



BASEL III - PILLAR III DISCLOSURES

31 DECEMBER 2024

Template 1
Key Regulatory Ratios - Capital and Liquidity

	BANK		GROUP	
	As at 31 Dec 2024	As at 31 Dec 2023	As at 31 Dec 2024	As at 31 Dec 2023
Regulatory Capital (LKR '000)				
Common Equity Tier 1 Capital	62,094,115	54,699,450	66,298,084	58,524,995
Tier 1 Capital	62,094,115	54,699,450	66,298,084	58,524,995
Total Capital	86,665,636	74,523,602	90,776,819	78,313,241
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%)	13.68	11.67	14.24	12.22
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	13.68	11.67	14.24	12.22
Total Capital Ratio (Minimum Requirement - 12.5%)	19.09	15.90	19.50	16.35
Leverage Ratio (Minimum Requirement - 3%)	7.46	6.74	7.89	7.15
Regulatory Liquidity				
Total stock of high quality liquid assets (LKR ' 000) - Rupee	248,244,913	199,940,490	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	267,384,555	223,342,569	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement -100%)	358.12	309.61	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 100%)	308.26	228.58	NA	NA
Net Stable Funding Ratio (%) – (Minimum Requirement - 100%)	152.43	142.26	NA	NA

Template 2
Basel III Computation of Capital Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 Dec 2024	As at 31 Dec 2023	As at 31 Dec 2024	As at 31 Dec 2023
Common Equity Tier 1 (CET1) Capital after Adjustments	62,094,115	54,699,450	66,298,084	58,524,995
Common Equity Tier 1 (CET1) Capital	70,187,273	67,626,138	74,771,446	71,498,744
Equity Capital (Stated Capital)/Assigned Capital	21,756,865	20,738,231	21,756,865	20,738,231
Reserve Fund	3,521,479	3,046,479	3,521,479	3,046,479
Published Retained Earnings/(Accumulated Retained Losses)	42,822,179	40,243,875	47,349,783	44,014,416
Published Accumulated Other Comprehensive Income (OCI)	2,086,750	3,597,553	2,143,319	3,699,618
General and other Disclosed Reserves	-	-	-	-
Total Adjustments to CET1 Capital	8,093,158	12,926,688	8,473,362	12,973,749
Intangible Assets (net)	1,766,615	1,883,447	1,814,985	1,898,270
Deferred tax assets (net)	4,158,040	9,648,118	4,216,721	9,717,805
Defined benefit pension fund assets	346,273	388,838	346,273	388,838
Shortfall of the cumulative impairment to specific provisions	-	-	-	-
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	1,439,262	583,656	1,892,559	847,371
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	180,144	330,324	-	-
Shortfall of capital in financial subsidiaries	202,824	92,305	202,824	121,465
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Additional Tier 1 (AT1) Capital	-	-	-	-
Total Adjustments to AT1 Capital	-	-	-	-
Tier 2 Capital after Adjustments	24,571,521	19,824,152	24,478,735	19,788,246
Tier 2 Capital	24,571,521	19,824,152	24,571,521	19,824,152
Qualifying Tier 2 Capital Instruments	18,689,486	13,835,632	18,689,486	13,835,632
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	5,005,363	5,111,848	5,005,363	5,111,848
Total Adjustments to Tier 2	-	-	92,786	35,906
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	-	-	92,786	35,906
CET1 Capital	62,094,115	54,699,450	66,298,084	58,524,995
Total Tier 1 Capital	62,094,115	54,699,450	66,298,084	58,524,995
Total Capital	86,665,636	74,523,602	90,776,819	78,313,241
Total Risk Weighted Assets (RWA)	453,905,427	468,619,668	465,491,168	478,972,317
RWAs for Credit Risk	400,429,044	408,947,802	403,721,624	413,186,455
RWAs for Market Risk	1,334,362	12,186,245	6,896,161	15,920,717
RWAs for Operational Risk	52,142,021	47,485,621	54,873,384	49,865,145
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.68	11.67	14.24	12.22
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 (%)	13.68	11.67	14.24	12.22
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	19.09	15.90	19.50	16.35
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

