

# SEYLAN BANK PLC

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

**As at 31.03.2026**

**Template 1**  
**Key Regulatory Ratios - Capital and Liquidity**

Item	Minimum Requirement	Reporting Period 31.03.2026	Previous Reporting Period 31.12.2025
<b><i>Regulatory Capital (LKR'000)</i></b>			
Common Equity Tier 1 Capital		70,086,039	73,126,173
Tier 1 Capital		70,086,039	73,126,173
Total Capital		100,695,348	105,578,460
<b><i>Regulatory Capital Ratios (%)</i></b>			
Common Equity Tier 1 Capital Ratio	<b>7.00%</b>	11.40%	12.39%
Tier 1 Capital Ratio	<b>8.50%</b>	11.40%	12.39%
Total Capital Ratio	<b>12.50%</b>	16.38%	17.89%
Leverage Ratio	<b>3.00%</b>	6.98%	7.47%
Net Stable Funding Ratio	<b>100.00%</b>	124.10%	127.25%
<b><i>Regulatory Liquidity</i></b>			
<b><i>Liquidity Coverage Ratio</i></b>			
Liquidity Coverage Ratio - Rupee	<b>100.00%</b>	188.30%	227.99%
Liquidity Coverage Ratio - All Currency	<b>100.00%</b>	192.49%	229.92%

**Template 2**  
**Basel III Computation of Capital Ratios**

Item	Amount (LKR'000)	
	Reporting Period 31.03.2026	Previous Reporting Period 31.12.2025
<b>Common Equity Tier I (CET1) Capital after Adjustments</b>	<b>70,086,039</b>	<b>73,126,173</b>
<b>Common Equity Tier I (CET1) Capital</b>	<b>74,735,885</b>	<b>77,569,149</b>
Equity capital (Stated Capital)/Assigned Capital	21,693,370	21,693,370
Reserve fund	3,988,952	3,988,952
Published Retained Earnings/(Accumulated Retained Losses)	47,685,662	50,228,251
Published Accumulated Other Comprehensive Income (OCI)	667,326	958,001
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-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	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>4,649,846</b>	<b>4,442,976</b>
Goodwill (net)		
Intangible Assets (net)	896,209	896,209
Others	3,753,637	3,546,767
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>		
<b>Total Additional Tier 1 (AT1) Capital</b>		
Qualifying Additional Tier 1 Capital Instruments		
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
<b>Total Adjustments to AT1 Capital</b>		
Investment in Own Shares		
Others (Specify)		
<b>Tier 2 Capital after Adjustments</b>	<b>30,609,309</b>	<b>32,452,287</b>
<b>Total Tier 2 Capital</b>	<b>30,609,309</b>	<b>32,452,287</b>
Qualifying Tier 2 Capital Instruments	23,009,531	24,745,214
Revaluation gains	1,056,224	1,056,224
Loan Loss Provisions (General Provision)	6,543,554	6,650,849
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
<b>Total Adjustments to Tier 2</b>	-	-
Investment in own shares		
Others (Specify)	-	-
<b>Total Tier 1 Capital</b>	<b>70,086,039</b>	<b>73,126,173</b>
<b>Total Capital</b>	<b>100,695,348</b>	<b>105,578,460</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>614,605,250</b>	<b>590,018,928</b>
RWAs for Credit Risk	552,019,717	532,067,883
RWAs for Market Risk	11,988,008	9,369,587
RWAs for Operational Risk	50,597,525	48,581,458
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>11.40%</b>	<b>12.39%</b>
of which: Capital Conservation Buffer (%)	2.500%	2.500%
of which: Counter cyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)		
<b>Total Tier 1 Capital Ratio (%)</b>	<b>11.40%</b>	<b>12.39%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Counter cyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>16.38%</b>	<b>17.89%</b>
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 31.03.2026	Previous Reporting Period 31.12.2025
<b>Tier 1 Capital</b>	<b>70,086,039</b>	<b>73,126,173</b>
<b>Total Exposures</b>	<b>1,003,762,567</b>	<b>979,137,246</b>
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	937,708,746	914,346,782
Derivative Exposures	1,855,306	3,621,553
Securities Financing Transaction Exposures	788,904	2,127,724
Other Off-Balance Sheet Exposures	63,409,610	59,041,187
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	<b>6.98%</b>	<b>7.47%</b>

