

Template 1	
Key Regulatory Ratios - Capital and Liquidity	

ltem	Minimum Requirement	Reporting Period 31.03.2024	Previous Reporting Period 31.12.2023
Regulatory Capital (LKR'000)			
Common Equity Tier 1 Capital		54,809,376	55,447,660
Tier 1 Capital		54,809,376	55,447,660
Total Capital		68,427,327	70,147,267
Regulatory Capital Ratios (%)			
Common Equity Tier 1 Capital Ratio	7.00%	12.69%	12.52%
Tier 1 Capital Ratio	8.50%	12.69%	12.52%
Total Capital Ratio	12.50%	15.84%	15.84%
Leverage Ratio	3.00%	7.24%	7.30%
Net Stable Funding Ratio	100.00%	134.13%	129.67%
Regulatory Liquidity			
Statutory Liquid Assets			
Statutory Liquid Assets Overall (LKR 000)		250,667,484	235,624,142
Domestic Banking Unit (LKR 000)		246,690,952	233,637,929
Off-Shore Banking Unit (USD 000)		31,386	23,584
Statutory Liquid Assets Ratio			
Statutory Liquid Assets Overall	20.00%	39.42%	38.04%
Domestic Banking Unit	20.00%	39.54%	38.51%
Off-Shore Banking Unit	20.00%	24.76%	23.28%
Liquidity Coverage Ratio			
Liquidity Coverage Ratio - Rupee	100.00%	416.60%	355.16%
Liquidity Coverage Ratio - All Currency	100.00%	374.42%	338.42%

## Template 2 Basel III Computation of Capital Ratios

	Amount	(LKR'000)
Item	Reporting Period 31.03.2024	Previous Reporting Period 31.12.2023
Common Equity Tier I (CETI) Capital after Adjustments	54,809,376	55,447,660
Common Equity Tier I (CET1) Capital	58,485,431	59,239,357
Equity capital (Stated Capital)/Assigned Capital	21,693,370	20,908,673
Reserve fund	2,880,973	2,880,973
Published Retained Earnings/(Accumulated Retained Losses)	32,823,298	34,361,921
Published Accumulated Other Comprehensive Income (OCI)	387,215	387,215
General and Other Disclosed Reserves	700,575	700,575
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to CET1 Capital	3,676,055	3,791,697
Goodwill (net)		-, - ,
Intangible Assets (net)	493,938	536,989
Others	3,182,117	3,254,708
Additional Tier 1 (AT1) Capital after Adjustments	0,202,227	0)201)/00
Total 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		
Investment in Own Shares		
Others (Specify)		
Tier 2 Capital after Adjustments	12 617 051	14 600 607
Total Tier 2 Capital	13,617,951 13,617,951	14,699,607
Qualifying Tier 2 Capital Instruments	8,080,200	<b>14,699,607</b> 8,996,400
Revaluation gains	698,403	698,403
		5,004,804
Loan Loss Provisions (General Provision)	4,839,348	5,004,804
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held		
by Third Parties		
Total Adjustments to Tier 2	-	-
Investment in own shares		
Others (Specify)	-	-
Total Tier 1 Capital	54,809,376	55,447,660
Total Capital	68,427,327	70,147,267
Total Risk Weighted Assets (RWA)	432,020,060	442,785,741
RWAs for Credit Risk	387,147,863	400,384,298
RWAs for Market Risk	4,892,415	4,033,608
RWAs for Operational Risk	39,979,782	38,367,835
CET1 Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer & Surcharge on D-SIBs) (%)	12.69%	12.52%
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Counter cyclical Buffer (%)		
of which. Counter cyclical burlet (%)		
of which: Capital Surcharge on D-SIBs (%)		12.52%
of which: Capital Surcharge on D-SIBs (%)	12.69%	12.52/0
of which: Capital Surcharge on D-SIBs (%) Total Tier 1 Capital Ratio (%)	12.69%	12.52%
of which: Capital Surcharge on D-SIBs (%) Total Tier 1 Capital Ratio (%) Total Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer &		
of which: Capital Surcharge on D-SIBs (%) Total Tier 1 Capital Ratio (%) Total Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.84%	15.84%
of which: Capital Surcharge on D-SIBs (%) Total Tier 1 Capital Ratio (%) Total Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer &		

### Template 3 Computation of Leverage Ratio

	Amount (LKR'000)			
Item	Reporting Period 31.03.2024	Previous Reporting Period 31.12.2023		
Tier 1 Capital	54,809,376	55,447,660		
Total Exposures	757,351,805	759,275,565		
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	717,791,343	721,389,372		
Derivative Exposures	483,850	437,246		
Securities Financing Transaction Exposures	1,407,970	817,150		
Other Off-Balance Sheet Exposures	37,668,643	36,631,796		
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.24%	7.30%		

