

SEYLAN BANK PLC

MARKET DICIPLINE -
MINIMUM DISCLOSURE REQUIREMENTS
UNDER PILLAR III
as per Direction 01. of 2016

As at 31.12.2025

Template 1
Key Regulatory Ratios - Capital and Liquidity

Item	Minimum Requirement	Reporting Period 31.12.2025	Previous Reporting Period 31.12.2024
<i>Regulatory Capital (LKR'000)</i>			
Common Equity Tier 1 Capital		73,126,173	66,565,265
Tier 1 Capital		73,126,173	66,565,265
Total Capital		105,578,460	86,836,617
<i>Regulatory Capital Ratios (%)</i>			
Common Equity Tier 1 Capital Ratio	7.00%	12.39%	14.25%
Tier 1 Capital Ratio	8.50%	12.39%	14.25%
Total Capital Ratio	12.50%	17.89%	18.59%
Leverage Ratio	3.00%	7.47%	8.16%
Net Stable Funding Ratio	100.00%	127.25%	144.76%
<i>Regulatory Liquidity</i>			
<i>Liquidity Coverage Ratio</i>			
Liquidity Coverage Ratio - Rupee	100.00%	227.99%	415.75%
Liquidity Coverage Ratio - All Currency	100.00%	229.92%	491.37%

Template 2
Basel III Computation of Capital Ratios

Item	Amount (LKR'000)	
	Reporting Period 31.12.2025	Previous Reporting Period 31.12.2024
Common Equity Tier I (CET1) Capital after Adjustments	73,126,173	66,565,265
Common Equity Tier I (CET1) Capital	77,569,149	67,540,308
Equity capital (Stated Capital)/Assigned Capital	21,693,370	21,693,370
Reserve fund	3,988,952	3,383,537
Published Retained Earnings/(Accumulated Retained Losses)	50,228,251	41,026,970
Published Accumulated Other Comprehensive Income (OCI)	958,001	735,856
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-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	4,442,976	975,043
Goodwill (net)		
Intangible Assets (net)	896,209	669,783
Others	3,546,767	305,260
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		
Others (Specify)		
Tier 2 Capital after Adjustments	32,452,287	20,271,352
Total Tier 2 Capital	32,452,287	20,271,352
Qualifying Tier 2 Capital Instruments	24,745,214	14,862,159
Revaluation gains	1,056,224	698,403
Loan Loss Provisions (General Provision)	6,650,849	4,710,790
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	73,126,173	66,565,265
Total Capital	105,578,460	86,836,617
Total Risk Weighted Assets (RWA)	590,018,928	467,186,255
RWAs for Credit Risk	532,067,883	413,638,750
RWAs for Market Risk	9,369,587	7,384,753
RWAs for Operational Risk	48,581,458	46,162,752
CET1 Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer & Surcharge on D-SIBs) (%)	12.39%	14.25%
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Counter cyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)		
Total Tier 1 Capital Ratio (%)	12.39%	14.25%
Total Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer & Surcharge on D-SIBs) (%)	17.89%	18.59%
of which: Capital Conservation Buffer (%)	2.50%	2.50%
of which: Counter cyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)		

Template 3
Computation of Leverage Ratio

Item	Amount (LKR'000)	
	Reporting Period 31.12.2025	Previous Reporting Period 31.12.2024
Tier 1 Capital	73,126,173	66,565,265
Total Exposures	979,137,246	816,211,801
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	914,346,782	775,112,320
Derivative Exposures	3,621,553	128,413
Securities Financing Transaction Exposures	2,127,724	3,684,374
Other Off-Balance Sheet Exposures	59,041,187	37,286,694
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.47%	8.16%

Template 4
Basel III Computation of Liquidity Coverage Ratio

Item	Amount (LKR'000)					
	Reporting Period - 31.12.2025			Reporting Period - 31.12.2024		
	Total Un-weighted Value	Factor (%)	Total Weighted Value	Total Un-weighted Value	Factor (%)	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)			235,916,518			223,826,704
Total Adjusted Level 1A Assets	228,717,062	100%	228,717,062	206,615,131	100%	206,615,131
Total Adjusted Level 2A Assets	7,999,816	85%	6,799,843	19,995,546	85%	16,996,215
Total Adjusted Level 2B Assets	262,358	50%	131,179	229,167	50%	114,583
Total Cash Outflows			191,866,546			144,582,490
Deposits	522,581,326	10%	52,258,133	486,955,845	10%	48,695,584
Unsecured Wholesale Funding	212,368,487	25% -100%	107,993,592	160,362,864	25% -100%	79,995,794
Secured Funding Transactions			-			-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	285,300,660	0% -100%	20,826,809	176,061,660	0% -100%	11,601,387
Additional Requirements	10,788,013	100%	10,788,013	4,289,724	100%	4,289,724
Total Cash Inflows			89,256,552			99,030,851
Maturing Secured Lending Transactions Backed by Collateral			-			-
Committed Facilities	604,023		-	-		-
Other Inflows by Counterparty which are Maturing within 30 Days	128,655,378	50%-100%	87,368,092	146,891,114	50%-100%	97,772,630
Operational Deposits	3,086,992	0%	-	2,574,786	0%	-
Other Cash Inflows	3,694,823	50% -100%	1,888,461	2,504,208	50% -100%	1,258,222
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100			229.92			491.37