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

Item	Amount (LKR'000)					
	Reporting Period - 31.03.2026			Previous Reporting Period - 31.12.2025		
	Total Un-weighted Value	Factor (%)	Total Weighted Value	Total Un-weighted Value	Factor (%)	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>			<b>227,394,897</b>			<b>235,916,518</b>
Total Adjusted Level 1A Assets	221,601,787	100%	221,601,787	228,717,062	100%	228,717,062
Total Adjusted Level 2A Assets	7,719,854	85%	6,561,876	7,999,816	85%	6,799,843
Total Adjusted Level 2B Assets	635,281	50%	317,641	262,358	50%	131,179
<b>Total Cash Outflows</b>			<b>192,563,886</b>			<b>191,866,546</b>
Deposits	533,762,797	10%	53,376,280	522,581,326	10%	52,258,133
Unsecured Wholesale Funding	211,110,057	25% -100%	107,989,948	212,368,487	25% -100%	107,993,592
Secured Funding Transactions			-			-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	290,975,406	0% -100%	19,941,636	285,300,660	0% -100%	20,826,809
Additional Requirements	11,256,023	100%	11,256,023	10,788,013	100%	10,788,013
<b>Total Cash Inflows</b>			<b>74,430,652</b>			<b>89,256,552</b>
Maturing Secured Lending Transactions Backed by Collateral			-			-
Committed Facilities	-		-	604,023		-
Other Inflows by Counterparty which are Maturing within 30 Days	116,595,778	50%-100%	73,182,315	128,655,378	50%-100%	87,368,092
Operational Deposits	5,334,775	0%	-	3,086,992	0%	-
Other Cash Inflows	2,016,873	50% -100%	1,248,337	3,694,823	50% -100%	1,888,461
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100</b>			<b>192.49</b>			<b>229.92</b>

**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)	LK0182N00002	LK0182X00001	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	0	0	LKR 100/- each	LKR 100/- each	LKR 100/- each	LKR 100/- each	LKR 100/- each
Perpetual or Dated	0	0	dated	dated	dated	dated	dated
Original Maturity Date, If Applicable	0	0	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
<b>Issuer call subject to prior Supervisory Approval</b>							
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	0	0	0	0	0	0	0
Subsequent Call Dates, If Applicable	0	0	0	0	0	0	0
<b>Coupons/Dividends</b>							
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
<b>Convertible or Non-Convertible</b>	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 7**  
**Credit Risk under Standardized Approach -**  
**Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects**

Description	Amount (LKR'000) as at 31st March 2026						
	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	208,253,978	-	208,253,978	-	208,253,978	1,463,405	0.70%
Claims on Foreign Sovereigns and their Central Banks	26,648,244	-	26,648,244	-	26,648,244	-	0.00%
Claims on Public Sector Entities	5,656,194	-	5,656,194	-	5,656,194	2,828,097	50.00%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	-
Claims on Banks Exposures	28,299,944	-	28,299,944	-	28,299,944	6,209,011	21.94%
Claims on Financial Institutions	91,936,198	-	91,936,198	-	91,936,198	64,284,181	69.92%
Claims on Corporates	271,697,346	365,397,637	251,957,458	58,145,249	310,102,707	305,192,061	98.42%
Retail Claims	237,533,134	18,440,989	199,609,758	7,703,546	207,313,304	121,115,042	58.42%
Claims Secured by Residential Property	18,639,052	-	18,639,052	-	18,639,052	8,046,005	43.17%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	0.00%
Non-Performing Assets (NPAs) (i)	8,809,670	-	8,809,670	-	8,809,670	8,982,609	101.96%
Higher-Risk Categories	-	-	-	-	-	-	-
Cash Items and Other Assets	47,898,902	-	47,898,902	-	47,898,902	33,899,307	70.77%
<b>Total</b>	<b>945,372,662</b>	<b>383,838,626</b>	<b>887,709,398</b>	<b>65,848,795</b>	<b>953,558,193</b>	<b>552,019,718</b>	<b>57.89%</b>

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

Description	Amount (LKR'000) as at 31st March 2026 (Post CCF& CRM)										
	Risk Weight	0%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
<b>Asset Classes</b>											
Claims on Central Government and CBSL		200,936,951	7,317,027								208,253,978
Claims on Foreign Sovereigns and their Central Banks		26,648,244									26,648,244
Claims on Public Sector Entities					5,656,194						5,656,194
Claims on Official Entities and Multilateral Development Banks											-
Claims on Banks Exposures			27,344,532		439,611			506,803	8,997		28,299,943
Claims on Financial Institutions			-		55,304,035			36,632,163	-		91,936,198
Claims on Corporates			5,479,347		1,054,336			303,569,024	-		310,102,707
Retail Claims						20,398,715	90,008,346	40,774,966			151,182,027
Claims Secured by Gold		53,158,343	2,919,154					-			56,077,497
Claims guaranteed by National Credit Guarantee Institution Limited			53,779								53,779
Claims Secured by Residential Property				16,296,995				2,342,057			18,639,052
Claims Secured by Commercial Real Estate								-			-
Non-Performing Assets (NPAs) (i)					305,996			7,851,802	651,873		8,809,671
Higher-Risk Categories											-
Cash Items and Other Assets		13,999,595	-					33,899,307			47,898,902
<b>Total</b>		<b>294,743,133</b>	<b>43,113,839</b>	<b>16,296,995</b>	<b>62,760,172</b>	<b>20,398,715</b>	<b>90,008,346</b>	<b>425,576,122</b>	<b>660,870</b>	<b>-</b>	<b>953,558,192</b>