Template 3
Computation of Leverage Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 Dec 2024	As at 31 Dec 2023	As at 31 Dec 2024	As at 31 Dec 2023
Tier 1 Capital	62,094,115	54,699,450	66,298,084	58,524,995
Total Exposures	832,315,033	811,015,116	839,988,532	818,318,629
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	786,397,264	763,792,802	794,110,929	770,805,457
Derivative Exposures	2,994,187	6,171,115	2,994,187	6,171,115
Securities Financing Transactions Exposures	1,094,659	1,150,029	1,094,659	1,150,029
Other Off-Balance Sheet Exposures	41,828,924	39,901,170	41,788,757	40,192,028
Basel III Leverage Ratio (%) (Minimum Requirement - 3%)	7.46%	6.74%	7.89%	7.15%

Computation of Net Stable Funding Ratios (NSFR)

	Amount (LKR '000)	
	BANK	
	As at 31 Dec 2024	As at 31 Dec 2023
Total Available Stable Funding	574,129,684	560,209,208
Required Stable Funding - On Balance Sheet Assets	375,140,501	392,505,607
Required Stable Funding - Off Balance Sheet Items	1,503,663	1,279,714
Total Required Stable Funding	376,644,164	393,785,321
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	152.43%	142.26%

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

	BANK			
	Amount (LKR'000)			
	As at 31 Dec 2024		As at 31 Dec 2023	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	270,706,705	267,384,555	227,415,675	223,342,569
Total Adjusted Level 1A Assets	248,941,430	248,941,430	201,193,563	201,193,563
Level 1 Assets	248,559,039	248,559,039	200,261,635	200,261,635
Total Adjusted Level 2A Assets	22,147,666	18,825,516	27,154,040	23,080,934
Level 2A Assets	22,147,666	18,825,516	27,154,040	23,080,934
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	806,962,747	158,279,946	807,000,935	155,236,158
Deposits	441,814,920	36,457,551	429,317,334	33,320,324
Unsecured Wholesale Funding	195,579,581	115,162,784	191,879,789	109,217,641
Secured Funding Transactions	3,284,635	-	8,533,639	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	165,291,314	5,667,313	176,247,557	11,675,577
Additional Requirements	992,298	992,298	1,022,616	1,022,616
Total Cash Inflows	119,882,139	71,539,078	107,428,680	57,527,332
Maturing Secured Lending Transactions Backed by Collateral	53,748,086	37,802,390	46,347,880	30,179,481
Other Inflows by Counterparty which are Maturing within 30 Days	57,549,311	33,719,557	43,023,992	27,290,037
Operational Deposits	8,567,611	-	17,998,994	-
Other Cash Inflows	17,131	17,131	57,813	57,813
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		308.26%		228.58%

Template 5
Main Features of Regulatory Capital Instruments

	CET 1 Capital	Tier 2 Instruments	
Description of the Capital Instrument	Stated Capital	Debenture Issue - December 2013	Debenture Issue - September 2020
Issuer	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 D - LK0207D21053	ISIN - LK0207D24529
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
Original Date of Issuance	Date listed 26-Apr-1993	19-Dec-2013	25-Sep-2020
Par Value of Instrument	NA	LKR 100/-	LKR 100/-
Perpetual or Dated	Perpetual	Dated	Dated
Original Maturity Date, if Applicable	NA	Type D - 19 Dec 2025	24-Sep-2025
Amount Recognised in Regulatory Capital (in LKR '000 as at 31 Dec 2024)	21,756,865	718,086	975,000
Accounting Classification (Equity/Liability)	Equity	Liability	Liability
Issuer Call subject to Prior Supervisory Approval			
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	NA	NA	NA
Subsequent Call Dates, if Applicable	NA	NA	NA
Coupons/Dividends			
Fixed or Floating Dividend/Coupon	Dividend declared as decided by the Board	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index	NA	Type D - 14.0% p.a	9.5% p.a
Non-Cumulative or Cumulative	NA	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible			
If Convertible, Conversion Trigger (s)	NA	Non-Convertible	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	NA	Fully
If Convertible, Mandatory or Optional	NA	NA	Mandatory
If Convertible, Conversion Rate	NA	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.

