

Basel III - Disclosures Under Pillar 3 as per the Banking Act Direction No.01 of 2016

Disclosure 1

Key Regulatory Ratios - Capital and Liquidity

	Group		Bank	
	As at March 31, 2022	As at December 31, 2021	As at March 31, 2022	As at December 31, 2021
Regulatory Capital (Rs. '000)				
Common equity	135,977,959	138,148,271	129,716,300	132,375,019
Tier 1 capital	135,977,959	138,148,271	129,716,300	132,375,019
Total capital	179,518,752	179,968,392	172,598,133	173,756,083
Regulatory Capital Ratios (%)				
Common equity Tier 1 capital ratio (minimum requirement – 7.50%)	9.914	12.049	9.835	11.923
Tier 1 capital ratio (minimum requirement – 9.00%)	9.914	12.049	9.835	11.923
Total capital ratio (minimum requirement – 13.00%)	13.088	15.696	13.087	15.650
Leverage ratio (minimum requirement – 3%)	4.57	5.44	4.45	5.29
Regulatory Liquidity				
Statutory Liquid Assets (Rs. '000)			625,912,425	574,028,850
Statutory Liquid Assets Ratio (Minimum Requirement - 20%)				
Domestic Banking Unit (%)			39.68	38.73
Off-Shore Banking Unit (%)			31.90	36.39
Liquidity coverage ratio – Rupee (minimum requirement - 100%) (%)			382.90	425.97
Liquidity coverage ratio – All currency (minimum requirement - 100%) (%)			189.32	242.52
Net stable funding ratio (minimum requirement - 100%) (%)			148.87	157.47

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	As at March 31, 2022	As at December 31, 2021	As at March 31, 2022	As at December 31, 2021
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	135,977,959	138,148,271	129,716,300	132,375,019
Total Common Equity Tier 1 (CET 1) Capital	154,653,381	150,107,907	151,658,977	147,698,440
Equity Capital (Stated Capital) / Assigned Capital	58,149,619	54,566,955	58,149,619	54,566,955
Reserve fund	10,590,338	10,590,338	10,204,369	10,204,369
Published retained earnings/(Accumulated retained losses)	873,673	4,456,337	71,605	3,654,269
Published Accumulated Other Comprehensive Income (OCI)	(16,924,708)	(9,337,629)	(17,184,765)	(9,597,685)
General and other disclosed reserves	88,870,532	88,870,532	88,870,532	88,870,532
Unpublished current year's profit/(losses) and gains reflected in OCI	11,547,617	-	11,547,617	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	1,546,310	961,374	-	-
Total Adjustments to CET 1 Capital	18,675,422	11,959,636	21,942,677	15,323,421
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	2,060,562	1,827,489	1,941,213	1,724,864
Revaluation losses of property, plant and equipment	-	-	-	-
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	-	-	3,831,751	3,805,427
Deferred tax assets (net)	16,169,713	9,687,000	16,169,713	9,793,130
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Total Additional Tier 1 (AT 1) 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 AT 1 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 AT 1 due to insufficient Tier 2 capital to cover adjustments	-	-	-	-
Tier 2 Capital after Adjustments	43,540,793	41,820,121	42,881,833	41,381,064
Total Tier 2 Capital	43,540,793	41,820,121	42,881,833	41,381,064
Qualifying Tier 2 Capital Instruments	23,059,061	24,075,840	23,059,061	24,075,840
Revaluation gains	4,630,226	4,630,226	4,630,226	4,630,226
Eligible Impairment	15,851,506	13,114,055	15,192,546	12,674,998
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	-	-	-	-
Others	-	-	-	-
CET1 Capital	135,977,959	138,148,271	129,716,300	132,375,019
Total Tier 1 Capital	135,977,959	138,148,271	129,716,300	132,375,019
Total Capital	179,518,752	179,968,392	172,598,133	173,756,083
	Group		Bank	
	As at March 31, 2022	As at December 31, 2021	As at March 31, 2022	As at December 31, 2021
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	1,371,616,639	1,146,567,889	1,318,884,316	1,110,253,962
Risk Weighted Amount for Credit Risk	1,268,120,508	1,049,124,433	1,215,403,708	1,013,999,808
Risk Weighted Amount for Market Risk	28,947,285	26,488,977	28,931,762	26,478,346
Risk Weighted Amount for Operational Risk	74,548,846	70,954,479	74,548,846	69,775,808
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D - SIBs) (%)	9.914	12.049	9.835	11.923
Of which : Capital Conservation Buffer (%)	1.500	1.500	1.500	1.500
Of which : Countercyclical Buffer (%)				
Of which : Capital Surcharge on D -SIBs (%)	1.500	1.500	1.500	1.500
Total Tier 1 Capital Ratio (%)	9.914	12.049	9.835	11.923
Total Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.088	15.696	13.087	15.650
Of which : Capital Conservation Buffer (%)	1.500	1.500	1.500	1.500
Of which : Countercyclical Buffer (%)				
Of which : Capital Surcharge on D -SIBs (%)	1.500	1.500	1.500	1.500