Template 5
Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Ordinary Voting Shares	Ordinary Non- Voting Shares	Debenture Issue - 2018 (7 years & 10 years)	Debenture Issue - 2021 (5 years)	Debenture Issue - 2023 (5 years)	Debenture Issue - 2024(5 years)	Debenture Issue - 2025(5 years & 10 years)
Issuer	Seylan Bank PLC	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)	LK0182N0002	LK0182X0001	LK0182D23963 LK0182D23971	LK0182D24722 LK0182D24730	LK0182D25133 LK0182D25125	LK0182D25380 LK0182D25398 LK0182D25406 LK0182D25414	LK0182D25802 LK0182D25810 LK0182D25828 LK0182D25836
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	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	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	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	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	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	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	12th April 2021	02nd May 2023	17th July 2024	18th July 2025
Par Value of Instrument	-	-	LKR 100/- each	LKR 100/- each	LKR 100/- each	LKR 100/- each	LKR 100/- each
Prepetual or Dated	-	-	- dated	dated	dated	dated	dated
Original Maturity Date, if Applicable	-	-	29th March 2025 and 29th March 2028	12th April 2026	01st May 2028	16th July 2029 and 16th July 2031	18th July 2030 and 18th July 2035
Amount Recognized in Regulatory Capital (in '000 as at the Reporting Date)	13,172,977	8,520,393	724,050	300,000	2,250,000	7,091,676	14,379,488
Accounting Classification (Equity /Liability)	Equity	Equity	Liability	Liability	Liability	Liability	Liability
Issuer call subject to prior Supervisory Approval							
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	-	-	-	-	-	-	-
Subsequent Call Dates, if Applicable	-	-	-	-	-	-	-
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	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)	Annual Interest - 9.75% p.a., Quarterly Interest - 9.25% p.a.	Annual Interest - 28.00% p.a., Quarterly Interest - 25.00% p.a.	Annual Interest - 13.25% p.a., Quarterly Interest - 12.60% p.a., Annual Interest - 13.50% p.a., Bi Annual Interest - 13.05% p.a.	Annual Interest - 11.25% p.a., Quarterly Interest - 10.80% p.a., Annual Interest - 11.75% p.a., Bi Annual Interest - 11.40% p.a.
Non-Cumulative or Cumulative	Non-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	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	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	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"	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.	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 6
Summary discussion on adequacy/meeting current and future capital requirements

Managing Capital Risk

Basel III minimum capital requirements and buffers

Every licensed bank shall maintain, at all times, the minimum capital ratios prescribed in the table below and shall ensure compliance with Schedule I of the Banking Act Directions No 01 of 2016 on Capital Requirements under Basel III for licensed banks.

Components of Capital	Capital Adequacy Ratio to be maintained by Non-D-SIBs	Capital Adequacy Ratio to be maintained by D-SIBs
Common Equity Tier 1 including Capital Conservation Buffer	7.00%	7.00% + HLA
Total Tier 1 including Capital Conservation Buffer	8.50%	8.50% + HLA
Total Capital Ratio including Capital Conservation Buffer	12.50%	12.50% + HLA

Further, as per the CBSL letter dated 27 March 2020 issued by the Governor on “Extraordinary Regulatory Measures taken by the Central Bank of Sri Lanka to provide flexibility to the Licensed Banks to support Businesses and Individuals affected by the outbreak of Corona Virus Disease (COVID-19). The Non- DSIBs were permitted to draw down their Capital Conservation Buffer by 50 basis points out of total 250 basis points.

However, the Bank acknowledges the challenges associated with increasing demand on capital as per the roadmap given by CBSL and is mindful about the contributory factors that require in recording a healthy CAR in the ensuing period.

