Basel III Computation of Capital Ratios

Item As at 30/09/2022 As at 31/12/2021 (Cnaudited) (quilted) (quilted) Common Equity Tier I (CET1) Capital after Adjustments 114,781,428 14,893,049 Total Common Equity Tier I (CET1) Capital 15,199,762 14,422,190 Equity capital or stated capital/assigned capital 1,524,250 1,524,250 Reserve fund 824,321 850,140 Published retained earnings/(Accumulated retained losses) 11,265,692 Accumulated other comprehensive income (OC1) Opublished current year's profit/(losses) and gains reflected in OC1 (16,067) - Ordowill (net) 0 - - Deferred tax assets (net) 73,677 70,308 Shortfall of capital in financial subsidiaries - - Amount due from head office & branches outside Sri Lanka in Sri Lanka (2,178,698) (545,437) Rupees - - - - Additional Tier 1 (AT1) Capital after Adjustments - - - Otal Adjustments to AT1 Capital - - - - Qualifying Additional Tier 1 Capital <		Current Period	Previous Period	
Common Equity Tier I (CETI) Capital after Adjustments 14,781,428 14,893,949 Total Common Equity Tier I (CETI) Capital 15,24,250 1,524,250 Equity capital or stated capital/assigned capital 1,524,250 1,524,250 Reserve fund 824,321 850,140 Published retained earnings/(Accumulated retained losses) 11,265,691 11,265,691 Accumulated other comprehensive income (OCI) 1,596,397 776,938 General and other disclosed reserves 5,170 5,170 Total Adjustments to CET1 Capital 418,334 (475,129) Goodwill (net) 0 0 0 Deferred tax assets (net) 73,677 70,308 70,308 Shortfall of capital in financial subsidiaries 7 - - Amount due from head office & branches outside Sri Lanka in Sri Lanka (2,178,698) (545,437) Amount due from head office & branches outside Sri Lanka in Foreign 2,523,355 - Currency (net) - - - - Additional Tier 1 (AT1) Capital after Adjustments - - - - <td< th=""><th>Item</th><th>As at 30/09/2022</th><th></th></td<>	Item	As at 30/09/2022		
Total Common Equity Tier I (CET1) Capital15,199,76214,422,190Equity capital or stated capital/assigned capital1,524,2501,524,250Reserve fund824,321850,140Published retained earnings/(Accumulated retained losses)11,265,69111,265,692Accumulated other comprehensive income (OCI)1,596,397776,938General and other disclosed reserves5,1705,170Unpublished current year's profit/(Dosses) and gains reflected in OCI(16,067)-Total Adjustments to CET1 Capital418,334(475,129)Goodwill (net)Deferred tax assets (net)73,67770,308Shortfall of capital in financial subsidiariesAmount due from head office & branches outside Sri Lanka in Sri LankaRupeesAmount due to head office & branches outside Sri Lanka in Foreign2,523,355-Currency (net)Additional Tier 1 (AT1) Capital after AdjustmentsAdditional Tier 1 Capital InstrumentsTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalContal Tier 1 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 Capital <th></th> <th>(Unaudited)</th> <th>(audited)</th>		(Unaudited)	(audited)	
Total Common Equity Tier I (CET1) Capital15,199,76214,422,190Equity capital or stated capital/assigned capital1,524,2501,524,250Reserve fund824,321850,140Published retained earnings/(Accumulated retained losses)11,265,69111,265,692Accumulated other comprehensive income (OCI)1,596,397776,938General and other disclosed reserves5,1705,170Unpublished current year's profit/(Dosses) and gains reflected in OCI(16,067)-Total Adjustments to CET1 Capital418,334(475,129)Goodwill (net)Deferred tax assets (net)73,67770,308Shortfall of capital in financial subsidiariesAmount due from head office & branches outside Sri Lanka in Sri LankaRupeesAmount due to head office & branches outside Sri Lanka in Foreign2,523,355-Currency (net)Additional Tier 1 (AT1) Capital after AdjustmentsAdditional Tier 1 Capital InstrumentsTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalContal Tier 1 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 Capital <th>Common Equity Tier I (CETI) Capital after Adjustments</th> <th>14,781,428</th> <th>14,893,949</th>	Common Equity Tier I (CETI) Capital after Adjustments	14,781,428	14,893,949	