Tier 2 Instruments

Debenture Issue - November 2021	Debenture Issue - December 2023	Debenture Issue - September 2024 - Tranch 1	Debenture Issue - December 2024 - Tranch 2
National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC
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
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
24-Nov-2021	12-Dec-2023	12-Sep-2024	2-Dec-2024
LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-
Dated	Dated	Dated	Dated
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 - 01 Dec 2029 Type B - 01 Dec 2029
3,246,400	4,000,000	4,750,000	5,000,000
Liability	Liability	Liability	Liability
NA	NA	NA	NA
NA	NA	NA	NA
Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon
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
Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
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	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 2017
Fully	Fully	Fully	Fully
Mandatory	Mandatory	Mandatory	Mandatory
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 December 2024					
	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	254,180,078	7,917,615	254,180,078	1,978,595	4,241,842	1.66%
Claims on Public Sector Entities	26,023,184	1,845,826	1,593,883	-	1,593,883	100.00%
Claims on Banks Exposures	34,848,257	58,265,706	34,848,257	2,082,816	17,236,146	46.67%
Claims on Financial Institutions	26,963,705	8,279,256	26,126,820	284,936	20,708,340	78.41%
Claims on Corporates	203,277,111	172,118,581	173,140,414	26,372,494	185,818,735	93.14%
Retail Claims	169,198,702	32,801,555	143,646,719	12,604,796	114,152,434	73.06%
Claims Secured by Residential Property	15,969,255	727,159	15,969,255	284,802	8,438,697	51.92%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	31,982,787	-	31,982,787	-	35,255,660	110.23%
Higher-risk Categories	622,743	-	622,743	-	1,556,858	250.00%
Cash Items and Other Assets	20,882,991	-	20,882,991	-	11,426,449	54.72%
Total	783,948,813	281,955,698	702,993,947	43,608,439	400,429,044	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 December 2024					
	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	254,600,309	7,917,615	254,600,309	1,978,595	4,241,842	1.65%
Claims on Public Sector Entities	26,023,184	1,845,826	1,593,883	-	1,593,883	100.00%
Claims on Banks Exposures	35,261,770	58,265,706	35,261,770	2,082,816	17,380,184	46.54%
Claims on Financial Institutions	26,963,705	8,279,256	26,126,820	284,936	20,708,340	78.41%
Claims on Corporates	203,248,366	171,463,794	173,111,667	25,967,707	185,385,204	93.12%
Retail Claims	169,198,702	32,801,555	143,646,719	12,604,796	114,152,434	73.06%
Claims Secured by Residential Property	15,969,255	727,159	15,969,255	284,802	8,438,697	51.92%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	31,982,787	-	31,982,787	-	35,255,660	110.23%
Higher-risk Categories	-	729,238	-	364,618	546,928	150.00%
Cash Items and Other Assets	25,475,218	-	25,475,218	-	16,018,452	62.88%
Total	788,723,296	282,030,149	707,768,428	43,568,270	403,721,624	

Template 8

BANK

Credit Risk under Standardised Approach: Exposures by Asset Classes and Risk Weights

Description	Amount (LKR'000) as at 31 Dec 2024 (Post CCF & CRM)									
Risk Weight Asset Classes	0%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
Claims on Central Government and Central Bank of Sri Lanka	234,949,465	21,209,209	-	-	-	-	-	-	-	256,158,674
Claims on Public Sector Entities	-	-	-	-	-	-	1,593,883	-	-	1,593,883
Claims on Banks Exposures	-	10,696,599	-	22,279,694	-	-	3,950,381	4,399	-	36,931,073
Claims on Financial Institutions	-	-	-	11,406,833	-	-	15,004,923	-	-	26,411,756
Claims on Corporates	-	7,181,292	-	15,898,274	-	-	176,433,340	-	-	199,512,906
Retail Claims	8,668,850	7,660,387	-	-	13,562,736	87,507,309	38,852,233	-	-	156,251,515
Claims Secured by Residential Property	-	-	12,023,630	-	-	-	4,230,426	-	-	16,254,056
Non-Performing Assets (NPAs)	-	-	-	1,480,482	-	-	22,476,078	8,026,228	-	31,982,788
Higher-risk Categories	-	-	-	-	-	-	-	-	622,743	622,743
Cash Items and Other Assets	9,155,890	375,815	-	-	-	-	11,351,286	-	-	20,882,991
Total	252,774,205	47,123,302	12,023,630	51,065,283	13,562,736	87,507,309	273,892,550	8,030,627	622,743	746,602,385