#### Template 4 Basel III Computation of Liquidity Coverage Ratio

	Amount (LKR'000)						
Item	Reporti	ng Period - 31.	03.2024	Previous Reporting Period - 31.12.2023			
	Total Un-weighted Value	Factor (%)	Total Weighted Value	Total Un- weighted Value	Factor (%)	Total Weighted Value	
Total Stock of High-Quality Liquid Assets (HQLA)			192,577,563			174,012,142	
Total Adjusted Level 1A Assets	179,312,050	100%	179,312,050	161,568,029	100%	161,568,029	
Total Adjusted Level 2A Assets	15,316,290	85%	13,018,847	14,329,118	85%	12,179,750	
Total Adjusted Level 2B Assets	0	50%	0	168,362	50%	84,181	
Total Cash Outflows			129,706,182			124,505,114	
Deposits	439,910,329	10%	43,991,033	438,412,337	10%	43,841,234	
Unsecured Wholesale Funding	129,535,374	25% -100%	64,475,642	132,933,478	25% -100%	62,661,680	
Secured Funding Transactions			-			-	
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding							
Obligations	163,345,242	0% -100%	10,318,608	160,329,986	0% -100%	9,885,507	
Additional Requirements	10,920,899	100%	10,920,899	8,116,694	100%	8,116,694	
Total Cash Inflows			78,272,124			73,086,374	
Maturing Secured Lending Transactions Backed by Collateral			-			-	
Committed Facilities	-		-	-		-	
Other Inflows by Counterparty which are Maturing within 30 Days	121,052,339	50%-100%	77,346,450	112,842,328	50%-100%	72,109,665	
Operational Deposits	25,348,177	0%	-	36,032,439	0%	-	
Other Cash Inflows	1,814,098	50% -100%	925,674	1,879,815	50% -100%	976,709	
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash							
Outflows over the Next 30 Calendar Days)*100			374.42			338.42	

Main D	Template 5					
Description of the Capital Instrument	eatures of Regulatory Capital Instrumer Ordinary Voting Shares	Ordinary Non- Voting Shares	Debenture Isssue - 2018 (7 years & 10 years)	Debenture Isssue - 2019 (5 years)	Debenture Isssue - 2021 (5 years)	Debenture Isssue - 2023 (5 years)
Issuer	Seylan Bank PLC	Seylan Bank PLC	Seylan Bank PLC	Seylan Bank PLC	Seylan Bank PLC	Seylan Bank PLC
Unique Identifier (e., ISIN or Bloombers Identifier for Private Placement)	LK0182N00002	LK0182X00001	LK0182D23963	LK0182D24219	LK0182D24722	LK0182D25133
			LK0182D23971	LK0182D24227	LK0182D24730	LK0182D25125
Governing Law (s) of the Instrument	Provisions of the Banking Act, Rules of the Colombo Stock Exchange and the Securities and Exchange Commission of Sri Lanka, Provisions of the Companies Act No. 7 of 2007 and the Articles of Association of the Bank	of the Colombo Stock Exchange and the Securities and Exchange	Commission of Sri Lanka, Provisions of the Companies Act No. 7 of 2007, the	Rules of the Colombo Stock Exchange and the Securities and Exchange Commission of Sri Lanka, Provisions of the Companies Act No. 7 of 2007, the Articles of Association of the Bank, Prospectus of the Debenture Issue and the Trust Deed	Articles of Association of the	Rules of the Colombo Stock Exchange and the Securities and Exchange Commission of Sri Lanka, Provisions of the Companies Act No. 7 of 2007, the Articles of Association of the Bank, Prospectus of the Debenture Issue and the Trust Deed
Original Date of Issuance	April 1988	September 2003	29th March 2018	18th April 2019	12th April 2021	02nd May 2023
Par Value of Instrument	N/A	N/A	LKR 100/- each	LKR 100/- each	LKR 100/- each	LKR 100/- each
Prepetual or Dated	N/A	N/A	dated	dated	dated	dated
Original Maturity Date, If Applicable	N/A	N/A	29th March 2025 and 29th March 2028	18th April 2024	12th April 2026	01st May 2028
Amount Recognized in Regulatory Capital (in '000 as at the Reporting Date)	13,172,977	8,520,393	1,430,200	-	2,400,000	4,250,000
Accounting Classification (Equity /Liability)	Equity	Equity	Liability	Liability	Liability	Liability
Issuer call subject to prior Supervisory Approval						
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	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
Coupons/Dividends						
Fixed or Floating Dividend /Coupon	Dividend as decided by the Board annually	Dividend as decided by the Board annually	Fixed interest rate	Fixed interest rate	Fixed interest rate	Fixed interest rate
Coupon Rate and any Related Index	As decided by the Board	As decided by the Board	Semi-Annual Interest - 13.20% (for 7 years), Semi-Annual Interest - 13.50% p.a. (for 10 years)	Semi-Annual Interest - 14.5% p.a., Annual Interest - 15.0% p.a.	Annual Interest - 9.75% p.a., Quarterly Interest - 9.25% p.a.	Annual Interest - 28.00% p.a., Quarterly Interest - 25.00% p.a.
Non-Cumulative or Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or Non-Convertible	Non-Convertible	Non-Convertible	Convertible	Convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)			Convertible in the event of a 'Trigger Event" in terms of the Banking Act Direction No.1 of 2016	Convertible in the event of a 'Trigger Event" in terms of the Banking Act Direction No.1 of 2016		Convertible in the event of a 'Trigger Event" in terms of the Banking Act Direction No.1 of 2016
If Convertible, Fully or Partially			when determined a 'Trigger Event' at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka	when determined a 'Trigger Event' at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka	when determined a 'Trigger Event' at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka	when determined a 'Trigger Event' at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka
If Convertible, Mandatory or Optional			Mandatory in the event of a 'Trigger Event'	Mandatory in the event of a 'Trigger Event'	Mandatory in the event of a 'Trigger Event'	Mandatory in the event of a 'Trigger Event'
If Convertible, Conversion Rate			Simple average of the daily Volume Weighted Average Price of an Ordinary Voting Share of the Bank (as published by the Colombo Stock Exchange) during the three (03) months period immediately preceding the Trigger Event, as determined by the Monetary Board.	Simple average of the daily Volume Weighted Average Price of an Ordinary Voting Share of the Bank (as published by the Colombo Stock Exchange) during the three (03) months period immediately preceding the Trigger Event, as determined by the Monetary Board.	Simple average of the daily Volume Weighted Average Price of an Ordinary Voting Share of the Bank (as published by the Colombo Stock Exchange) during the three (03) months period immediately preceding the Trigger Event, as determined by the Monetary Board.	Simple average of the daily Volume Weighted Average Price of an Ordinary Voting Share of the Bank (as published by the Colombo Stock Exchange) during the three (03) months period immediately preceding the Trigger Event, as determined by the Monetary Board.