Equity capital or stated capital/assigned capital1,524,2501,524,250Reserve fund824,321850,140Published retained earnings/(Accumulated retained losses)11,265,69111,265,692Accumulated other comprehensive income (OCI)1,596,397776,938General and other disclosed reserves5,1705,170Unpublished current year's profit/(losses) and gains reflected in OCI(16,067)-Total Adjustments to CET1 Capital418,334(475,129)Goodwill (net)73,67770,308Deferred tax assets (net)73,67770,308Shortfall of capital in financial subsidiariesAmount due from head office & branches outside Sri Lanka in Sri Lanka RupeesAmount due from head office & branches outside Sri Lanka in Foreign Q.523,355Additional Tier 1 (ATI) Capital after AdjustmentsTotal Adjustments to ATI CapitalTotal Adjustments to ATI CapitalTotal Adjustments to Tier 2 CapitalT		, ,	, ,	
Reserve fund824,321850,140Published retained earnings/(Accumulated retained losses)11,265,69111,265,692Accumulated other comprehensive income (OCI)1,596,397776,938General and other disclosed reserves5,1705,170Unpublished current year's profit/(losses) and gains reflected in OCI(16,067)-Total Adjustments to CETI Capital418,334(475,129)Goodwill (net)				
Accumulated other comprehensive income (OCI)1,596,397776,938General and other disclosed reserves5,1705,170Unpublished current year's profit/(losses) and gains reflected in OCI(16,067)-Total Adjustments to CET1 Capital418,334(475,129)Goodwill (net)00Deferred tax assets (net)73,67770,308Shortfall of capital in financial subsidiariesAmount due from head office & branches outside Sri Lanka in Sri Lanka RupeesAmount due to head office & branches outside Sri Lanka in Sri Lanka RupeesAmount due from head office & branches outside Sri Lanka in Foreign Currency (net)2,523,355-Additional Tier 1 (AT1) Capital after AdjustmentsOualifying Additional Tier 1 CapitalTotal Adjustments to AT1 CapitalTotal Adjustments to Tier 2 Capital InstrumentsTotal Adjustments to Tier 2 CapitalTotal Tier 1 CapitalTotal Tier 1 CapitalTotal Tier 2 Capital<		824,321		
General and other disclosed reserves5,1705,170Unpublished current year's profit/(losses) and gains reflected in OCI(16,067)Total Adjustments to CET1 Capital418,334(475,129)Goodwill (net)Deferred tax assets (net)73,677Rupees73,677Amount due from head office & branches outside Sri Lanka in Sri Lanka-Rupees-Amount due to head office & branches outside Sri Lanka in Sri Lanka(2,178,698)Rupees-Amount due from head office & branches outside Sri Lanka in Foreign2,523,355Currency (net)-Additional Tier 1 (AT1) Capital after Adjustments-Total Adjustments to AT1 Capital-Total Adjustments to TI Capital Instruments-Total Adjustments to TI Capital-Total Adjustments to Tier 2 Capital-Total Tier 1 Capital14,781,428Total Adjustments to Tier 2 Capital-Total Adjustments to Tier 2 Capital-Total Adjustments to Tier 2 Capital- <td>Published retained earnings/(Accumulated retained losses)</td> <td>11,265,691</td> <td>11,265,692</td>	Published retained earnings/(Accumulated retained losses)	11,265,691	11,265,692	
Unpublished current year's profit/(losses) and gains reflected in OCI (16,067) Total Adjustments to CET1 Capital 418,334 (475,129) Goodwill (net) 73,677 70,308 Deferred tax assets (net) 73,677 70,308 Shortfall of capital in financial subsidiaries 73,677 70,308 Amount due from head office & branches outside Sri Lanka in Sri Lanka - - Rupees . . . Amount due from head office & branches outside Sri Lanka in Sri Lanka (2,178,698) (545,437) Amount due from head office & branches outside Sri Lanka in Foreign 2,523,355 . . Currency (net) Additional Tier 1 (AT1) Capital after Adjustments Total Adjustments to AT1 Capital .		1,596,397	776,938	
Unpublished current year's profit/(losses) and gains reflected in OCI(16,067)Total Adjustments to CET1 Capital418,334(475,129)Goodwill (net)Deferred tax assets (net)73,67770,308Shortfall of capital in financial subsidiariesAmount due from head office & branches outside Sri Lanka in Sri LankaRupeesAmount due from head office & branches outside Sri Lanka in Sri LankaRupees </td <td>General and other disclosed reserves</td> <td>5,170</td> <td>5,170</td>	General and other disclosed reserves	5,170	5,170	
