Template 2 Basel III Computation of Capital Ratios		
Item	Current Period As at 30/09/20	Previous Period As at 31/12/19
	(Unaudited)	(Audited)
Common Equity Tier I (CETI) Capital after Adjustments	10,201,457	12,107,419
Total Common Equity Tier I (CET1) Capital	12,635,240	12,101,398
Equity capital or stated capital/assigned capital Reserve fund	1,524,250	1,524,250
Published retained earnings/(Accumulated retained losses)	792,930 9,153,732	792,930 9,153,732
Accumulated other comprehensive income (OCI)	625,316	625,316
General and other disclosed reserves	5,170	5,170
Unpublished current year's profit/(losses) and gains reflected in OCI	533,842	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties Total Adjustments to CET1 Capital	2,433,783	(6,021)
Goodwill (net)	2,455,765	(0,021)
Other intangible assets (net)		
Revaluation losses of property, plant and equipment		
Deferred tax assets (net)	39,361	26,546
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	(481,744)	(439,202)
Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)	2,876,166.03	406,634.65
Additional Tier 1 (AT1) Capital after Adjustments	-	-
Total Additional Tier 1 (ATI) 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	54,820	28,098
Total Tier 2 Capital	54,820	28,098
Qualifying Tier 2 Capital Instruments Revaluation gains		
General provisions	54,820	28,098
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	10,201,457	12,107,419
Total Capital	10,256,276	12,135,516
Total Risk Weighted Assets (RWA)	41,638,698	<b>39,246,474</b>
RWAs for Credit Risk RWAs for Market Risk	24,593,354 12,257,861	22,540,351 11,875,483
RWAS for Operational Risk	4,787,483	4,830,639
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs)	1,707,705	1,000,007
		1

of which: Capital Conservation Buffer (%)		-
of which: Countercyclical Buffer (%)		-
of which: Capital Surcharge on D-SIBs (%)	-	-
Total Tier 1 Capital Ratio (%)	24.50	30.85
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-		
SIBs) (%)	24.63	30.92
of which: Capital Conservation Buffer (%)	-	-
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-

Template 3					
Computation of Leverage Ratio					
	Amount (1	Amount (LKR '000)			
Item		Previous			
	<b>Reporting Period</b>	<b>Reporting Period</b>			
		As at 31/12/19			
Tier 1 Capital	10,201,457	10,840,738			
Total Exposures	169,743,267	152,709,076			
On-Ba;ance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	45,796,635	51,976,247			
Derivative Exposures	121,043,988	94,672,014			
Securities Financing Transaction Exposures	15,767	700,123			
Other Off-Balance Sheet Exposures	5,320,661	5,360,693			
Basel III Leverage Ratio (%) (Tier 1 / Exposure)	6.01%	7.10%			

Basel III Commutation of Liquidity Coverage Ratio         Annumt (LKR*000)           Annumt (LKR*000)           Current Period As at 30/09/20         Current Period As at 31/12/19           Total Un- weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value           Total Stock of High-Quality Liquid Assets (HQLA)         20,487,349         20,487,349         10,706,883         16,706,883           Total Adjusted Level 1A Assets         20,487,349         20,487,349         117,400,785         117,400,785           Level 1A Assets         20,487,349         20,487,349         10,706,883         16,706,883           Total Adjusted Level 2A Assets         0.487,349         20,487,349         11,400,785         17,400,785           Level 2A Assets         0.487,349         20,487,349         10,706,883         10,706,883           Total Adjusted Level 2A Assets         0.487,349         10,706,883         10,706,883           Level 2B Assets         0.488,230         0,487,349         10,706,883           Total Adjusted Level 2A Assets         0.488,230         0,487,349         10,706,883           Total Adjusted Level 2A Assets         0.447,340         12,060,7421         14,315,106         32,20,84,134           Total Cash Outflows         12,606,7421	Template 4					
Amount (LKR000)           Current Period           Current Period           As at 30/02/0           Total Stock of High-Quality Liquid Assets (HQLA)         Total Stock of High-Quality Liquid Assets (HQLA)         Current Period           Total Stock of High-Quality Liquid Assets (HQLA)         Current Period           Total Stock of High-Quality Liquid Assets (HQLA)         Current Period           Total Stock of High-Quality Liquid Assets (HQLA)         Current Period           Total Adjusted Level 1A Assets         Current Period           Level 1 Assets         Current Period           Total Adjusted Level 1A Assets         Current Period           Level 1 Assets         Current Period           Current Period           Adjusted Level 1A Assets         Current Period           Level 1Assets         Current Period           Level 1Assets         Current Period           Level 1Assets         Current Period           Level 2A Assets         Current Period           Level 2A Assets         Curren	Basel III Computation of Liquidity Coverage Ratio					