#### Template 7 Credit Risk under Standardized Approach -Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

	Amount (LKR'000) as at 31st March 2024								
Description	Exposures before Credit Conv	rersion Factor (CCF) and CRM	Exposu		RWA and RWA Density (%)				
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	Total	RWA	RWA Density (ii)		
Claims on Central Government and CBSL	187,440,577	-	187,440,577	-	187,440,577	1,085,331	0.58%		
Claims on Foreign Sovereigns and their Central Banks	8,940,316	-	8,940,316	-	8,940,316	-	0.00%		
Claims on Public Sector Entities	3,227,118	-	3,227,118	-	3,227,118	3,227,118	100.00%		
Claims on Official Entities and Multilateral	_								
Development Banks	_	_	_		-				
Claims on Banks Exposures	49,344,017	-	49,344,017	-	49,344,017	15,602,055	31.62%		
Claims on Financial Institutions	14,659,922	3,775,000	14,659,922	755,000	15,414,922	7,958,569	51.63%		
Claims on Corporates	207,600,580	167,893,018	198,914,958	32,799,498	231,714,456	219,219,424	94.61%		
Retail Claims	170,205,053	9,204,950	137,598,710	4,114,146	141,712,855	82,729,394	58.38%		
Claims Secured by Residential Property	17,156,237	-	17,156,237	-	17,156,237	7,551,229	44.01%		
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	0.00%		
Non-Performing Assets (NPAs) (i)	22,429,292		22,429,292	-	22,429,292	23,380,022	104.24%		
Higher-Risk Categories	-	-	-	-	-	-			
Cash Items and Other Assets	36,788,231	-	36,788,231	-	36,788,231	26,394,721	71.75%		
Total	717,791,343	180,872,968	676,499,379	37,668,644	714,168,022	387,147,863	54.21%		

# Template 8 Credit Risk under Standardized Approach: Exposures by Asset Classes and Risk Weights

Description		Amount (LKR'000) as at 31st March 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 CBSL	182,013,922	5,426,655								187,440,577
Claims on Foreign Sovereigns and their Central Banks	8,940,316									8,940,316
Claims on Public Sector Entities							3,227,118	-		3,227,118
Claims on Official Entities and Multilateral Development Banks										_
Claims on Banks Exposures		33,797,788		13,410,415			2,132,865	2,950		49,344,018
Claims on Financial Institutions		-		14,912,707			502,215	-		15,414,922
Claims on Corporates		4,340,821		18,110,422			209,197,543	65,670.00		231,714,455
Retail Claims					10,939,756	93,382,294	3,898,261			108,220,311
Claims Secured by Gold	22,339,748	11,152,796					-			33,492,544
Claims Secured by Residential Property			14,776,936				2,379,301			17,156,237
Claims Secured by Commercial Real Estate							-			-
Non-Performing Assets (NPAs) (i)				559,830			19,408,172	2,461,291		22,429,293
Higher-Risk Categories										-
Cash Items and Other Assets	10,393,510	-					26,394,721			36,788,231
Total	223,687,496	54,718,060	14,776,936	46,993,374	10,939,756	93,382,294	267,140,196	2,529,911	-	714,168,022