Goodwill (net) 73,677 70,308 Shortfall of capital in financial subsidiaries 73,677 70,308 Amount due from head office & branches outside Sri Lanka in Sri Lanka 8 8 Rupees 1 1 1 Amount due to head office & branches outside Sri Lanka in Sri Lanka 8 1 Rupees 2,523,355 1 1 Additional Tier 1 (AT1) Capital after Adjustments 1 1 1 Total Additional Tier 1 (AT1) Capital Instruments 1 1 1 1 Qualifying Additional Tier 1 Capital 1	Unpublished current year's profit/(losses) and gains reflected in OCI		-	
Goodwill (net)73,67770,308Deferred tax assets (net)73,67770,308Shortfall of capital in financial subsidiaries73,67770,308Amount due from head office & branches outside Sri Lanka in Sri Lanka Rupees(2,178,698)(545,437)Amount due to head office & branches outside Sri Lanka in Sri Lanka Rupees(2,178,698)(545,437)Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)2,523,355-Additional Tier 1 (AT1) Capital after AdjustmentsTotal Additional Tier 1 Capital InstrumentsQualifying Additional Tier 1 CapitalTier 2 Capital after Adjustments433,710137,120Total Adjustments to AT1 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalTotal Adjustments to Tier 2 CapitalTotal Capital137,120Total CapitalTotal Adjustments to Tier 2 CapitalTotal Capital15,215,13815,031,070Total Risk Weighted Assets (RWA)63,943,53243,418,764RWAs for Operational Risk62,701,7414,663,114CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Buffer (%)of which: Capital Conservation Buffer (%)of which: Capital Surcharge on D-SIBs (%)	Total Adjustments to CET1 Capital	418,334	(475,129)	
Shortfall of capital in financial subsidiaries	Goodwill (net)	,		
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(2,178,698)Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)2,523,355Additional Tier 1 (ATI) Capital after Adjustments.Total Additional Tier 1 (ATI) Capital Qualifying Additional Tier 1 Capital Instruments.Total Adjustments to ATI Capital.Total Adjustments to ATI Capital.Total Adjustments to Tier 2 Capital.General provisions433,710Total Adjustments to Tier 2 Capital.Total Adjustmet to Tier 2 Capital.Total Tier 1 Capital.Total Capital.Total Capital.Total Capital.Total Kisk Weighted Assets (RWA)63,943,532RWAs for Credit Risk22,545,006RWAs for Operational Risk6,701,741Cuntercyclical Capital Buffer & Surcharge on D-SIBs) (%)23.116Of which: Capital Conservation Buffer, Countercyclical Buffer (%).of which: Capital Surcharge on D-SIBs (%).	Deferred tax assets (net)	73,677	70,308	
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(2,178,698)Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)2,523,355Additional Tier 1 (ATI) Capital after Adjustments.Total Additional Tier 1 (ATI) Capital Qualifying Additional Tier 1 Capital Instruments.Total Adjustments to ATI Capital.Total Adjustments to ATI Capital.Total Adjustments to Tier 2 Capital.General provisions433,710Total Adjustments to Tier 2 Capital.Total Adjustmet to Tier 2 Capital.Total Tier 1 Capital.Total Capital.Total Capital.Total Capital.Total Kisk Weighted Assets (RWA)63,943,532RWAs for Credit Risk22,545,006RWAs for Operational Risk6,701,741Cuntercyclical Capital Buffer & Surcharge on D-SIBs) (%)23.116Of which: Capital Conservation Buffer, Countercyclical Buffer (%).of which: Capital Surcharge on D-SIBs (%).		,	,	
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Amount due to head office & branches outside Sri Lanka in Sri Lanka Rupees(2,178,698)(545,437)Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)2,523,355-Additional Tier 1 (AT1) Capital after AdjustmentsTotal Additional Tier 1 (AT1) Capital InstrumentsQualifying Additional Tier 1 Capital InstrumentsTotal Adjustments to AT1 CapitalTotal Adjustments to AT1 CapitalTotal Adjustments to Tier 2 Capital433,710137,120Total Adjustments to Tier 2 Capital433,710137,120General provisions433,710137,120Total Adjustments to Tier 2 CapitalTotal Tier 1 CapitalTotal Risk Weighted Assets (RWA)63,943,53243,418,764RWAs for Credit Risk22,545,00613,676,647RWAs for Operational Risk6,701,7414,663,114CET1 Capital Cupital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)23.11634.30of which: Capital Surcharge on D-SIBs (%)of which: Capital Surcharge on D-SIBs (%)	Rupees	-	-	