**Template 9**  
**Market Risk under Standardized Measurement Method**

Item	RWA Amount (LKR'000) as at 31st March 2026
<b>Capital Charge for Market Risk</b>	<b>1,498,501</b>
<b>(a) Capital Charge Interest Rate Risk</b>	<b>531,880</b>
General Interest Rate Risk	<b>531,880</b>
(i) Net Long or Short Position	531,880
(ii) Horizontal Disallowance	
(iii) Vertical Disallowance	
(iv) Options	
Specific Interest Rate Risk	
<b>(b) Capital Charge for Equity</b>	<b>778,570</b>
(i) General Equity Risk	400,695
(ii) Specific Equity Risk	377,875
<b>( c ) Capital Charge for Foreign Exchange &amp; Gold</b>	<b>188,051</b>
<b>Total Risk Weighted Assets on Market Risk</b>	
<b>[(a)+(b)+(c)]*CAR</b>	<b>11,988,008</b>

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 March 2026		
				1st Year	2nd Year	3rd Year
<b>The Alternative Standardized Approach</b>						
Trading and Sales	18%			6,198,392	7,954,260	2,234,711
Payment and Settlement	18%			9,493,403	10,677,482	9,957,999
Retail Banking	12%	0.035	280,760,311			
Commercial Banking	15%	0.035	448,480,502			
<b>Capital Charges for Operational Risk (LKR'000)</b>						
The Alternative Standardized Approach	6,324,691					
<b>Risk-Weighted Amount for operational Risk (LKR'000)</b>						
The Alternative Standardized Approach	50,597,525					

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 March 2026				
	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
<b>Assets</b>	<b>943,363,996</b>	<b>943,363,997</b>	<b>951,916,216</b>	<b>17,433,515</b>	<b>11,067,139</b>
Cash and Cash Equivalents	19,324,440	19,324,440	19,324,440		
Balances with Central Bank	8,986,914	8,986,914	8,986,914		
Placements with Banks	22,971,172	22,971,172	22,971,172		
Derivative Financial Instruments	331,457	331,457	331,457		
Other Financial Assets Held-For-Trading	17,433,515	17,433,515	17,433,515	17,433,515	
Securities Purchased under Resale Agreements	788,904	788,904	788,904		
Loans and Receivables to Banks	-	-	-		
Loans and Receivables to Other Customers *	627,728,039	627,728,040	640,815,148		6,543,554
Financial Investments - Available-For-Sale	91,194,952	91,194,952	91,194,952		
Financial Investments - Held-To-Maturity	121,115,221	121,115,221	121,115,221		
Investments in Subsidiaries	1,153,602	1,153,602	1,153,602		
Investments in Associates and Joint Ventures	-	-	-		
Property, Plant and Equipment	5,590,519	5,590,519	5,579,215		
Investment Properties	-	-	-		
Goodwill and Intangible Assets	884,905	884,905			884,905
Deferred Tax Assets	3,638,680	3,638,680			3,638,680
Other Assets	22,221,676	22,221,676	22,221,676		
<b>Liabilities</b>	<b>861,456,636</b>	<b>861,456,636</b>	-	-	-
Due to Banks	21,776,408	21,776,408			
Derivative Financial Instruments	194,183	194,183			
Other Financial Assets Held-For-Trading	-	-			
Financial Liabilities Designated at Fair Value Through Profit or Loss					
Due to Other Customers	742,544,680	742,544,680			
Other Borrowings	16,106	16,106			
Debt Securities Issued	13,014,827	13,014,827			
Current Tax Liabilities	8,889,811	8,889,811			
Deferred Tax Liabilities	-	-			
Other Provisions	8,174,405	8,174,405			
Other Liabilities	25,496,454	25,496,454			
Due to Subsidiaries	281,378	281,378			
Subordinated Term Debts	41,068,384	41,068,384			
<b>Off-Balance Sheet Liabilities</b>	<b>93,798,924</b>	<b>93,798,924</b>	-	-	-
Guarantees	4,463,883	4,463,883			
Documentary Credit	22,258,370	22,258,370			
Letters of Credit	142,317	142,317			
Foreign Exchange Contracts	29,851,241	29,851,241			
Bills for Collection	7,624,342	7,624,342			
Undrawn Loan Commitments	13,226,627	13,226,627			
Other Commitments	16,232,144	16,232,144			
<b>Shareholders' Equity</b>					
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	51,574,563	51,574,563			
Accumulated Other Comprehensive Income	1,243,241	1,243,241			
Other Reserves	7,396,186	7,396,186			
<b>Total Shareholders' Equity</b>	<b>81,907,360</b>	<b>81,907,360</b>	-	-	-

\* 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 6.5 Bn).

### Template 12 - Explanations

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

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

Total assets shown in column a and b in Template 11	
Total assets as per carrying values reported in published Financial Statements ( column a)	943,363,996
Total assets as per carrying values reported under scope of regulatory reporting (column b)	943,363,996
Difference	-

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