

Template 1

Key Regulatory Ratios - Capital and Liquidity	Current Period	Previous Period
	As at 31/12/17	As at 31/12/16
Regulatory Capital (LKR '000)	(Audited)	(Audited)
Common Equity Tier 1	13,082,604	11,428,402
Tier 1 Capital	13,082,604	11,428,402
Total Capital	13,082,604	11,428,402
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement -5.75%)		
Tier 1 Capital Ratio (Minimum Requirement - 7.25%)	43.80%	44.52%
Total Capital Ratio (Minimum Requirement -11.25%)	43.80%	44.52%
Leverage Ratio (Minimum Requirement - ...)	-	-
Regulatory Liquidity		
Statutory Liquid Assets (LKR'000)	21,765,189	20,415,294
Statutory Liquid Assets Ratio (Minimum Requirement -20%)		
Domestic Banking Unit (%)	71.26%	85.47%
Off-Shore Banking Unit (%)	92.84%	176.05%
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement - 80%)	423.01%	731.25%
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement -80%)	185.38%	208.79%

Template 2

Basel III Computation of Capital Ratios

Item	Current Period	Previous Period
	As at 31/12/17	As at 31/12/16
	(Audited)	(Audited)
Common Equity Tier 1 (CET1) Capital after Adjustments	13,082,604	11,428,403
Total Common Equity Tier 1 (CET1) Capital	12,599,576	11,100,685
Equity capital or stated capital/assigned capital	1,524,250	1,524,250
Reserve fund	680,794	607,825
Published retained earnings/(Accumulated retained losses)	9,501,887	8,134,970
Accumulated other comprehensive income (OCI)	887,475	828,470
General and other disclosed reserves	5,170	5,170
Unpublished current year's profit/(losses) and gains reflected in OCI	-	-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	(483,028)	(327,717)
Goodwill (net)		
Other intangible assets (net)		
Revaluation losses of property, plant and equipment		
Deferred tax assets (net)	14,514	24,222
Cash flow hedge reserve		
Unrealised gains on sale related securitisation transactions		
Shortfall of the cumulative impairment to specific provisions		
Changes in own credit risk		
Defined benefit pension fund assets		
Investment in own shares		
Reciprocal cross holdings in the capital of banking and other financial institutions		
Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity		
Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity		
Shortfall of capital in financial subsidiaries		
Regulatory adjustments applied to CET1 Capital due to insufficient AT1 and Tier 2 Capital to cover adjustments		
Amount due from head office & branches outside Sri Lanka in Sri Lanka Rupees	-	-
Amount due to head office & branches outside Sri Lanka in Sri Lanka Rupees	(497,542)	(351,939)
Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)	-	-
Additional Tier 1 (AT1) Capital after Adjustments	-	-
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		
Reciprocal cross holdings in AT1 capital instruments		
Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity		
Significant investments in the capital of banking and financial institutions where the bank own more than 10 per cent of the issued ordinary share capital of the entity		
Regulatory adjustments applied to AT1 due to insufficient Tier 2 capital to cover adjustments		
Tier 2 Capital after Adjustments	-	-
Total Tier 2 Capital	-	-
Qualifying Tier 2 Capital Instruments		
Revaluation gains		
General provisions	-	-
Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties		
Total Adjustments to Tier 2 Capital	-	-
Investment in own shares		
Reciprocal cross holdings in Tier 2 capital instruments		
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		
Significant investments in the capital of banking and financial institutions where the bank own more than 10 per cent of the issued ordinary share capital of the entity		
Total Tier 1 Capital	13,082,604	11,428,403
Total Capital	13,082,604	11,428,403