RupeesImage: Contract of the second seco	* -			
Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)2,523,355Additional Tier 1 (AT1) Capital after Adjustments-Total Additional Tier 1 (ATI) Capital-Qualifying Additional Tier 1 Capital Instruments-Total Adjustments to AT1 Capital-Total Adjustments to AT1 Capital-Tier 2 Capital after Adjustments433,710Total Adjustments to Tier 2 Capital433,710General provisions433,710Total Adjustments to Tier 2 Capital-Total Risk Weighted Assets (RWA)63,943,532Adjustment Risk22,545,006RWAs for Credit Risk22,545,006RWAs for Operational Risk6,701,741Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)23.116of which: Capital Surcharge on D-SIBs (%)-	Rupees	(2,178,698)	(545,437)	
Currency (net)2,525,555Additional Tier 1 (AT1) Capital after Adjustments-Total Additional Tier 1 (ATI) Capital-Qualifying Additional Tier 1 Capital Instruments-Total Adjustments to AT1 Capital-Total Adjustments to AT1 Capital-Tier 2 Capital after Adjustments433,710Total Tier 2 Capital433,710Ifter 2 Capital433,710General provisions433,710137,120Total Adjustments to Tier 2 Capital-Total Tier 1 Capital-Total Adjustments to Tier 2 Capital-Total Adjustments to Tier 2 Capital-Total Risk Weighted Assets (RWA)63,943,532Ad3,696,78625,079,003RWAs for Credit Risk22,545,006RWAs for Operational Risk6,701,741Centrecyclical Capital Buffer & Surcharge on D-SIBs) (%)23.116of which: Capital Surcharge on D-SIBs (%)-of which: Capital Surcharge on D-SIBs (%)-	*			
Additional Tier 1 (AT1) Capital after Adjustments-Total Additional Tier 1 (ATI) Capital-Qualifying Additional Tier 1 Capital Instruments-Total Adjustments to AT1 Capital-Total Adjustments to AT1 Capital-Tier 2 Capital after Adjustments433,710137,120Total Tier 2 Capital433,710Inter 2 Capital433,710Inter 2 Capital433,710General provisions433,710137,120Total Adjustments to Tier 2 Capital-Total Adjustments to Tier 2 Capital-Total Capital14,781,42814,781,42814,893,949Total Capital15,215,138Total Capital15,215,138Total Risk Weighted Assets (RWA)63,943,532RWAs for Credit Risk34,696,786RWAs for Operational Risk22,545,006Countercyclical Capital Conservation Buffer,23,116Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)23,116of which: Capital Surcharge on D-SIBs) (%)-of which: Capital Surcharge on D-SIBs (%)-	Ç.	2,523,355	-	
Total Additional Tier 1 (ATI) Capital-Qualifying Additional Tier 1 Capital Instruments-Total Adjustments to AT1 Capital-Total Adjustments to AT1 Capital-Tier 2 Capital after Adjustments433,710137,120Total Tier 2 Capital433,710Identified and the provisions433,710Total Adjustments to Tier 2 Capital-Contal Adjustments to Tier 2 Capital-Total Capital14,781,42814,781,42814,893,949Total Capital15,215,138Total Capital15,215,138Total Risk Weighted Assets (RWA)63,943,532RWAs for Credit Risk34,696,786RWAs for Operational Risk6,701,741Cerri Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)23.116of which: Capital Conservation Buffer (%)-of which: Capital Surcharge on D-SIBs (%)-		-	-	
Qualifying Additional Tier 1 Capital Instruments - Total Adjustments to AT1 Capital - - Tier 2 Capital after Adjustments 433,710 137,120 Total Tier 2 Capital 433,710 137,120 General provisions 433,710 137,120 Total Adjustments to Tier 2 Capital - - Total Capital 14,781,428 14,893,949 Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, 23.116 34.30		-	-	
Total Adjustments to AT1 Capital - Tier 2 Capital after Adjustments 433,710 137,120 Total Tier 2 Capital 433,710 137,120 General provisions 433,710 137,120 Total Adjustments to Tier 2 Capital - - Total Adjustments to Tier 2 Capital - - Total Adjustments to Tier 2 Capital - - Total Capital 14,781,428 14,893,949 Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Buffer & Surcharge on D-SIBs) (%) 23.116 34.30 of which: Capital Conservation Buffer (%) - - of which: Countercyclical Buffer (%) - - of which: Capital Surcharge on D-SIBs (%) - -				