Current Period As at 30/09/20         Current Period As at 31/12/19           Total Un- weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value           Total Stock of High-Quality Liquid Assets (HQLA)         20,487,349         20,487,349         16,706,883         16,706,883         16,706,883         16,706,883         10,6706,883						
Current Period As at 30/09/20         Current Period As at 31/12/19           Total Un- weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value         Total Weighted Value           Total Stock of High-Quality Liquid Assets (HQLA)         20,487,349         20,487,349         16,706,883         16,706,883         16,706,883         16,706,883         10,6706,883						
As at 3009/20         As at 31/12/19           Total Un- weighted Value         Total Weighted Value         Total Un-weighted Value         Total Value         Total Value         Total Value         Total Value         Total Value						
Total Un- weighted Value         Total Un- Value         Total Un-weighted Value         Total Un-weighted Value         Total Un-weighted Value         Total Un-weighted Value         Total Weighted Value           Total Stock of High-Quality Liquid Assets (HQLA)         20,487,349         20,487,349         20,487,349         16,706,883         16,706,883           Total Adjusted Level 1A Assets         20,487,349         20,487,349         16,706,883         16,706,883           Total Adjusted Level 2A Assets         -         -         -         -         -           Level 2A Assets         -         -         -         -         -         -           Total Adjusted Level 2B Assets         -         <		Current	Period			
Item         weighted Value         Value         Value         Value           Total Stock of High-Quality Liquid Assets (HQLA)         20,487,349         20,487,349         20,487,349         16,706,883         16,706,883           Total Adjusted Level 1A Assets         20,487,349         20,487,349         10,706,883         16,706,883           Level 1 Assets         20,487,349         20,487,349         16,706,883         16,706,883           Level 2A Assets         -         -         -         -           Level 2A Assets         -         -         -         -           Total Adjusted Level 2B Assets         -         -         -         -           Level 2B Assets         -         -         -         -         -           Total Adjusted Level 2B Assets         -         -         -         -         -           Urevel 2A Assets         -<		As at 3	0/09/20			
Item         weighted Value         Value         Value         Value           Total Stock of High-Quality Liquid Assets (HQLA)         20,487,349         20,487,349         20,487,349         16,706,883         16,706,883           Total Adjusted Level 1A Assets         20,487,349         20,487,349         10,706,883         16,706,883           Level 1 Assets         20,487,349         20,487,349         16,706,883         16,706,883           Level 2A Assets         -         -         -         -           Level 2A Assets         -         -         -         -           Total Adjusted Level 2B Assets         -         -         -         -           Level 2B Assets         -         -         -         -         -           Total Adjusted Level 2B Assets         -         -         -         -         -           Urevel 2A Assets         -<						
Item         Constraint         Constraint <td></td> <td></td> <td></td> <td></td> <td></td>						
Total Stock of High-Quality Liquid Assets (HQLA)         20,487,349         20,487,349         16,706,883         16,706,883           Total Adjusted Level IA Assets         20,488,230         20,488,230         17,400,785         17,400,785           Level I Assets         20,487,349         20,487,349         20,488,230         17,400,785         17,400,785           Total Adjusted Level ZA Assets         -<		weighted Value	Value	Value	Value	
Total Adjusted Level 1A Assets         20,488,230         20,488,230         17,400,785         17,400,785           Level 1 Assets         20,487,349         16,706,883         16,706,883         16,706,883           Total Adjusted Level 2A Assets         -         -         -         -           Level 2A Assets         -         -         -         -         -           Total Adjusted Level 2B Assets         -						
Level 1 Assets         20,487,349         20,487,349         16,706,883         16,706,883           Total Adjusted Level 2A Assets         -					.,,	
Total Adjusted Level 2A Assets       -       -       -       -       -         Level 2A Assets       -       -       -       -       -       -         Total Adjusted Level 2B Assets       -       -       -       -       -       -       -         Total Cash Outflows       126,067,421       14,315,106       132,352,861       22,054,154         Deposits       -<						