Disclosure 3

Leverage Ratio

	Group		Bank	
	As at March 31, 2022	As at December 31, 2021	As at March 31, 2022	As at December 31, 2021
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	135,977,959	138,148,271	129,716,300	132,375,019
Total Exposures	2,973,072,185	2,540,662,512	2,913,842,413	2,502,461,384
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	2,237,279,979	1,950,600,933	2,180,808,021	1,913,202,128
Derivative Exposures	422,495,312	316,862,091	422,495,312	316,862,091
Securities Financing Transaction Exposures	181,594,547	160,995,039	179,639,057	160,995,039
Other Off-Balance Sheet Exposures	131,702,347	112,204,449	130,900,023	111,402,126
Basel III leverage ratio (minimum requirement 3%) (%)	4.57	5.44	4.45	5.29

Disclosure 4

Liquidity Coverage Ratio (LCR)

	As at March 31, 2022		As at December 31, 2021	
	Total Un-weighted Value	Total weighted Value	Total Un-weighted Value	Total weighted Value
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total stock of High Quality Liquid Assets (HQLA)	393,552,750	381,562,804	411,237,029	402,280,333
Total Adjusted Level 1 Assets	314,922,278	315,026,830	353,800,576	353,800,576
Level 1 Assets	314,922,278	314,922,278	353,800,576	353,800,576
Total Adjusted Level 2A Assets	78,072,258	66,361,419	56,461,517	47,992,289
Level 2A Assets	78,072,258	66,361,419	56,461,517	47,992,289
Total Adjusted Level 2B Assets	558,214	279,107	974,936	487,468
Level 2B Assets	558,214	279,107	974,936	487,468
Total Cash outflows	2,079,093,715	417,858,569	1,800,587,157	346,248,270
Deposits	1,106,024,638	110,602,464	1,043,355,301	104,335,530
Unsecured wholesale funding	586,133,189	256,627,247	435,778,812	205,318,978
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	356,765,524	20,458,493	302,262,234	17,402,952
Additional requirements	30,170,365	30,170,365	19,190,810	19,190,810
Total Cash Inflows	379,610,836	216,313,046	283,012,740	180,375,458
Maturing secured lending transactions backed by the collateral	95,413,572	93,108,902	84,188,544	78,487,428
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 days	185,809,404	119,994,225	162,950,470	98,932,468
Operational deposits	91,968,021	-	29,962,602	-
Other cash inflows	6,419,839	3,209,919	5,911,124	2,955,562
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calender Days)*100		189.32		242.52

Disclosure 5

Net Stable Funding Ratio (NSFR)

	Bank	
	As at March 31, 2022	As at December 31, 2021
	Rs. '000	Rs. '000
Total available stable funding (ASF)	1,574,007,199	1,447,182,314
Total required stable funding (RSF)	1,057,293,056	919,021,123
Required stable funding – On-balance sheet assets	1,044,440,476	909,050,700
Required stable funding – Off-balance sheet items	12,852,580	9,970,423
NSFR (minimum requirement – 100%) (%)	148.87	157.47