Tier 2 Capital after Adjustments 433,710 137,120 Total Tier 2 Capital 433,710 137,120 General provisions 433,710 137,120 Total Adjustments to Tier 2 Capital - - Total Adjustments to Tier 2 Capital - - Total Adjustments to Tier 2 Capital - - Total Capital 14,781,428 14,893,949 Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 23.116 34.30 of which: Capital Conservation Buffer (%) - - - of which: Capital Surcharge on D-SIBs (%) - - -		-	-	
Total Tier 2 Capital 433,710 137,120 General provisions 433,710 137,120 Total Adjustments to Tier 2 Capital - - Total Tier 1 Capital - - Total Capital 14,781,428 14,893,949 Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 23.116 34.30 of which: Capital Conservation Buffer (%) - - - of which: Capital Surcharge on D-SIBs) (%) - - -	ž – ž	433,710	137,120	
General provisions 433,710 137,120 Total Adjustments to Tier 2 Capital - - Total Tier 1 Capital 14,781,428 14,893,949 Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 23.116 34.30 of which: Capital Conservation Buffer (%) 0 - - of which: Capital Surcharge on D-SIBs (%) - -		,		
Total Tier 1 Capital 14,781,428 14,893,949 Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, 23.116 34.30 of which: Capital Conservation Buffer (%) 23.116 34.30 of which: Capital Surcharge on D-SIBs (%) - -	<u>^</u>	433,710	137,120	
Total Tier 1 Capital 14,781,428 14,893,949 Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, 23.116 34.30 of which: Capital Conservation Buffer (%) 23.116 34.30 of which: Capital Surcharge on D-SIBs (%) - -	Total Adjustments to Tier 2 Capital	-	-	
Total Capital 15,215,138 15,031,070 Total Risk Weighted Assets (RWA) 63,943,532 43,418,764 RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, 23.116 34.30 of which: Capital Conservation Buffer (%) 0 0 0 of which: Capital Surcharge on D-SIBs) (%) - - -		14,781,428	14,893,949	
RWAs for Credit Risk34,696,78625,079,003RWAs for Market Risk22,545,00613,676,647RWAs for Operational Risk6,701,7414,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 23.11634.30of which: Capital Conservation Buffer (%)000of which: Countercyclical Buffer (%)000of which: Capital Surcharge on D-SIBs (%)				
RWAs for Credit Risk 34,696,786 25,079,003 RWAs for Market Risk 22,545,006 13,676,647 RWAs for Operational Risk 6,701,741 4,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 23.116 34.30 of which: Capital Conservation Buffer (%) 0 0 0 of which: Countercyclical Buffer (%) 0 0 0 of which: Capital Surcharge on D-SIBs (%) - - -	Total Risk Weighted Assets (RWA)			
RWAs for Operational Risk6,701,7414,663,114 CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 23.11634.30of which: Capital Conservation Buffer (%)0000of which: Countercyclical Buffer (%)0000of which: Capital Surcharge on D-SIBs (%)0	RWAs for Credit Risk	34,696,786		
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)23.116of which: Capital Conservation Buffer (%)0of which: Countercyclical Buffer (%)0of which: Capital Surcharge on D-SIBs (%)-	RWAs for Market Risk	22,545,006	13,676,647	
Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)23.11634.30of which: Capital Conservation Buffer (%)of which: Countercyclical Buffer (%)of which: Capital Surcharge on D-SIBs (%)	RWAs for Operational Risk	6,701,741	4,663,114	
of which: Capital Conservation Buffer (%)of which: Countercyclical Buffer (%)of which: Capital Surcharge on D-SIBs (%)-	CET1 Capital Ratio (including Capital Conservation Buffer,			
of which: Capital Conservation Buffer (%)of which: Countercyclical Buffer (%)of which: Capital Surcharge on D-SIBs (%)-	Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	23.116	34.30	
of which: Countercyclical Buffer (%)of which: Capital Surcharge on D-SIBs (%)-	of which: Capital Conservation Buffer (%)			
of which: Capital Surcharge on D-SIBs (%)	·			
		-	-	
	Total Tier 1 Capital Ratio (%)	23.116	34.30	
Total Capital Ratio (including Capital Conservation Buffer,				
Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 23.795 34.62		23.795	34.62	
of which: Capital Conservation Buffer (%)		-	-	
of which: Countercyclical Buffer (%)	±	-	_	
of which: Capital Surcharge on D-SIBs (%)		-	-	

