

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	
	March 31, 2023	December 31, 2022	March 31, 2023	December 31, 2022
Regulatory Capital (Rs. '000)				
Common equity	160,854,451	161,743,687	153,878,131	154,397,407
Tier 1 capital	160,854,451	161,743,687	153,878,131	154,397,407
Total capital	202,961,112	206,898,033	195,094,712	198,689,451
Regulatory Capital Ratios (%)				
Common equity Tier 1 capital ratio (minimum requirement – 8.50%)	11.830	11.341	11.942	11.389
Tier 1 capital ratio (minimum requirement – 10.00%)	11.830	11.341	11.942	11.389
Total capital ratio (minimum requirement – 14.00%)	14.926	14.507	15.141	14.657
Leverage ratio (minimum requirement – 3%)	5.47	5.66	5.38	5.56
Regulatory Liquidity				
Statutory Liquid Assets (Rs. '000)			716,708,763	622,692,705
Statutory Liquid Assets Ratio (Minimum Requirement - 20%)				
Domestic Banking Unit (%)			38.11	35.01
Off-Shore Banking Unit (%)			30.86	32.37
Consolidated (Sri Lankan Operations) (%)			38.20	35.88
Liquidity coverage ratio – Rupee (minimum requirement : 2023 – 100%, 2022 - 90%) (%)			441.72	405.91
Liquidity coverage ratio – All currency (minimum requirement : 2023 – 100%, 2022 - 90%) (%)			278.10	293.91
Net stable funding ratio (minimum requirement : 2023 - 100%, 2022 - 90%) (%)			189.15	173.58

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	March 31, 2023	December 31, 2022	March 31, 2023	December 31, 2022
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	160,854,451	161,743,687	153,878,131	154,397,407
Total Common Equity Tier 1 (CET 1) Capital	194,923,395	196,146,974	191,000,947	191,849,110
Equity Capital (Stated Capital) /Assigned Capital	62,891,770	58,149,621	62,891,770	58,149,621
Reserve fund	12,079,670	12,079,670	11,352,859	11,352,858
Published retained earnings/(Accumulated retained losses)	1,155,999	5,898,150	13,120	4,755,271
Published Accumulated Other Comprehensive Income (OCI)	12,488,912	17,825,484	12,488,912	17,440,828
General and other disclosed reserves	100,150,529	100,150,532	100,150,529	100,150,532
Unpublished current year's profit/(losses) and gains reflected in OCI	4,103,757	-	4,103,757	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	2,052,758	2,043,517	-	-
Total Adjustments to CET 1 Capital	34,068,944	34,403,287	37,122,816	37,451,703
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	3,692,029	3,668,050	3,588,752	3,563,120
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	-	-	3,592,524	3,587,383
Deferred tax assets (net)	29,931,768	30,290,090	29,941,540	30,301,200
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	42,106,661	45,154,346	41,216,581	44,292,044
Total Tier 2 Capital	42,106,661	45,154,346	41,216,581	44,292,044
Qualifying Tier 2 Capital Instruments	22,265,377	24,457,057	22,265,377	24,457,057
Revaluation gains	4,245,025	4,245,025	4,245,025	4,245,025
Eligible Impairment	15,596,259	16,452,264	14,706,179	15,589,962
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	160,854,451	161,743,687	153,878,131	154,397,407
Total Tier 1 Capital	160,854,451	161,743,687	153,878,131	154,397,407
Total Capital	202,961,112	206,898,033	195,094,712	198,689,451
	Group		Bank	
	March 31, 2023	December 31, 2022	March 31, 2023	December 31, 2022
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	1,359,738,733	1,426,170,040	1,288,514,940	1,355,629,090
Risk Weighted Amount for Credit Risk	1,247,700,693	1,316,181,150	1,176,494,307	1,247,196,997
Risk Weighted Amount for Market Risk	34,538,650	34,795,507	34,521,243	34,776,000
Risk Weighted Amount for Operational Risk	77,499,390	75,193,383	77,499,390	73,656,093
CET1 Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D - SIBs) (%)	11.830	11.341	11.942	11.389
Of which : Capital Conservation Buffer (%)	2.500	2.500	2.500	2.500
Of which : Countercyclical Buffer (%)				
Of which : Capital Surcharge on D -SIBs (%)	1.500	1.500	1.500	1.500
Total Tier 1 Capital Ratio (%)	11.830	11.341	11.942	11.389
Total Capital Ratio (Including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs (%)	14.926	14.507	15.141	14.657
Of which : Capital Conservation Buffer (%)	2.500	2.500	2.500	2.500
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	
	March 31, 2023	December 31, 2022	March 31, 2023	December 31, 2022
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	160,854,451	161,743,687	153,878,131	154,397,407
Total Exposures	2,939,104,273	2,856,960,615	2,859,939,408	2,777,299,175
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	2,443,747,627	2,452,984,237	2,365,621,486	2,376,179,949
Derivative exposures	293,023,917	190,348,706	293,023,917	190,348,706
Securities financing transaction exposures	105,520,397	105,539,671	105,520,397	103,838,277
Other off-balance sheet exposures	96,812,332	108,088,001	95,773,608	106,932,243
Basel III Leverage Ratio (minimum requirement 3%) (%)	5.47	5.66	5.38	5.56