# Template 9 Market Risk under Standardized Measurement Method

Item	RWA Amount (LKR'000) as at 31st March 2024
(a) Capital Charger Interest Rate Risk	198,637
General Interest Rate Risk	198,637
(i) Net Long or Short Position	198,637
(ii) Horizontal Disallowance	
(iii) Vertical Disallowance	
(iv) Options	
Specific Interest Rate Risk	
(b) Capital Charge for Equity	382,313
(i) General Equity Risk	193,621
(ii) Specific Equity Risk	188,691
( c) Capital Charge for Foreign Exchange & Gold	30,603
Total Risk Weighted Assets on Market Risk [(a)+(b)+(c)]*CAR	4,892,415

### Template 10

# Operational Risk Under Basic Indicator Approach/The Standardized Approach/The Alternative Standardized Approach

Business Lines	Capital Charge Factor	Fixed Factor	Lending Portfolio	Gross Income	Gross Income (LKR'000) as at 31st March 2024		
			(LKR'000)	1 <sup>st Year</sup>	2 <sup>nd Year</sup>	3 <sup>rd Year</sup>	
The Alternative Standardized Approach							
Trading and Sales	18%			317,857	3,605,541	6,198,392	
Payment and Settlement	18%			6,685,060	7,804,349	9,493,403	
Retail Banking	12%	0.035	242,866,740				
Commercial Banking	15%	0.035	367,839,305				
Capital Charges for Operational Risk (LKR'(	000)						
The Alternative Standardized Approach	4,997,473						
Risk-Weighted Amount for operational Ris	k (LKR'000)						
The Alternative Standardized Approach	39,979,782						