GROUP

Credit Risk under Standardised Approach: Exposures by Asset Classes and Risk Weights

Description	Amount (LKR'000) as at 31 Dec 2024 (Post CCF & CRM)									
Risk Weight Asset Classes	0%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures
Claims on Central Government and Central Bank of Sri Lanka	235,369,695	21,209,209	-	-	-	-	-	-	-	256,578,904
Claims on Public Sector Entities	-	-	-	-	-	-	1,593,883	-	-	1,593,883
Claims on Banks Exposures	-	11,099,034	-	22,174,749	-	-	4,066,404	4,399	-	37,344,586
Claims on Financial Institutions	-	-	-	11,406,833	-	-	15,004,923	-	-	26,411,756
Claims on Corporates	-	7,181,292	-	15,898,274	-	-	175,999,809	-	-	199,079,375
Retail Claims	8,668,850	7,660,387	-	-	13,562,736	87,507,309	38,852,233	-	-	156,251,515
Claims Secured by Residential Property	-	-	12,023,630	-	-	-	4,230,426	-	-	16,254,056
Non-Performing Assets (NPAs)	-	-	-	1,480,482	-	-	22,476,078	8,026,228	-	31,982,788
Higher-risk Categories	-	-	-	-	-	-	-	364,619	-	364,619
Cash Items and Other Assets	9,156,054	375,888	-	-	-	-	15,943,274	-	-	25,475,216
Total	253,194,599	47,525,810	12,023,630	50,960,338	13,562,736	87,507,309	278,167,030	8,395,246	-	751,336,698

Template 9

Market Risk under Standardised Measurement Method

	As at 31 Dec 2024	
	BANK	GROUP
(a) Capital Charge for Interest Rate Risk	107,722	116,443
General Interest Rate Risk	107,722	109,872
(i) Net Long or Short Position	107,722	109,872
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	6,571
(b) Capital Charge for Equity	-	686,504
(i) General Equity Risk	-	347,586
(ii) Specific Equity Risk	-	338,918
(c) Capital charge for Foreign Exchange & Gold	59,073	59,073
Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR	1,334,362	6,896,161

Template 10
Operational Risk under Basic Indicator Approach

As at 31 Dec 2024	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%		43,009,895	44,889,995	42,455,162
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	6,517,753				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	52,142,021				
The Standardised Approach					
The Alternative Standardised Approach					

