amount (LKR'000) as at 30 June 2026					
	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[ii]
Claims on Central Government and Central Bank of Sri Lanka	257,348,489	26,896,000	257,348,489	2,578,852	5,828,782	2.24%
Claims on Public Sector Entities	13,543,456	1,802,429	-	-	-	0.00%
Claims on Banks Exposures	44,310,946	118,075,651	44,310,946	2,691,862	19,644,043	41.79%
Claims on Financial Institutions	50,207,108	19,856,143	48,775,223	691,061	33,527,912	67.78%
Claims on Corporates	232,703,886	244,701,443	208,244,210	32,902,914	230,707,139	95.67%
Retail Claims	268,120,718	36,935,462	234,941,278	13,369,529	173,047,903	69.69%
Claims Secured by Residential Property	16,858,347	1,111,297	16,858,347	344,267	8,491,986	49.36%
Non-Performing Assets (NPAs)[i]	25,508,498	-	25,508,498	-	25,770,219	101.03%
Higher-risk Categories	-	755,413	-	377,707	566,560	150.00%
Cash Items and Other Assets	30,822,446	-	30,822,446	-	22,335,999	72.47%
Total	**939,423,894**	**450,133,838**	**866,809,437**	**52,956,192**	**519,920,543**	

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 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[(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	38,016,025	68,119,406	38,016,025	1,737,427	14,923,950	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	254,246,516	266,993,370	214,739,697	26,198,710	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	617,577	-	617,577	-	1,543,942	250.00%
Cash Items and Other Assets	20,734,766	-	20,734,766	-	12,957,731	62.49%
Total	**920,241,204**	**390,314,703**	**835,908,362**	**43,607,068**	**492,090,129**	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 December 2025 - Restated					
	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[(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	38,744,483	68,119,406	38,744,483	1,737,427	15,056,560	37.19%
Claims on Financial Institutions	50,587,523	4,677,281	49,999,317	730,269	34,719,341	68.44%
Claims on Corporates	254,159,961	266,966,083	214,653,142	26,174,055	227,790,958	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	25,815,570	-	25,815,570	-	18,038,281	69.87%
Total	**925,653,576**	**390,983,174**	**841,320,734**	**43,930,292**	**496,210,383**	

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 30 June 2026	As at 31 December 2025	As at 30 June 2026	As at 31 December 2025
	LKR '000	LKR '000	LKR '000	LKR '000
(a) Capital Charge for Interest Rate Risk	626,968	144,946	645,113	155,371
General Interest Rate Risk	626,968	144,946	633,197	147,439
(i) Net Long or Short Position	626,968	144,946	633,197	147,439
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	11,915	7,932
(b) Capital Charge for Equity	-	-	605,510	640,139
(i) General Equity Risk	-	-	310,550	324,954
(ii) Specific Equity Risk	-	-	294,960	315,185
(c) Capital charge for Foreign Exchange & Gold	245,156	77,904	245,156	77,904
Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR	6,976,991	1,782,806	11,966,230	6,987,311

Template 10

Operational Risk under Basic Indicator Approach

As at 30 June 2026	BANK				
Business Lines			Gross Income (LKR'000)		
	Capital Charge Factor	Fixed Factor	1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		46,496,332	44,138,549	48,016,910
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	6,932,590				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	55,460,717				
The Standardised Approach					
The Alternative Standardised Approach					

As at 30 June 2026	GROUP				
Business Lines			Gross Income (LKR'000)		
	Capital Charge Factor	Fixed Factor	1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		49,123,672	47,069,970	51,004,270
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	7,359,896				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	58,879,165				
The Standardised Approach					
The Alternative Standardised Approach					

Template 10 (Contd.)

Operational Risk under Basic Indicator Approach

As at 31 December 2025	BANK				
Business Lines			Gross Income (LKR’000)		
	Capital Charge Factor	**Fixed Factor**	**1st Year**	**2nd Year**	**3rd 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	GROUP				
Business Lines			Gross Income (LKR’000)		
	Capital Charge Factor	**Fixed Factor**	**1st Year**	**2nd Year**	**3rd 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 30 June 2026	Amount (LKR ‘000)				
	A	B	C	D	E
	Carrying Values as reported in Published Financial Statements	Carrying Valuesunder 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	**949,019,633**	**949,019,633**	**860,971,590**	**16,557,153**	**71,490,890**
Cash and cash equivalents	14,843,217	14,843,217	14,843,217	-	-
Balances with Central Banks of Sri Lanka	7,250,002	7,250,002	7,250,002	-	-
Placements with banks	33,510,485	33,510,485	33,510,485	-	-
Derivative financial instruments	3,328,055	3,328,055	3,328,055	-	-
Financial assets recognized through profit or loss measured at fair value	5,955,324	5,955,324	-	5,955,324	-
Financial assets at amortised cost -loans and receivables to other customers	595,279,437	595,279,437	532,430,142		62,849,295
Financial assets at amortised cost - debt and other instruments	195,292,454	195,292,454	195,292,454	-	-
Financial assets measured at fair value through other comprehensive income	69,171,749	69,171,749	58,569,920	10,601,829	-
Investments in subsidiary companies	1,031,037	1,031,037	788,930	-	242,107
Intangible assets	1,903,760	1,903,760	-	-	1,903,760
Property, plant and equipment	5,959,782	5,959,782	5,959,782	-	
Right to Use Assets	1,535,480	1,535,480	1,535,480	-	-
Deferred tax Assets	6,292,326	6,292,326	-	-	6,292,326
Current Tax Assets	471,976	471,976	471,976		
Other assets	7,194,549	7,194,549	6,991,147	-	203,402
Liabilities	**868,970,702**	**868,970,702**			
Due to banks	10,492,143	10,492,143	-	-	-
Derivative financial instruments	3,639,714	3,639,714	-	-	-
Financial liabilities at amortised cost -due to depositors	712,497,131	712,497,131	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	70,994,652	70,994,652	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	17,227,803	17,227,803	-	-	-
Debt securities issued	40,592,295	40,592,295	-	-	-
Employee benefit obligations	1,676,457	1,676,457	-	-	-
Other liabilities	8,989,117	8,989,117	-	-	-
Dividends payable	2,861,390	2,861,390	-		
Off-Balance Sheet Liabilities	**463,986,388**	**463,986,388**	**448,725,137**		
Guarantees	49,716,443	49,716,443	43,056,430	-	429,761
Performance Bonds	10,260,513	10,260,513	10,044,371	-	216,142
Letters of Credit	24,464,948	24,464,948	24,435,062	-	29,886
Other Contingent Items	11,210,476	11,210,476	11,210,476	-	-
Undrawn Commitments	200,961,854	200,961,854	200,961,854	-	-
Other Commitments	167,372,155	167,372,155	159,016,944	-	-
Shareholders' Equity					
Equity capital (Stated capital)/Assigned capital	23,808,398	23,808,398	-	-	-
of which Amount eligible for CET1	23,808,398	23,808,398	-	-	-
Retained earnings	45,214,506	45,214,506	-	-	-
Accumulated Other comprehensive income	2,348,553	2,348,553	-	-	-
Other reserves	8,677,474	8,677,474	-	-	-
Total Shareholders' Equity	**80,048,931**	**80,048,931**			

*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.