Computation of Leverage Ratio

	Amount (LKR '000)		
Item		Previous Reporting Period	
	As at 30/09/22	As at 31/12/21	
Tier 1 Capital	14,781,428	14,210,571	
Total Exposures	88,502,092	77,534,599	
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	76,035,476	50,793,162	
Derivative Exposures	5,689,662	22,077,987	
Securities Financing Transaction Exposures	-	-	
Other Off-Balance Sheet Exposures	6,776,954	4,663,449	
Basel III Leverage Ratio (%) (Tier 1 / Exposure)	16.70%	18.33%	

Basel III Computation of Liquidity Coverage Ratio

	Amount (LKR'000)						
	Current	Period	Previous	Period			
	As at 30/09/22		As at 31/	/12/21			
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value			
Item							
Total Stock of High-Quality Liquid Assets (HQLA)	37,761,326	37,761,326	11,563,681	11,563,681			
Total Adjusted Level 1A Assets	37,761,326	37,761,326	11,563,681	11,563,681			
Level 1 Assets	37,761,326	37,761,326	11,563,681	11,563,681			
Total Adjusted Level 2A Assets	-	-	-	-			
Level 2A Assets	-	-	-	-			
Total Adjusted Level 2B Assets	-	-	-	-			
Level 2B Assets							
Total Cash Outflows	152,397,465	25,203,682	104,589,548	15,533,593			
Deposits	-	-	-	-			
Unsecured Wholesale Funding	54,028,410	22,403,515	33,097,663	14,408,601			
Secured Funding Transactions	-	-	-	-			
Undrawn Portion of Committed (Irrevocable)	96,549,729	980,841	70,975,421	608,529			
Facilities and Other Contingent Funding							
Obligations							
Additional Requirements	1,819,326	1,819,326	516,463	516,463			
Total Cash Inflows	36,820,811	26,268,138	39,776,436	27,122,366			
Maturing Secured Lending Transactions							
Backed by Collateral							
Committed Facilities		-	6,045,000	-			
Other Inflows by Counterparty which are Maturing within 30 Days	33,474,577	26,252,382	33,186,522	27,031,791			
Operational Deposits	3,330,478	-	454,339	-			
Other Cash Inflows	15,756	15,756	90,575	90,575			
Liquidity Coverage Ratio (%) (Stock of							
High Quality Liquid Assets/Total Net Cash		599.30%		297.77%			
Outflows over the Next 30 Calendar Days) * 100							

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

	Amount (LKR'000) as at 30.09.2022						
	Exposures b	Exposures before Credit Exposures post CCF and				Density (%)	
Asset Class	On- Balance Sheet Amount	Off- Balance Sheet Amount	On- Balance Sheet Amount	Off- Balance Sheet Amount	RWA	RWA Density	
Claims on Central Government and CBSL	37,158,499	-	37,158,499	-	-	-	
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	
Claims on Public Sector Entities	-	-	-	-	-	-	
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	
Claims on Banks Exposures	14,892,940	3,476,561	14,892,940	1,255,844	5,324,630	0.33	
Claims on Financial Institutions	4,348,320	112,619	4,348,320	62,184	4,370,450	0.99	
Claims on Corporates	18,949,265	21,695,994	18,949,265	6,194,999	24,611,203	0.98	
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	1,805,061	73,826,749	1,805,061	-	390,502	0.22	
Total	77,154,085	99,111,923	77,154,085	7,513,028	34,696,786	0.41	

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Market Risk under Standardised Measurement Method

	RWA Amount (LKR'000)
Item	as at 30.09.2022
(a) RWA for Interest Rate Risk	41,661
General Interest Rate Risk	41,661
(i) Net Long or Short Position	41,661
(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)	2,776,465
(c) RWA for Foreign Exchange & Gold	2,818,126
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	22,545,006

Operational Risk under Basic Indicator Approach / The Standardized Approach / The Alternative Standardized Approach

Business Lines		Fixed Factor	Gross Income (LKR'000) as at 30.06.2022			
	Capital Charge Factor		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%		9,004,584	4,035,871	3,713,897	
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	837,718					
The Standardised Approach						
The Alternative Standardised Approach						
Risk Weighted Amount for Operational Risk (LKR'000)						
The Basic Indicator Approach	6,701,741					
The Standardised Approach						
The Alternative Standardised Approach						