#### Template 11

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

Only

nem         n		Amount (LKR'000) as at 31st March 2024							
Item         Carrying Values and Reporting in Pauliance Financial Statements         Carrying Values and Souge of Repulsions Souge of Repulsions is first Framework in Basing Carrying Values and Souge of Repulsions         Not subject to Credit Subject Correct Souge of Repulsions           Acets         712,723,824         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,733,724         712,		а		С		е			
Cash and Cash Equivalents         27.332,584         27.332,584         27.332,584           Balances with Grant Bank         3.275,464         3.275,464         3.275,464           Placements with Banks         43.034,913         43.034,913         43.034,913           Detrature Financial Instruments         88,227         88,227         88,227           Other Financial Assets Held For Trading         12.884,798         12.847,898         12.847,898         12.847,898         12.847,898         12.847,898         12.847,898         12.847,898         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981         12.847,981	Item	Carrying Values as Reported in Published	Scope of Regulatory		•	Capital Requirements or Subject to Deduction from			
Balaness with Carbral Bank         3,275,464         3,275,464         3,275,464         3,275,464           Derivative Financial Instruments         43,034,913         43,034,913         43,034,913           Derivative Financial Instruments         88,227         88,227         88,227           Other Financial Assets Held-Or-Trading         12,884,798         12,284,798         12,284,798           Securities Purchased under Resele Agreements         1,407,970         1,407,970         1,407,970         1,407,970           Clans and Receivables to Dation         -1,21,550         1,221,550         4,328,822         4,338,822           Financial Investments - Available-For-Sale         462,284,69         462,284,69         46,288,469         1,355,602           Financial Investments - Satiolation Scottes and Joint Ventures         1,155,602         1,155,602         1,155,602         1,155,602         1,155,602         1,155,602         1,155,602         1,155,602         1,155,602         1,155,602         1,099,915         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,215         3,099,21	Assets	712,226,325	712,226,325	717,791,342	14,237,358	7,911,975			
Placements with Banks         43 03 43 03         43 03 43 03         43 03 43 03         43 03 43 03         43 03 43 03           Derivative Financial Asstar Held-For-Trading         12 88 729         18 8227         88 227         88 227           Other Financial Asstar Held-For-Trading         12 88 729         12 88 4798         12 88 4798         12 88 4798           Common Stand Receivables to Banks         -         12 22 1550         -         -           Common Stand Receivables to Banks         -         12 23 83 082         -         -           Financial Investments - Avalable-For-Sale         46 28 88 469         46 28 88 469         13 53 002         -         -           Investments in Subididiries         11 55 002         11 53 002         11 53 002         -	Cash and Cash Equivalents	27,333,584	27,333,584	27,333,584					
Derivative Financial Instruments         88,277         88,277         88,277         88,277           Other Financial assets Heid-For-Trading         12,884,798         12,884,798         12,884,798         12,884,798           Securities Purchased under Reside Agreements         1,407,970         1,407,970         1,407,970         1,407,970         1,407,970           Loans and Receivables to Banks         -         1,221,550         4         4,318,822           Loans and Receivables to Other Customers *         422,344,702         424,51,315         443,283,02         1,335,202         4,318,822           Financial Instruments - Netable For-Sale         46,288,469         46,288,469         1,153,602         1         1           Investments in Subidiaries         1,153,602         1,153,602         1         1         1           Investment Requipment         3,776,331         3,776,331         3,776,331         493,938 <td>Balances with Central Bank</td> <td>3,275,464</td> <td>3,275,464</td> <td>3,275,464</td> <td></td> <td></td>	Balances with Central Bank	3,275,464	3,275,464	3,275,464					
Other Financial Assets Held-For-Trading         12.884,798         12.884	Placements with Banks	43,034,913	43,034,913	43,034,913					
Securities Purchased under Resale Agreements         1.407,970         1.407,970         1.407,970           Loans and Receivables to Binks         -         1.221,550         1.221,550           Loans and Receivables to Other Customers*         427,344,702         426,122,152         435,281,322         4,318,822           Financial Investments - Held-To-Maturity         122,383,082         123,383,082         143,5502         124,5102         1,515,002         1,515,002         1,515,002         1,515,002         123,513         124,5102         143,513,502         124,511332         124,511332 <td< td=""><td>Derivative Financial Instruments</td><td>88,227</td><td>88,227</td><td>88,227</td><td></td><td></td></td<>	Derivative Financial Instruments	88,227	88,227	88,227					
Securities Purchased under Resale Agreements         1.407,970         1.407,970         1.407,970           Loans and Receivables to Binks         -         1.221,550         1.221,550           Loans and Receivables to Other Customers*         427,344,702         426,122,152         435,281,322         4,318,822           Financial Investments - Held-To-Maturity         122,383,082         123,383,082         143,5502         124,5102         1,515,002         1,515,002         1,515,002         1,515,002         123,513         124,5102         143,513,502         124,511332         124,511332 <td< td=""><td>Other Financial Assets Held-For-Trading</td><td>12,884,798</td><td>12,884,798</td><td>12,884,798</td><td>12,884,798</td><td></td></td<>	Other Financial Assets Held-For-Trading	12,884,798	12,884,798	12,884,798	12,884,798				
Lons and Receivables to Brenk Stormers         1,222,550         1,222,550         1,222,550           Itionas and Receivables to Other Customers *         4627,344,702         426,123,122         433,88,22         4,318,822           Itionadal Investments - Available-For-Sale         46,288,469         46,288,469         1,323,502            Investments in Subsidiaries         1,123,830,82         123,383,082             Investments in Subsidiaries         1,153,602         1,153,602         1,153,602            Investments in Subsidiaries         3,776,331         3,079,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215         0,309,215									