Level 2A Assets         -		20,487,349	20,487,349	16,706,883	16,706,883	
Total Adjusted Level 2B Assets         - <th< td=""><td></td><td></td><td>-</td><td>-</td><td>-</td></th<>			-	-	-	
Level 2B Assets         Ide. 067,421         Id.315,106         132,352,861         22,054,154           Deposits         -		-	-	-	-	
Total Cash Outflows         126,067,421         14,315,106         132,352,861         22,054,154           Deposits         - </td <td></td> <td>-</td> <td>-</td> <td>-</td> <td>-</td>		-	-	-	-	
Deposits         -<						
Unsecured Wholesale Funding         30,013,963         13,288,701         37,785,913         19,998,917           Secured Funding Transactions         14,886         -         -         -         -           Undrawn Portion of Committed (Irrevocable)         95,510,895         498,727         94,566,948         2,055,237           Facilities and Other Contingent Funding         -         -         -         -           Obligations         -         -         -         -           Additional Requirements         527,678         -         -         -           Total Cash Inflows         23,361,611         9,456,297         30,667,227         16,865,197           Maturing Secured Lending Transactions         -         -         -         -           Backed by Collateral         -         -         -         -           Committed Facilities         -         -         -         -           Other Inflows by Counterparty which are Maturing within 30 Days         14,777,063         9,389,778         22,662,791         16,698,211           Operational Deposits         2,969,829         -         7,670,466         -         -           Other Cash Inflows         66,519         65,519         333,971         166,982		126,067,421	14,315,106	132,352,861	22,054,154	
Secured Funding Transactions         14.886         -         -         -           Undrawn Portion of Committed (Irrevocable)         95,510,895         498,727         94,566,948         2,055,237           Facilities and Other Contingent Funding         95,510,895         498,727         94,566,948         2,055,237           Facilities and Other Contingent Funding         945,610,948         2,055,237         16,055,237         16,055,237           Additional Requirements         527,678         527,678         16,065,197         16,065,197           Maturing Secured Lending Transactions         945,62,97         30,667,227         16,865,197           Backed by Collateral         16,056,207         30,667,227         16,865,197           Committed Facilities         5,548,200         5,442,600         -           Other Inflows by Counterparty which are Maturing within 30 Days         14,777,063         9,389,778         22,662,791         16,698,211           Operational Deposits         2,969,829         -         7,670,466         -         -           Other Cash Inflows         66,519         66,519         333,971         166,982         166,982           Liquidity Coverage Ratio (%) (Stock of         1         1         1         16,982         1		-	-	-	-	
Undrawn Portion of Committed (Irrevocable)         95,510,895         498,727         94,566,948         2,055,237           Facilities and Other Contingent Funding  <		, ,	13,288,701	37,785,913	19,998,917	
Facilities and Other Contingent Funding         Discrete			-	-	-	
Obligations         Constraint         S27,678         S27,678           Additional Requirements         527,678         527,678         S27,678           Total Cash Inflows         23,361,611         9,456,297         30,667,227         16,865,197           Maturing Secured Lending Transactions         23,361,611         9,456,297         30,667,227         16,865,197           Backed by Collateral         - <td></td> <td>95,510,895</td> <td>498,727</td> <td>94,566,948</td> <td>2,055,237</td>		95,510,895	498,727	94,566,948	2,055,237	
Additional Requirements         527,678         527,678           Total Cash Inflows         23,361,611         9,456,297         30,667,227         16,865,197           Maturing Secured Lending Transactions         2         2         30,667,227         16,865,197           Backed by Collateral         2         2         30,667,227         16,865,197           Other Inflows by Counterparty which are Maturing within 30 Days         14,777,063         9,389,778         22,662,791         16,698,211           Operational Deposits         2,969,829         -         7,670,466         -         -           Other Cash Inflows         66,519         66,519         333,971         166,985           Upguilty Liquid Assets/Total Net Cash         421,65%         303,02%						