	Current	Previous
	Reporting	Reporting
	Period	Period
Regulatory Capital Adequacy (LKR in Millions)		
Common Equity Tier 1	14,781	14,894
Core (Tier 1) Capital	14,781	14,894
Total Capital Base	15,215	15,031
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital (%) (Minimum Requirement 7%)	23.12%	34.30%
Tier 1 Capital Ratio (%) (Minimum Requirement 8.5%)	23.12%	34.30%
Total Capital Ratio (%) (Minimum Requirement 12.5%)	23.79%	34.62%
Leverage Ratio (%) (Minimum Requirement - 3%)	16.70%	18.33%
Regulatory Liquidity		
Statutory Liquid Assets (LKR in Millions)	46,134	37,027
Statutory Liquid Assets Ratio (%) (Minimum Requirement - 20%)		
Domestic Banking Unit (%)	103.58%	105.28%
Off-Shore Banking Unit (%)	78.30%	67.37%
Total Stock of High-Quality Liquid Assets (LKR in Millions)	37,761	11,564
Liquidity Coverage Ratio (%) (Minimum Requirement 90%)		
Rupee (%)	383.24%	335.97%
All Currency (%)	599.30%	297.77%
Net Stable Funding Ratio (%) - (Minimum Requirement - 90%)	184.08%	203.64%

Key Regulatory Ratios - Capital and Liquidity

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Accounting Classificati on	Reporting	Previous Reporting Period
Assigned Capital			
Relates to capital assigned to the branch by the Head Office at the time setting up the branch in Sri Lanka.	Equity	1,524,250	1,524,250
Reserve Fund			
Comprise of mandatory appropriations made out of profit after tax, per the Banking Act requirements.	Equity	824,321	850,140
Retained Earnings			
Comprise of un-remitted profits (after tax) of the branch, after making statutory appropriations to the Statutory Reserve.	Equity	11,265,691	11,265,692
Accumulated Other Comprehensive Income (OCI)			
Comprise of gains/(losses) arising from fair valuation of assets faired valued through OCI, actuarial valuation of defined benefit schemes and exchange gains/(losses) arising from the translation of OBU net assets. The amounts are net of deferred tax where relevant.	Equity	1,596,397	776,938
General and other Disclosed Reserves			
Exchange gains/(losses) arising from foreign currency translation and Un-published Current Year's Profit/Loss and Gains reflected in OCI	Equity	(10,897)	5,170