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	2016 - 2026 Listed Rated Unsecured Subordinated Redeemable Debentures	2016 - 2026 Listed Rated Unsecured Subordinated Redeemable Debentures	2018 - 2023 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	2018 - 2028 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	2021 - 2026 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	2021 - 2028 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	2013 - 2023 Floating rate Subordinated Loans - Tier 2 IFC borrowing
Issuer	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	International Finance Corporation
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)								
Governing Law(s) of the Instrument	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	United States
Original Date of Issuance	N/A	March 9, 2016	October 28, 2016	July 23, 2018	July 23, 2018	September 21, 2021	September 21, 2021	March 13, 2013
Par Value of Instrument		Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	March 8, 2026	October 27, 2026	July 22, 2023	July 22, 2028	September 20, 2026	September 20, 2028	March 14, 2023
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)	58,149,619	1,399,272	1,928,200	3,462,459	1,606,160	4,237,470	4,358,000	6,067,500
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval								
Optional Call Date, Contingent Call Dates and Redemption Amount (Rs. '000)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Coupons/Dividends								
Fixed or Floating Dividend/Coupon	N/A	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Floating
Coupon Rate and any Related Index		11.25% p.a.	12.25% p.a.	12.00% p.a.	12.50% p.a.	9.00% p.a.	9.50% p.a.	06 Months LIBOR + 5.75%
Non-Cumulative or Cumulative	Non-Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or Non-Convertible								
If Convertible, Conversion Trigger (s)	Not Applicable	Not Convertible	Not Convertible	A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e. conversion of the said Debentures upon occurrence of the Trigger Event will be effected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Directions No. 1 of 2016 of Web Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of: (a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board."	A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e. conversion of the said Debentures upon occurrence of the Trigger Event will be effected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Directions No. 1 of 2016 of Web Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of: (a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board."	A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e. conversion of the said Debentures upon occurrence of the Trigger Event will be effected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Directions No. 1 of 2016 of Web Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of: (a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board."	A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e. conversion of the said Debentures upon occurrence of the Trigger Event will be effected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Directions No. 1 of 2016 of Web Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of: (a) "A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board."	Not Convertible
If Convertible, Fully or Partially	Not Applicable	Not Applicable	Not Applicable	Fully	Fully	Fully	Fully	Not Applicable
If Convertible, Mandatory or Optional	Not Applicable	Not Applicable	Not Applicable	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Not Applicable
If Convertible, Conversion Rate	Not Applicable	Not Applicable	Not Applicable	The price based on the simple average of the daily volume weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.	The price based on the simple average of the daily volume weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.	The price based on the simple average of the daily volume weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.	The price based on the simple average of the daily volume weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.	Not Applicable

Disclosure 8

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

As at March 31, 2022	Group					
	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	RWA	RWA Density (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	797,685,214	70,080,000	797,685,214	1,401,600	36,201,988	4.53
Claims on Foreign Sovereigns and their Central Banks	80,824,845	-	80,824,845	-	80,824,845	100.00
Claims on Public Sector Entities (PSEs)	5,118,947	-	5,118,947	-	1,026,728	20.06
Claims on Official Entities and Multilateral Development Banks(MDBs)	1,661,696	-	1,661,696	-	-	-
Claims on Banks Exposures	110,208,572	164,930,659	110,208,572	9,430,535	48,251,278	40.33
Claims on Financial Institutions	23,300,549	-	23,300,549	-	12,088,214	51.88
Claims on Corporates	603,264,859	566,815,327	541,126,624	96,095,113	607,491,072	95.33
Retail Claims	433,464,789	40,865,055	388,577,488	16,083,466	334,825,861	82.74
Claims Secured by Residential Property	87,489,296	-	87,489,296	-	55,239,757	63.14
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	45,825,184	-	45,825,184	-	52,486,978	114.54
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	85,214,319	-	85,214,319	-	39,683,787	46.57
Total	2,274,058,270	842,691,041	2,167,032,734	123,010,714	1,268,120,508	55.38