Lans and Receivables to Other Customers*         4427, 344, 702         4425, 123, 152         435, 281, 322         4, 318, 822           Financial Investments - Available For Sale         642, 884, 69         642, 884, 69         462, 884, 893, 69         462, 884, 893, 69         462, 884, 893, 69         462, 884, 893, 69         462, 884, 893, 69         462, 884, 893, 893, 89		-							
Francial Investments - Available For Sale         66 288,469         46 288,469         46 288,469         46 288,469         45 28,869         1,35 2,550           Financial Investments : Held To Matriy         123,38,082         13,39,042,06         13,39,042,06         13,39,042,06         13,39,042,06         120,042,06         120,042,06         120,042,06         120,042,06         120,042,06         120,042,06         120,042,06         120,04	Loans and Receivables to Other Customers *	427,344,702				4,318,822			
Financial lowestments : Held-To-Maturity         123,383,082         163,352         163,353         163,353         163,353         163,353         163,353         163,533         163,533         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,535         163,53		46,288,469							
Investments in subsidiaries         1,153,602         1,153,602           Investments in subsidiaries         -         -           Property, Plant and Equipment         3,776,331         3,776,331         3,776,331           Investments in subsidiaries         493,938         493,938         493,938           Godwill and Intangible Asets         3,099,215         3,099,215         3,099,215           Other Assets         18,662,030         18,662,030         18,662,030           De to Banks         11,39,046         11,390,466         -           Due to Banks         11,390,466         -         -           Derivative Financial Instruments         99,868         99,868         -         -           Other Financial Asets Hel-For-Trading         -									
Investments in Associates and Joint Ventures         -          Due to Bark         11,390,496         11,390,496         11,390,496         11,390,496         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -         -<									
progety, Plant and Equipment         3,776,331         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,939         493,939         493,939         493,939         493,939         493,939         493,939         493,939         493,939         493,939         493,992,115         30,992,115         30,992,115         30,992,115         30,992,115         30,992,115         30,992,115         30,992,115         30,992,115         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,9496         1         493,9496         1         493,9496         1         493,493,493,493,493,493         493,493,493,493,493,493,493         493,493,493,493,493,493,493,493,493,493,				_,,					
Investment Properties         -		3.776.331	3.776.331	3,776,331					
Goodwill and Intangible Assets         493,938         493,938         493,938         493,938         493,938         493,938         493,938         493,938         3,099,215         4,099,216         4,099,216         4,099,216         4,099,216         4,099,216         4,099,216         4,099,216         4,099,215         4,099,215         3,099,215         3,099,215         3,099,215         4,099,216         4,099,216         4,099,216         4,099,216         4,099,216         4,099,216         4,099,216         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,099,215         4,059,514         1,0,299,115			-	-,					
Internet Tax Assets         3,099,215         3,099,215         3,099,215           Other Assets         18,662,030         18,662,030         18,662,030           Liabilities         649,863,937         -         -           Due to Banks         11,390,495         -         -           Due to Banks         11,390,495         -         -           Other Financial Instruments         99,868         99,868         -           Other Castomers         589,551,523         589,551,523         -         -           Due to Other Castomers         589,551,523         589,551,523         -         -         -           Other Soutioners         18,633         18,535         - <td< td=""><td></td><td>493 938</td><td>493 938</td><td></td><td></td><td>493 938</td></td<>		493 938	493 938			493 938			
Other Assets         18,662,030         18,662,030         18,662,030           Liabilities         649,863,937         649,863,937         .         .           Due to Banks         11,390,496         11,390,496         .         .           Other Financial Instruments         99,868         99,868         .         .         .           Other Financial Assets Held-For-Trading         .	· · · · · · · · · · · · · · · · · · ·	,				,			
Liabilities         649,863,937         649,863,937         -         -           Due to Banks         11,390,496         11,390,496         .         .           Due to Banks         99,868         99,868         .         .         .           Other Financial Assets Held-For-Trading         . <td></td> <td></td> <td></td> <td>18 662 030</td> <td></td> <td>0,000,210</td>				18 662 030		0,000,210			
Due to Banks         11,390,496         11,390,496         11,390,496           Derivative Financial Instruments         99,868         99,868         99,868           Other Financial Assets Held-For-Trading         -         -         -           Due to Other Clustomers         589,551,523         589,551,523         -         -           Due to Other Customers         18,535         18,535         - <td></td> <td>10,002,030</td> <td>10,002,000</td> <td>10,002,030</td> <td></td> <td></td>		10,002,030	10,002,000	10,002,030					
Due to Banks         11,390,496         11,390,496         11,390,496           Derivative Financial Instruments         99,868         99,868         99,868           Other Financial Assets Held-For-Trading         -         -         -           Due to Other Clustomers         589,551,523         589,551,523         -         -           Due to Other Customers         18,535         18,535         - <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