Template 3

Basel III Computation of Liquidity Coverage Ratio

Item	Amount (LKR'000)			
	Current Period As at 31/12/17		Previous Period As at 31/12/16	
	Total Un-weighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	7,932,528	7,932,528	11,621,568	11,621,568
Total Adjusted Level 1A Assets	8,211,247	8,211,247	11,222,199	11,222,199
Level 1 Assets	7,932,528	7,932,528	11,621,568	11,621,568
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	42,508,226	17,116,114	36,114,318	13,596,138
Deposits	-	-	-	-
Unsecured Wholesale Funding	24,266,398	15,097,693	24,085,205	13,155,805
Secured Funding Transactions	220,873	-	-	-
Undrawn Portion of Committed (Irrevocable)	18,020,956	2,018,421	12,029,112	440,334
Facilities and Other Contingent Funding				
Obligations				
Additional Requirements				
Total Cash Inflows	24,904,138	16,129,910	11,674,339	8,029,923
Maturing Secured Lending Transactions				
Backed by Collateral				
Committed Facilities				
Other Inflows by Counterparty which are Maturing within 30 Days	21,742,928	16,129,423	10,301,415	8,029,923
Operational Deposits	3,160,234	-	1,372,924	-
Other Cash Inflows	976	488		
Liquidity Coverage Ratio (%) (Stock of				
High Quality Liquid Assets/Total Net Cash		185.38%		208.78%
Outflows over the Next 30 Calendar Days) * 100				

Template 1

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

Asset Class	Amount (LKR'000) as at 31.12.2017					
	Exposures before Credit Conversion	Off- Balance Sheet Amount	On- Balance Sheet Amount	Off- Balance Sheet Amount	RWA and RWA Density (%)	
Claims on Central Government and CBSL	9,639,178	3,069,600	9,639,178	153,480	-	-
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	2,760,279	316,364	2,760,279	316,364	866,755	0.28
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	9,210,709	28,039,373	9,210,709	1,981,352	4,905,953	0.44
Claims on Financial Institutions	-	25,728,507	-	816,602	688,414	0.84
Claims on Corporates	12,487,523	17,528,880	12,487,523	5,249,166	16,730,174	0.94
Retail Claims	-	-	-	-	-	-
Claims Secured by Residential Property	-	-	-	-	-	-
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	2,351,415	-	2,351,415	-	1,459,519	0.62
Total	36,449,104	74,682,724	36,449,104	8,516,964	24,650,814	0.55

Template 2

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

	Amount (LKR'000) as at 31.12.2017 (Post CCF & CRM)						
	0%	20%	50%	100%	150%	>150%	Total Credit Exposures Amount
Claims on Central Government and Central Bank of Sri Lanka	9,792,658	-	-	-	-	-	9,792,658
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	2,762,360	-	314,283	-	-	3,076,643
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	-
Claims on Banks Exposures	-	7,589,166	429,552	3,173,343	-	-	11,192,062
Claims on Financial Institutions	-	160,235	-	656,367	-	-	816,602
Claims on Corporates	-	691,579	906,506	16,138,605	-	-	17,736,690
Retail Claims	-	-	-	-	-	-	-
Claims Secured by Residential Property	-	-	-	-	-	-	-
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-	-
Cash Items and Other Assets	889,632	2,830	-	1,458,953	-	-	2,351,415
Total	10,682,289	11,206,170	1,336,058	21,741,551	-	-	44,966,069

Template 3

Market Risk under Standardised Measurement Method

Item	(LKR'000) as at 31.12.2017
(a) RWA for Interest Rate Risk	58,482
General Interest Rate Risk	58,482
(i) Net Long or Short Position	58,482
(ii) Horizontal Disallowance	
(iii) Vertical Disallowance	
(iv) Options	
Specific Interest Rate Risk	
(b) RWA for Equity	0
(i) General Equity Risk	0
(ii) Specific Equity Risk	
Foreign Exchange & Gold = (c)	55,369
(c) RWA for Foreign Exchange & Gold	113,851
Capital Charge for Market Risk ((a) + (b) + (c)) * CAR	1,012,006

Template 4

Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31.12.2017		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		3,819,702	3,084,386	2,567,132
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%	0.035			
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	473,561				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	4,209,431				
The Standardised Approach					
The Alternative Standardised Approach					