Disclosure 8

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

As at March 31, 2022	Bank					
	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	RWA	RWA Density (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	797,052,547	70,080,000	797,052,547	1,401,600	36,201,988	4.53
Claims on Foreign Sovereigns and their Central Banks	46,977,485	-	46,977,485	-	46,977,485	100.00
Claims on Public Sector Entities (PSEs)	5,118,947	-	5,118,947	-	1,026,728	20.06
Claims on Official Entities and Multilateral Development Banks(MDBs)	1,661,696	-	1,661,696	-	-	-
Claims on Banks Exposures	108,391,127	164,930,657	108,391,127	9,430,535	46,433,833	39.41
Claims on Financial Institutions	23,300,549	-	23,300,549	-	12,088,214	51.88
Claims on Corporates	584,649,045	565,473,759	524,241,099	94,955,585	589,466,019	95.20
Retail Claims	433,464,789	40,865,055	388,577,488	16,083,466	334,825,861	82.74
Claims Secured by Residential Property	87,489,296	-	87,489,296	-	55,239,757	63.14
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	45,374,727	-	45,374,727	-	52,036,521	114.68
Higher-risk Categories	1,335,481	-	1,335,481	-	3,338,703	250.00
Cash Items and Other Assets	82,634,387	-	82,634,387	-	37,768,599	45.71
Total	2,217,450,076	841,349,471	2,112,154,829	121,871,186	1,215,403,708	54.40

Disclosure 10

Market Risk under Standardised Measurement Method

	Group		Bank	
	As at March 31, 2022	As at December 31, 2021	As at March 31, 2022	As at December 31, 2021
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	2,978,484	2,581,624	2,978,484	2,581,624
General Interest Rate Risk	565,119	652,661	565,119	652,661
i) Net Long or Short Position	565,119	652,661	565,119	652,661
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	2,413,365	1,928,963	2,413,365	1,928,963
(b) Capital charge for Equity	454,584	405,300	454,584	405,300
i) General Equity Risk	231,554	207,593	231,554	207,593
ii) Specific Equity Risk	223,030	197,707	223,030	197,707
(c) Capital charge for Foreign Exchange & Gold	330,079	456,643	328,061	455,261
(d) Capital charge for market risk [(a) + (b) + (C)]	3,763,147	3,443,567	3,761,129	3,442,185
Total risk - weighted amount for Market Risk [(d) * 100 / CAR]	28,947,285	26,488,977	28,931,762	26,478,346

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	As at March 31, 2022			As at December 31, 2021		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Corporate Finance	18%		175,919	212,348	273,546	167,464	157,810	285,894
Trading and Sales	18%		5,111,788	9,234,918	19,433,900	3,852,135	7,747,014	18,704,206
Payment and Settlement	18%		684,108	761,722	1,583,733	690,845	730,737	1,575,958
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			5,971,815	10,208,988	21,291,179	4,710,444	8,635,561	20,566,058
Retail Banking (Loans & Advances)	12%	0.035	486,602,696	515,146,434	555,962,664	487,202,436	513,177,931	550,644,113
Commercial Banking (Loans & Advances)	15%	0.035	738,744,630	995,899,867	1,272,346,999	719,146,950	927,864,854	1,220,373,745
Sub Total (b)			1,225,347,326	1,511,046,301	1,828,309,663	1,206,349,386	1,441,042,785	1,771,017,858
Total (a) + (b)			1,231,319,141	1,521,255,289	1,849,600,842	1,211,059,830	1,449,678,346	1,791,583,916
Capital Charge for Operational Risk			6,997,067	9,229,707	12,847,277	6,669,652	8,581,039	12,421,558
Avarage Capital Charge (c)					9,691,350			9,224,083
RWA for Operational Risk [(c)*100/ CAR]					74,548,846			70,954,479