Total Cash Inflows         23,361,611         9,456,297         30,667,227         16,865,197           Maturing Secured Lending Transactions </td <td></td> <td>507 (70)</td> <td>525 (50)</td> <td></td> <td></td>		507 (70)	525 (50)			
Maturing Secured Lending Transactions         Description         Description <thdescription< th="">         Description         &lt;</thdescription<>				20 (77 227	16 965 105	
Backed by Collateral             Committed Facilities         5,548,200         -         5,442,600         -           Other Inflows by Counterparty which are Maturing within 30 Days         14,777,063         9,389,778         22,662,791         16,698,211           Operational Deposits         2,969,829         -         7,670,466         -           Other Cash Inflows         66,519         66,519         333,971         166,985           Liquidity Coverage Ratio (%) (Stock of         -         -         -           High Quality Liquid Assets/Total Net Cash         421.65%         303.02%		23,361,611	9,450,297	30,007,227	10,805,197	
Committed Facilities         5,548,200         -         5,442,600         -           Other Inflows by Counterparty which are Maturing within 30 Days         14,777,063         9,389,778         22,662,791         16,698,211           Operational Deposits         2,969,829         -         7,670,466         -           Other Cash Inflows         66,519         66,519         333,971         166,985           Liquidity Coverage Ratio (%) (Stock of         -         -         -           High Quality Liquid Assets/Total Net Cash         421.65%         303.02%						
Other Inflows by Counterparty which are Maturing within 30 Days         14,777,063         9,389,778         22,662,791         16,698,211           Operational Deposits         2,969,829         7,670,466         -		5 5 49 200		5 442 600		
Operational Deposits         2,969,829         -         7,670,466         -           Other Cash Inflows         66,519         66,519         333,971         166,985           Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash         421.65%         303.02%		.,,			16 609 211	
Other Cash Inflows         66,519         66,519         333,971         166,985           Liquidity Coverage Ratio (%) (Stock of               303,02%          303,02%         303,02%          303,02%         303,02%          303,02%          303,02%          303,02%          303,02%          303,02%           303,02%         303,02%         303,02%         303,02%			9,389,778		10,098,211	
Liquidity Coverage Ratio (%) (Stock of		<i>pp</i> .	66 510		166.095	
High Quality Liquid Assets/Total Net Cash 421.65% 303.02%		66,319	00,319	555,9/1	100,985	
			421 65%		303 02%	
			421.03 /0		303.02 /0	

		Template 7						
Credit Risk under Standardised Approach –								
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects								
	Amount (LKR'000) as at 30.09.2020							
	Exposures before	Credit Conversion	Exposures post	CCF and CRM	RWA and RWA Density			
	<b>On- Balance Sheet</b>	Off- Balance	On- Balance Sheet	Off- Balance		RWA		
Asset Class	Amount	Sheet Amount	Amount	Sheet Amount	RWA	Density		
Claims on Central Government and CBSL	22,692,678	-	22,692,678	-	-	-		
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-		
Claims on Public Sector Entities	-	240	-	240	48	0.20		
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-		
Claims on Banks Exposures	1,090,537	3,015,224	1,090,537	661,301	879,408	0.50		
Claims on Financial Institutions	-	274,800	-	260,929	260,929	1.00		
Claims on Corporates	17,761,407	4,010,151	17,761,407	3,790,714	21,552,018	1.00		
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	2,836,214	-	2,836,214	-	1,900,951	0.67		
Total	44,380,836	7,300,415	44,380,836	4,713,184	24,593,354	0.50		

	Template 9
Market Risk under Standardised Measurement Method	
	RWA Amount
	(LKR'000)
Item	as at 30.09.2020
(a) RWA for Interest Rate Risk	218,366
General Interest Rate Risk	218,366
(i) Net Long or Short Position	218,366
(ii) Horizontal Disallowance	
(iii) Vertical Disallowance	
(iv) Options	
Specific Interest Rate Risk	
(b) RWA for Equity	-
(i) General Equity Risk	-
(ii) Specific Equity Risk	
Foreign Exchange & Gold = (e)	1,313,867
(c) RWA for Foreign Exchange & Gold	1,532,233
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	12,257,861

	Template 10					
Operational Risk under Basic Indicator Approach						
	Capital Charge	Fixed Factor	Gross Income (	LKR'000) as at 30.		
Business Lines	Factor	Tixed Factor	1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%		4,456,676	4,904,855	5,000,917	
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	598,435					
The Standardised Approach						
The Alternative Standardised Approach						
Risk Weighted Amount for Operational Risk (LKR'000)					-	
The Basic Indicator Approach	4,787,483					
The Standardised Approach						
The Alternative Standardised Approach						