The Internal Capital Adequacy Assessment Process (ICAAP) of the Bank is established based on the CBSL regulations in order to determine the level of capital to be maintained against all risks and to ensure that banks have adequate capital to support all risks.

The Bank has adopted the Standardised Approach (SA) for credit risk capital calculation under Pillar 1. By nature of Bank’s operations the capital charge for the credit risk remains high.

The Bank has adopted the Standardized Measurement Approach (SMA) for calculation of the market risk capital charge. The capital charge for market risk continues to remain low, considering the limited market operations of the Bank and due to the exposure to interest rate risk, equity risk and foreign exchange risk to a lesser extent.

The Bank received the approval from Central Bank of Sri Lanka to move into Alternate Standardized Approach (ASA) for quantifying the capital charge under operational risk.

Under Pillar II, Credit concentration in the corporate loan portfolio has been analyzed using the Normalized Herfindahl–Hirschman Index (HHI) method and an adjustment to the capital charge is administered in the light of concentration of the Bank’s business in large size borrowers.

The capital charge for interest rate risk in the banking book is calculated using the Economic Value of Equity (EVE) approach and the Earnings at Risk (EAR) approach. Overall, the ALM process in the Bank is well- managed and monitored using various indicators of liquidity and interest rate risks.

For reputational and strategic risk, detailed scorecards have been developed and the scorecard results have been calibrated to the capital charge.

The Board and Senior Management critically review the strategic direction of the Bank at the time the Strategic Plan is prepared and approved. Risk management is an integral part of the strategic planning process.

In order to assess the capital, the bank additionally prepares the Capital Augmentation Plan by considering the budget and financial forecasts.

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

Description	Amount (LKR'000) as at 31st December 2025						
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM			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	215,258,195	-	215,258,195	-	215,258,195	1,426,650	0.66%
Claims on Foreign Sovereigns and their Central Banks	24,719,661	-	24,719,661	-	24,719,661	-	0.00%
Claims on Public Sector Entities	5,973,588	-	5,973,588	-	5,973,588	2,986,794	50.00%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	-
Claims on Banks Exposures	30,374,998	-	30,374,998	-	30,374,998	18,659,481	61.43%
Claims on Financial Institutions	74,266,035	554,800	74,266,035	554,800	74,820,835	48,996,328	65.48%
Claims on Corporates	274,140,812	339,960,455	253,311,194	53,204,728	306,515,922	297,177,290	96.95%
Retail Claims	224,844,230	17,055,095	185,963,603	7,409,697	193,373,300	114,412,443	59.17%
Claims Secured by Residential Property	18,608,767	-	18,608,767	-	18,608,767	8,028,433	43.14%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	0.00%
Non-Performing Assets (NPAs) (i)	8,730,596	-	8,730,596	-	8,730,596	8,986,521	102.93%
Higher-Risk Categories	-	-	-	-	-	-	-
Cash Items and Other Assets	46,520,356	-	46,520,356	-	46,520,356	31,393,943	67.48%
Total	923,437,238	357,570,350	863,726,993	61,169,225	924,896,218	532,067,883	57.53%

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

Description	Amount (LKR'000) as at 31st December 2025 (Post CCF& CRM)										
	Risk Weight	0%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
Asset Classes											
Claims on Central Government and CBSL		208,124,945	7,133,250								215,258,195
Claims on Foreign Sovereigns and their Central Banks		24,719,661									24,719,661
Claims on Public Sector Entities					5,973,588			-	-		5,973,588
Claims on Official Entities and Multilateral Development Banks											-
Claims on Banks Exposures			14,822,953		116,423			15,033,510	402,113		30,374,999
Claims on Financial Institutions			502,967		50,844,268			23,473,600	-		74,820,835
Claims on Corporates			6,889,426		7,654,183			291,972,312	-		306,515,921
Retail Claims			48,945			20,001,810	87,431,211	36,804,867			144,286,833
Claims Secured by Gold		48,970,002	116,465					-			49,086,467
Claims Secured by Residential Property				16,277,437				2,331,330			18,608,767
Claims Secured by Commercial Real Estate								-			-
Non-Performing Assets (NPAs) (i)					357,164			7,504,420	869,013		8,730,597
Higher-Risk Categories											-
Cash Items and Other Assets		15,126,412	-					31,393,943			46,520,355
Total		296,941,020	29,514,006	16,277,437	64,945,626	20,001,810	87,431,211	408,513,982	1,271,126	-	924,896,218