As at 31 Dec 2024	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%		44,746,152	47,120,270	45,317,036
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	6,859,173				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	54,873,384				
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 Sept 2024	Amount (LKR '000)			
	Carrying Values as reported in Published Financial Statements	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
Assets	795,686,351	702,993,947	13,473,098	79,219,306
Cash and cash equivalents	18,037,627	18,037,627	-	-
Balances with Central Banks of Sri Lanka	8,053,358	8,053,358	-	-
Placements with banks	22,098,832	22,098,832	-	-
Derivative financial instruments	1,146,236	1,146,236	-	-
Financial assets recognized through profit or loss measured at fair value	6,776,131	-	6,776,131	-
Financial assets at amortised cost -loans and receivables to other customers	460,707,258	389,378,286		71,328,972
Financial assets at amortised cost - debt and other instruments	166,190,761	166,190,761	-	-
Financial assets measured at fair value through other comprehensive income	94,245,415	86,109,186	6,696,967	1,439,262
Investments in subsidiary companies	1,031,037	850,893	-	180,144
Intangible assets	1,766,615	-	-	1,766,615
Property, plant and equipment	3,147,459	3,147,459	-	-
Right to Use Assets	1,260,740	1,260,740	-	-
Deferred tax Assets	4,158,040	-	-	4,158,040
Other assets	7,066,842	6,720,569	-	346,273
Liabilities	718,021,596	-	-	-
Due to banks	4,841,342	-	-	-
Derivative financial instruments	344,586	-	-	-
Financial liabilities at amortised cost -due to depositors	631,682,926	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	8,002,850	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	22,023,798	-	-	-
Debt securities issued	33,564,708	-	-	-
Current tax liabilities	5,204,643	-	-	-
Employee benefit obligations	1,413,872	-	-	-
Other liabilities	10,942,871	-	-	-
Off-Balance Sheet Liabilities	288,292,666	282,394,434		448,366
Guarantees	45,473,439	40,526,020	-	382,155
Performance Bonds	10,787,906	10,743,493	-	44,413
Letters of Credit	9,857,812	9,836,013	-	21,798
Other Contingent Items	8,693,367	8,693,367	-	-
Undrawn Commitments	146,640,431	146,640,431	-	-
Other Commitments	66,839,711	65,955,110	-	-
Shareholders' Equity				
Equity capital (Stated capital)/Assigned capital	21,756,865	-	-	-
of which Amount eligible for CET1	21,756,865	-	-	-
Retained earnings	43,501,855	-	-	-
Accumulated Other comprehensive income	8,884,556	-	-	-
Other reserves	3,521,479	-	-	-
Total Shareholders' Equity	77,664,755			

DSIB ASSESSMENT AS PER THE BANKING ACT DIRECTION No. 10 OF 2019 ON FRAMEWORK FOR DEALING WITH DOMESTIC SYSTEMATICALLY IMPORTANT BANKS

As at 31 December	GROUP	
	2024 LKR Mn	2023 LKR Mn
Size Indicator		
Section 1 - Total Exposures		
Total exposures measure	839,989	818,319
Interconnectedness Indicators		
Section 2 - Intra-Financial System Assets		
a. Funds deposited with or lent to other financial institutions (including unused portion of committed lines extended)		
(i) Funds deposited	30,646	18,208
(ii) Lending	32,345	40,558
b. Holdings of securities issued by other financial institutions	8,603	5,963
c. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions	540	14
d. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive mark to market value	545	591
Intra-financial system assets	72,679	65,334
Section 3 - Intra-Financial System Liabilities		
a. Funds deposited by or borrowed from other financial institutions (including unused portion of committed lines obtained)		
(i) Funds deposited	15,245	24,215
(ii) Borrowings	20,977	25,071
b. Net negative current exposure of securities financing transactions with other financial institutions	-	-
c. Over-the-counter derivatives with other financial institutions that have a net negative mark to market value	156	13
Intra-financial system liabilities	36,378	49,299
Section 4 - Securities Outstanding		
Securities outstanding	33,090	28,652
Substitutability/Financial Institution Infrastructure Indicators		
Section 5 - Payments made in the reporting year (excluding intragroup payments)		
Payments activity	7,002,974	7,701,592
Section 6 - Assets Under Custody		
Assets under custody	37,142	31,049
Section 7 - Underwritten Transactions in Debt and Equity Markets		
Underwriting activity	-	-
Section 8 - Trading Volume		
Trading volume (Number Mn)	115,026	27,043
Complexity indicators		
Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives		
OTC derivatives	66,840	42,607
Section 10 - Level 2 Assets		
Level 2 assets	22,148	27,154
Section 11 - Trading and available for sale (AFS) securities		
Trading and AFS securities	105,711	113,769
Section 12 - Cross-Jurisdictional Liabilities		
Cross-jurisdictional liabilities (excluding derivatives and intragroup liabilities)	30,220	14,265
Section 13 - Cross-Jurisdictional Claims		
Cross-jurisdictional claims (excluding derivatives and intragroup claims)	68,563	50,093