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

	Amount (LKR '000) as at 30/09/2022					
	a	b	с	d	e	
Item	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital	
Assets	78,756,950					
Cash and cash equivalents	4,823,017	4,823,017	1,411,071	86,244	3,325,702	
Balances with central banks	1,008,920	1,008,920	1,008,920	-	-	
Placements with banks	40,352,016	40,352,016		4,030,110	-	
Derivative financial instruments	10,795	10,795	-	10,795	-	
Financial assets recognized through profit or loss						
- measured at fair value	6,324,197	6,324,197	6,324,197	5,557,114	-	
- designated at fair value	-	-	-	-	-	
Financial assets at amortized cost						
- loans and advances	17,300,230	17,300,230	17,300,230	13,285,473	-	
Financial assets measured at fair value through other comprehensive Income	8,481,945	8,481,945	8,481,945	8,481,945	-	
Property, plant and equipment	78,323	78,323	78,323	-	-	
Deferred tax assets	73,677	73,677	-	-	73,677	
Other assets	303,830	303,830	303,830	88,769	-	
Other assets	303,830	,	303,830 . '000) as at 30/ (,	-	
Other assets Item	303,830 a Carrying Values as Reported in Published	Amount (LKR b Carrying Values under Scope of	,	,	e Not subject to Capital Requirements or Subject to	
	a Carrying Values as Reported in	Amount (LKR b Carrying Values	. '000) as at 30/(c Subject to)9/2022 d Subject to	Capital	
	a Carrying Values as Reported in Published Financial	Amount (LKR b Carrying Values under Scope of Regulatory	'000) as at 30/(c Subject to Credit Risk	09/2022 d Subject to Market Risk	Capital Requirements or Subject to Deduction	
Item	a Carrying Values as Reported in Published Financial Statements	Amount (LKR b Carrying Values under Scope of Regulatory	'000) as at 30/(c Subject to Credit Risk	09/2022 d Subject to Market Risk	Capital Requirements or Subject to Deduction	
Item Liabilities and equity	a Carrying Values as Reported in Published Financial Statements 57,528,792	Amount (LKR b Carrying Values under Scope of Regulatory Reporting	'000) as at 30/(c Subject to Credit Risk	09/2022 d Subject to Market Risk Framework	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Due to banks	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 113,675	'000) as at 30/(c Subject to Credit Risk Framework	09/2022 d Subject to Market Risk Framework	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Due to banks Derivative financial instruments	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 1113,675 12,121	'000) as at 30/(c Subject to Credit Risk Framework	09/2022 d Subject to Market Risk Framework	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 113,675 12,121 0	'000) as at 30/(c Subject to Credit Risk Framework	09/2022 d Subject to Market Risk Framework 125,897	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost - due to depositors	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121 53,912,142	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 1113,675 12,121 0 0 53,912,142	'000) as at 30/(c Subject to Credit Risk Framework - -	09/2022 d Subject to Market Risk Framework 125,897	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost - due to depositors Retirement benefit obligations	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121 53,912,142 224,515	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 113,675 12,121 0 53,912,142 224,515	•000) as at 30/(c Subject to Credit Risk Framework - - -	09/2022 d Subject to Market Risk Framework 125,897 - 15,291,948 -	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost - due to depositors Retirement benefit obligations Current tax liabilities	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121 53,912,142 224,515 1,693,841	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 113,675 12,121 0 53,912,142 224,515 1,693,841	'000) as at 30/(c Subject to Credit Risk Framework - - - -	09/2022 d Subject to Market Risk Framework 125,897 - 15,291,948 -	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost - due to depositors Retirement benefit obligations Current tax liabilities Other provisions	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121 53,912,142 224,515 1,693,841 699,842	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 113,675 12,121 0 0 53,912,142 224,515 1,693,841 699,842	'000) as at 30/(c Subject to Credit Risk Framework - - - - -	09/2022 d Subject to Market Risk Framework 125,897 - 15,291,948 - 299,621 -	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost - due to depositors Retirement benefit obligations Current tax liabilities Other provisions Other liabilities	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121 53,912,142 224,515 1,693,841 699,842	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 113,675 12,121 0 113,675 12,121 224,515 1,693,841 699,842 872,657	'000) as at 30/(c Subject to Credit Risk Framework - - - - -	09/2022 d Subject to Market Risk Framework 125,897 - 15,291,948 - 299,621 -	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost - due to depositors Retirement benefit obligations Current tax liabilities Other provisions Other liabilities Off-Balance Sheet Liabilities	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121 53,912,142 224,515 1,693,841 699,842 872,657	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 113,675 12,121 0 113,675 12,121 0 53,912,142 224,515 1,693,841 699,842 872,657 0	'000) as at 30/(c Subject to Credit Risk Framework - - - - - - - - - - - - - - - - - - -	09/2022 d Subject to Market Risk Framework 125,897 - 15,291,948 - 299,621 - 133,279	Capital Requirements or Subject to Deduction	
Item Liabilities and equity Liabilities and equity Due to banks Derivative financial instruments Financial liabilities at amortized cost - due to depositors Retirement benefit obligations Current tax liabilities Other provisions Other liabilities Other liabilities Other liabilities Other liabilities Other liabilities	a Carrying Values as Reported in Published Financial Statements 57,528,792 113,675 12,121 53,912,142 224,515 1,693,841 699,842 872,657	Amount (LKR b Carrying Values under Scope of Regulatory Reporting 1113,675 12,121 0 113,675 12,121 0 53,912,142 224,515 1,693,841 699,842 872,657 0 0	*000) as at 30/(c Subject to Credit Risk Framework - - - - - - - - - - - - - - - - - - -	09/2022 d Subject to Market Risk Framework 125,897 - 15,291,948 - 299,621 - 133,279 7,804,563	Capital Requirements or Subject to Deduction	

Undrawn Loan Commitments	73,826,749	73,826,749	73,826,749	73,826,749	-
Other Commitments	15,428,420	15,428,420	15,428,420	15,428,420	-
Foreign Exchange Contracts	4,025,120	4,025,120	1,798,250	1,798,250	-
Shareholders' Equity					
Assigned Capital	1,524,250	1,524,250	1,524,250	-	1,524,250
of which Amount Eligible for CET1	1,524,250	1,524,250	1,524,250	-	1,524,250
Retained Earnings	13,663,906	13,663,906	13,663,906	-	13,663,906
Accumulated OCI	(6,976)	(6,976)	-6,976	-	-6,976
Other Reserves	6,046,980	6,046,980	6,046,980	-	6,046,980