Template 9
Market Risk under Standardized Measurement Method

Item	RWA Amount (LKR'000) as at 31st December 2025
Capital Charge for Market Risk	1,171,198
(a) Capital Charge Interest Rate Risk	434,668
General Interest Rate Risk	434,668
(i) Net Long or Short Position	434,668
(ii) Horizontal Disallowance	
(iii) Vertical Disallowance	
(iv) Options	
Specific Interest Rate Risk	
(b) Capital Charge for Equity	676,489
(i) General Equity Risk	345,592
(ii) Specific Equity Risk	330,897
(c) Capital Charge for Foreign Exchange & Gold	60,042
Total Risk Weighted Assets on Market Risk	
[(a)+(b)+(c)]*CAR	9,369,587

Template 10

Operational Risk Under The Alternative Standardized Approach

Business Lines	Capital Charge Factor	Fixed Factor	Lending Portfolio (LKR'000)	Gross Income (LKR'000) as at 31st December 2025		
				1st Year	2nd Year	3rd Year
The Alternative Standardized Approach						
Trading and Sales	18%			6,194,145	8,586,899	3,023,140
Payment and Settlement	18%			8,947,338	10,510,217	7,222,901
Retail Banking	12%	0.035	275,033,307			
Commercial Banking	15%	0.035	428,278,845			
Capital Charges for Operational Risk (LKR'000)						
The Alternative Standardized Approach	6,072,682					
Risk-Weighted Amount for operational Risk (LKR'000)						
The Alternative Standardized Approach	48,581,458					

Template 11

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

Item	Amount (LKR'000) as at 31st December 2025				
	a	b	c	d	e
	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	921,003,173	921,003,173	909,100,241	17,101,321	4,439,253
Cash and Cash Equivalents	18,202,545	18,202,545	18,202,545		
Balances with Central Bank	11,218,110	11,218,110	11,218,110		
Placements with Banks	32,006,116	32,006,116	32,006,116		
Derivative Financial Instruments	200,648	200,648	200,648		
Financial Assets recognised through Profit or Loss - Measure at Fair Value	14,959,447	14,959,447	622,451	14,959,447	
Securities Purchased under Resale Agreements	2,127,724	2,127,724	2,127,724		
Loans and Receivables to Banks	-	-	-		
Financial Assets at Amortised Cost - Loans and Advances *	599,801,944	599,801,944	606,564,027		111,234
Financial Assets measured at Fair Value through Other Comprehensive Income	92,796,261	92,796,261	92,796,261	2,141,874	
Financial Assets at Amortised Cost - Debt and Other Instruments	118,266,574	118,266,574	118,266,574		
Investments in Subsidiaries	1,153,602	1,153,602	1,153,602		
Investments in Associates and Joint Ventures	-	-	-		
Property, Plant and Equipment	5,672,416	5,672,416	5,672,416		
Investment Properties	-	-	-		
Intangible Assets	896,209	896,209			896,209
Deferred Tax Assets	3,431,810	3,431,810			3,431,810
Other Assets	20,269,767	20,269,767	20,269,767		
Liabilities	839,089,238	839,089,238	-	-	-
Due to Banks	23,898,752	23,898,752			
Derivative Financial Instruments	6,413	6,413			
Other Financial Assets Held-For-Trading					
Financial Liabilities Designated at Fair Value Through Profit or Loss					
Financial Liabilities at Amortised Cost - Due to Depositors	732,960,379	732,960,379			
Financial Liabilities at Amortised Cost - Due to Other Borrowers	16,354	16,354			
Financial Liabilities at Amortised Cost - Due to Debt Securities Holders	5,203,644	5,203,644			
Current Tax Liabilities	8,607,524	8,607,524			
Deferred Tax Liabilities	-	-			
Other Provisions	8,304,675	8,304,675			
Other Liabilities	19,738,582	19,738,582			
Due to Subsidiaries	221,437	221,437			
Subordinated Term Debts	40,131,478	40,131,478			
Off-Balance Sheet Liabilities	347,541,628	347,499,437	-	-	-
Guarantees	68,599,332	68,599,332			
Performance Bonds					
Letters of Credit	19,505,416	19,505,416			
Foreign Exchange Contracts	54,555,740	54,555,740			
Other Contingent Items	19,695,441	19,653,250			
Undrawn Loan Commitments	183,985,920	183,985,920			
Other Commitments	1,199,779	1,199,779			
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 AT1					
Retained Earnings	51,237,691	51,237,691			
Accumulated Other Comprehensive Income	1,614,071	1,614,071			
Other Reserves	7,368,803	7,368,803			
Total Shareholders' Equity	81,913,935	81,913,935	-	-	-

* 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 6.8 Bn).