Due to Banks         11,390,496         11,390,496         11,390,496           Derivative Financial Instruments         99,868         99,868         99,868           Other Financial Assets Held-For-Trading         -         -         -           Due to Other Clustomers         589,551,523         589,551,523         -         -           Due to Other Customers         18,535         18,535         - <td>Liabilities</td> <td>649.863.937</td> <td>649.863.937</td> <td>-</td> <td>-</td> <td>-</td>	Liabilities	649.863.937	649.863.937	-	-	-			
Derivative Financial Instruments         99,868         99,868           Other Financial Lastes Held-For-Trading         -         -           Financial Lastes Held-For-Trading         -         -           Due to Other Customers         589,551,523         589,551,523           Other Borrowings         18,535         18,535           Det Securities issued         1,668,514         1,668,514         -           Current Tax Liabilities         3,018,234         3,018,234         -           Other Provisions         -         -         -         -           Other Solidiaries         122,347         122,347         -         -           Subordinated Term Debts         20,627,814         20,627,814         -         -           Guarantes         57,857,044         57,857,044         -         -         -           Performance Bonds         -		, ,	, ,						
Other Financial Assets Held-For-Trading       -       -         Financial Liabilities Designated at Fair Value Through Profit or Loss       -       -         Due to Other Customers       589,551,523       589,551,523       -         Other Borrowings       18,535       18,535       18,535       -         Det Souther Customers       3,018,234       -       -       -         Other Borrowings       1,668,514       1,668,514       -       -       -         Other Securities Issued       3,018,234       3,018,234       -									
Financial Liabilities Designated at Fair Value Through Profit or Loss         .         .           Due to Other Customers         589,551,523         589,551,523         .           Other Borrowings         18,535         18,535         .         .           Debt Securities Issued         1,668,514         1,668,514         .         .           Current Tax Liabilities         3.018,234         3.018,234         .         .           Other Provisions         -         .         .         .         .           Other Provisions         -         .         .         .         .         .           Other Stockidaries         122,347         122,347         .			-						
Due to Other Customers         589,551,523         589,551,523         589,551,523           Other Borrowings         18,535         18,535         16           Debt Securities Issued         1,668,514         1,668,514         16           Current Tax Liabilities         3,018,234         3,018,234         10           Deferer Tax Liabilities         3,018,234         3,018,234         10           Other Provisions         -         -         -         -           Other Subilities         23,366,606         23,366,606         -         -         -           Other Subilities         20,627,814         20,627,814         -			-						
Other Borrowings         18,535         18,535         18,535           Debt Securities Issued         1,668,514         1,668,514	·	589.551.523	589.551.523						
Debt Securities Issued         1,668,514         1,668,514           Current Tax Liabilities         3,018,234         3,018,234           Deferred Tax Liabilities         -         -           Other Provisions         -         -           Other Instituties         23,366,606         23,366,606           Due to Subsidiaries         20,627,814         -           Subordinated Term Debts         20,627,814         -           Off-Balance Sheet Liabilities         188,082,522         188,082,522         -           Gurantees         57,857,044         57,857,044         -           Performance Bonds         -         -         -           Letters of Credit         7,739,799         7,739,799         -           Foreign Exchange Contracts         19,383,648         19,383,648         -           Other Contingent Items         13,177,556         13,177,556         -           Other Commitments         66,936         666,936         -           Other Commitments         66,937,937         -         -           Other Commitments         66,936         666,936         -           Other Commitments         66,937         -         -           Other Commitments         <									
Current Tax Liabilities         3,018,234         3,018,234         3,018,234           Deferred Tax Liabilities         -         -         -           Other Provisions         -         -         -           Other Liabilities         23,366,606         23,366,606         -           Due to Subsidiaries         122,347         122,347         -           Subordinated Term Debts         20,627,814         20,627,814         -           Guarantees         57,857,044         57,857,044         -         -           Guarantees         57,857,044         57,857,044         -         -           Foreign Exchange Contracts         19,383,648         19,383,648         -         -           Undrawn Loan Commitments         89,257,539         89,257,539         -         -           Shareholders' Equity         -         -         -         -           Equity Capital (Stated Capital)/Assigned Capital         -         -         -         -           of which Amount Eligible for CET1         21,693,370         21,693,370         -         -         -           of which Amount Eligible for Comme         110,708         110,708         -         -         -									
Deferred Tax Liabilities									
Other Provisions         -         -         -         -           Other Liabilities         23,366,606         20,627,814         20,627,813         20,628,616,6936         20,628,616,6936         2									
Other Liabilities         23,366,606         23,366,606           Due to Subsidiaries         122,347         122,347           Subordinated Term Debts         20,627,814         20,627,814           Off-Balance Sheet Liabilities         188,082,522         188,082,522           Guarantees         57,857,044         57,857,044           Performance Bonds         1         1           Letters of Credit         7,739,799         7,739,799           Foreign Exchange Contracts         19,383,648         19,383,648           Other Commitments         89,257,539         89,257,539           Undrawn Loan Commitments         89,257,539         89,257,539           Other Commitments         666,936         666,936           Shareholders' Equity         1         1           Equity Capital (Stated Capital)/Assigned Capital         -         -           of which Amount Eligible for CET1         21,693,370         21,693,370           of which Amount Eligible for AT1         -         -           Retained Earnings         35,602,543         35,602,543           Accumulated Other Comprehensive Income         110,708         110,708           Other Reserves         4,955,767         4,955,767 <td></td> <td>-</td> <td>-</td> <td></td> <td></td> <td></td>		-	-						