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	As at March 31, 2022			As at December 31, 2021		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Corporate Finance	18%		175,919	212,348	273,546	167,464	157,810	285,894
Trading and Sales	18%		5,111,788	9,234,916	19,433,900	3,661,995	7,414,971	18,457,281
Payment and Settlement	18%		684,108	761,722	1,583,733	690,845	730,737	1,575,958
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			5,971,815	10,208,986	21,291,179	4,520,304	8,303,518	20,319,133
Retail Banking (Loans & Advances)	12%	0.035	486,602,696	515,146,434	555,962,664	481,442,015	506,645,437	542,594,578
Commercial Banking (Loans & Advances)	15%	0.035	738,744,630	995,899,867	1,272,346,999	708,987,024	913,988,024	1,199,495,133
Sub Total (b)			1,225,347,326	1,511,046,301	1,828,309,663	1,190,429,039	1,420,633,461	1,742,089,711
Total (a) + (b)			1,231,319,141	1,521,255,287	1,849,600,842	1,194,949,343	1,428,936,979	1,762,408,844
Capital Charge for Operational Risk			6,997,067	9,229,707	12,847,277	6,557,893	8,420,981	12,233,691
Avarage Capital Charge (c)					9,691,350			9,070,855
RWA for Operational Risk [(c)*100 / CAR]					74,548,846			69,775,808

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

As at March 31, 2022	Bank				
	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
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Assets	2,233,355,219	2,233,355,219	2,217,450,076	25,090,307	21,942,677
Cash and cash equivalents	138,554,687	138,554,687	138,554,687	-	-
Balances with Central Banks	81,086,848	81,086,848	81,086,848	-	-
Placements with banks	4,580,100	4,580,100	4,580,100	-	-
Securities purchased under re-sale agreements	1,756,293	1,756,293	1,756,293	-	-
Derivative financial assets	24,426,913	24,426,913	24,426,913	-	-
Financial assets recognised through profit or loss – measured at fair value	25,090,307	25,090,307	-	25,090,307	-
Financial assets at amortised cost – Loans and advances to other customers	1,139,304,710	1,139,304,710	1,170,551,485	-	-
Financial assets at amortised cost – Debt and other financial instruments	424,805,507	424,805,507	424,805,507	-	-
Financial assets measured at fair value through other comprehensive income	315,781,767	315,781,767	315,781,767	-	-
Investments in subsidiaries	5,808,429	5,808,429	1,976,677	-	3,831,751
Investments in associates	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	23,719,230	23,719,230	23,719,230	-	-
Intangible assets	1,941,213	1,941,213	-	-	1,941,213
Deferred tax assets	16,169,713	16,169,713	-	-	16,169,713
Other assets	30,285,171	30,285,171	30,166,238	-	-
Liabilities	2,064,338,870	2,064,338,870	-	-	-
Due to banks	78,898,400	78,898,400	-	-	-
Derivative financial liabilities	13,445,927	13,445,927	-	-	-
Securities sold under repurchase agreements	168,582,810	168,582,810	-	-	-
Financial liabilities at amortised cost - due to depositors	1,660,680,484	1,660,680,484	-	-	-
Financial liabilities at amortised cost - other borrowings	32,042,811	32,042,811	-	-	-
Current tax liabilities	13,482,706	13,482,706	-	-	-
Other liabilities	52,002,171	52,002,171	-	-	-
Due to subsidiaries	86,493	86,493	-	-	-
Subordinated liabilities	45,117,068	45,117,068	-	-	-
Off- Balance Sheet Liabilities	857,057,146	857,057,146	841,349,471	-	-
Guarantees	76,585,805	76,585,805	66,028,157	-	-
Performance bonds	48,518,690	48,518,690	48,518,690	-	-
Letter of credit	120,655,840	120,655,840	120,655,840	-	-
Other contingent items	459,456,965	459,456,965	456,553,741	-	-
Undrawn loan commitments	149,593,043	149,593,043	149,593,043	-	-
Other commitments	2,246,803	2,246,803	-	-	-
Shareholders' Equity	169,016,349	169,016,349	-	-	-
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	58,149,621	58,149,621	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	11,626,483	11,626,483	-	-	-
Accumulated other comprehensive income	(27,869,639)	(27,869,639)	-	-	-
Other reserves	127,109,884	127,109,884	-	-	-