Due to Subsidiaries         122,347         122,347           Subordinated Term Debts         20,627,814         20,627,638         20,627,638         20,627,638         20,627,639         20,627,639         20,627,639         20,629,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370         21,693,370		23.366.606	23 366 606						
Subordinated Term Debts         20,627,814         20,627,814         0           Off-Balance Sheet Liabilities         188,082,522         -         -         -           Guarantees         57,857,044         57,857,044         57,857,044         57,857,044         -									
Off-Balance Sheet Liabilities         188,082,522         188,082,522         -         -         -           Guarantees         57,857,044         57,857,054         50,553,576         50,553,5767         5									
Guarantees         57,857,044         57,857,044         57,857,044         Image: Constraint of the second sec				-	-	-			
Performance BondsDefinitionLetters of Credit7,739,799Foreign Exchange Contracts19,383,648Other Contingent Items13,177,556Undrawn Loan Commitments89,257,539Other Commitments666,936Shareholders' EquityEquity Capital (Stated Capital)/Assigned Capitalof which Amount Eligible for CET121,693,370of which Amount Eligible for AT1Retained Earnings35,602,543Accumulated Other Comprehensive Income110,708Other Reserves4,955,7674,955,7674,955,767									
Letters of Credit         7,739,799         7,739,799         7,739,799           Foreign Exchange Contracts         19,383,648         19,383,648         19,383,648         10           Other Contingent Items         13,177,556         13,177,556         13,177,556         10         10           Undrawn Loan Commitments         89,257,539         89,257,539         10		57,007,011	57,007,011						
Foreign Exchange Contracts         19,383,648         19,383,648         19,383,648           Other Contingent Items         13,177,556         13,177,556         13,177,556           Undrawn Loan Commitments         89,257,539         89,257,539         14,177,556         14,177,557,576         14,177,		7 739 799	7 739 799						
Other Contingent Items         13,177,556         13,177,556         13,177,556           Undrawn Loan Commitments         89,257,539         89,257,539         10           Other Commitments         666,936         666,936         10           Shareholders' Equity         666,936         666,936         10           Equity Capital (Stated Capital)/Assigned Capital         10         10         10           of which Amount Eligible for CET1         21,693,370         21,693,370         10         10           of which Amount Eligible for AT1         -         10			, ,						
Undrawn Loan Commitments89,257,53989,257,539Other Commitments666,936666,936Shareholders' Equity666,936Equity Capital (Stated Capital)/Assigned Capitalof which Amount Eligible for CET121,693,370of which Amount Eligible for AT1-Retained Earnings35,602,54335,602,543Accumulated Other Comprehensive Income110,708Other Reserves4,955,7674,955,767									
Other Commitments666,936666,936Shareholders' EquityEquity Capital (Stated Capital)/Assigned Capitalof which Amount Eligible for CET121,693,370of which Amount Eligible for AT1-Retained Earnings35,602,54335,602,543Accumulated Other Comprehensive Income110,708Other Reserves4,955,7674,955,767									
Shareholders' EquityImage: Constraint of the servesImage: Constraint of the servesI									
Equity Capital (Stated Capital)/Assigned Capitalof which Amount Eligible for CET121,693,37021,693,370of which Amount Eligible for AT1Retained Earnings35,602,54335,602,543Accumulated Other Comprehensive Income110,708110,708Other Reserves4,955,7674,955,767		000,550	000,000						
of which Amount Eligible for CET1         21,693,370         21,693,370            of which Amount Eligible for AT1         -         -            Retained Earnings         35,602,543         35,602,543             Accumulated Other Comprehensive Income         110,708         110,708             Other Reserves         4,955,767         4,955,767									
of which Amount Eligible for AT1         -         -         -           Retained Earnings         35,602,543         35,602,543         -         -           Accumulated Other Comprehensive Income         110,708         110,708         -         -           Other Reserves         4,955,767         4,955,767         -         -         -         -		21 693 370	21 693 370						
Retained Earnings         35,602,543         35,602,543           Accumulated Other Comprehensive Income         110,708         110,708           Other Reserves         4,955,767         4,955,767		21,000,070							
Accumulated Other Comprehensive Income         110,708         110,708           Other Reserves         4,955,767         4,955,767	ý -	35 602 5/13	35 602 542						
Other Reserves 4,955,767 4,955,767			, ,						
				-					

\* Loans and Receivables to Other Customers in subject to Credit Risk Framework (C) is reported as the gross of Stage 1 and 2 ECL Provision (LKR 9.2 Bn) and of which LKR 4.3 Bn excluded from Tier II Capital.

#### **Template 12 - Explanations**

Column a. presents the assets, liabilities and equity on standalone SLFRS basis. Pillar III disclosures as at 31st December presented in accordance with regulatory capital concepts and rules.

a. Explanations of Differences between accounting and regulatory exposure amounts.

Total assets shown in column a and b in Template 11	
Total assets as per carrying values reported in published Financial Statements ( column a)	712,226,325
Total assets as per carrying values reported under scope of regulatory reporting (column b)	712,226,325
Difference	0

Financial Assets-Instrument Type	Valuation Technique	Inputs used for valuation
Treasury Bills	Price Formula	Based on market yield published by CBSL
Treasury Bonds	Price Formula	Based on market yield published by CBSL
Srilanka Development Bonds	Price Formula	Similar instrument's rate (LIBOR)
Quoted Equities	Closing share price	Closing share price (CSE)
Unquoted Equities	Net assets per share	Net assets per share as per latest Audited Financial Statements
Debentures	Price Formula	Similar instrument's yield (Treasury bond yield)