Disclosure 4

Liquidity Coverage Ratio (LCR)				
	March 31, 2023		December 31, 2022	
	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)	596,679,511	588,647,895	483,964,278	476,447,368
Total Adjusted Level 1 Assets	544,575,358	544,575,358	435,146,578	435,146,578
Level 1 Assets	544,575,358	544,575,358	435,146,578	435,146,578
Total Adjusted Level 2A Assets	51,487,028	43,763,974	48,262,685	41,023,282
Level 2A Assets	51,487,028	43,763,974	48,262,685	41,023,282
Total Adjusted Level 2B Assets	617,125	308,563	555,015	277,508
Level 2B Assets	617,125	308,563	555,015	277,508
Total Cash outflows	2,289,570,505	461,798,693	2,265,841,586	462,213,957
Deposits	1,292,810,476	129,281,048	1,268,623,900	126,862,390
Unsecured wholesale funding	693,373,818	300,285,130	682,874,880	300,282,024
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	288,541,826	17,388,130	295,415,928	16,142,665
Additional requirements	14,844,385	14,844,385	18,926,878	18,926,878
Total Cash Inflows	402,792,632	250,132,869	458,161,587	300,105,885
Maturing secured lending transactions backed by the collateral	127,277,930	125,634,690	142,604,695	141,330,270
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	186,529,673	120,132,120	221,927,624	154,828,065
Operational deposits	80,439,700	-	85,734,167	-
Other cash inflows	8,545,329	4,366,059	7,895,101	3,947,550
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		278.10		293.91

Disclosure 5**Net Stable Funding Ratio (NSFR)**

	Bank	
	March 31, 2023	December 31, 2022
	Rs. '000	Rs. '000
Total available stable funding (ASF)	1,763,233,464	1,767,993,757
Total required stable funding (RSF)	932,177,799	1,018,567,849
Required stable funding – On-balance sheet assets	927,142,254	1,013,512,135
Required stable funding – Off-balance sheet items	5,035,545	5,055,714
NSFR (minimum requirement – 100%) (%)	189.15	173.58

Disclosure 6

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	2022 - 2027 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	2022 - 2029 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	2022 - 2032 Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion
Issuer	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank	Commercial Bank
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	Sri Lanka	Sri Lanka	Sri Lanka
Original Date of Issuance	N/A	March 9, 2016	October 28, 2016	July 23, 2018	July 23, 2018	September 21, 2021	September 21, 2021	December 12, 2022	December 12, 2022	December 12, 2022
Par Value of Instrument		Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-	Rs. 100/-
Perpetual or Dated	Perpetual	Dated	Dated	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	December 11, 2027	December 11, 2029	December 11, 2032
Amount Recognised in Regulatory Capital (in Rs.'000 as at the Reporting Date)		62,891,770	1,049,454	1,446,150	839,384	1,606,160	2,966,229	4,358,000	6,724,680	11,500
Accounting Classification (Equity /Liability)	Equity	Liability	Liability	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	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	N/A	N/A
Coupons/Dividends										
Fixed or Floating Dividend/ Coupon	N/A	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
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.	28.00% p.a.	27.00% p.a.	22.00% p.a.
Non-Cumulative or Cumulative	Non-Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or Non-Convertible										
If Convertible, Conversion Trigger (s)				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) (add) 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) (add) 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) (add) 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) (add) 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) (add) 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) (add) 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."	
If Convertible, Fully or Partially	Not Applicable	Not Applicable	Not Applicable	Fully Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Fully Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Fully Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Fully Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Fully Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Fully Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Fully Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.
If Convertible, Mandatory or Optional	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.	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.
If Convertible, Conversion Rate	Not Applicable	Not Applicable	Not Applicable							

Disclosure 8

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

As at March 31, 2023	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	935,355,053	54,037,500	935,355,053	1,080,750	25,874,162	2.76
Claims on Foreign Sovereigns and their Central Banks	126,938,227	-	126,938,227	-	126,938,227	100.00
Claims on Public Sector Entities (PSEs)	5,115,274	-	5,115,274	-	7,672,911	150.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	1,863,717	-	1,863,717	-	-	-
Claims on Banks Exposures	158,780,771	108,530,929	158,780,771	5,996,541	70,870,064	43.01
Claims on Financial Institutions	11,374,955	-	11,374,955	-	5,841,058	51.35
Claims on Corporates	659,262,398	441,462,125	586,663,601	71,129,797	624,305,700	94.91
Retail Claims	310,901,944	16,410,065	264,381,771	11,025,205	200,685,380	72.87
Claims Secured by Residential Property	82,841,116	-	82,841,116	-	47,238,287	57.02
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	74,023,342	-	74,023,342	-	85,180,558	115.07
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	103,260,142	-	103,260,142	-	53,094,346	51.42
Total	2,469,716,939	620,440,619	2,350,597,969	89,232,293	1,247,700,693	51.14

Disclosure 8

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

As at March 31, 2023	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	934,574,488	54,037,500	934,574,488	1,080,750	25,874,162	2.77
Claims on Foreign Sovereigns and their Central Banks	75,371,442	-	75,371,442	-	75,371,442	100.00
Claims on Public Sector Entities (PSEs)	5,115,274	-	5,115,274	-	7,672,911	150.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	1,863,717	-	1,863,717	-	-	-
Claims on Banks Exposures	158,584,743	108,530,927	158,584,743	5,996,541	70,674,036	42.94
Claims on Financial Institutions	11,374,955	-	11,374,955	-	5,841,058	51.35
Claims on Corporates	636,801,400	440,187,359	567,468,471	70,091,073	604,071,846	94.75
Retail Claims	310,901,944	16,410,065	264,381,771	11,025,205	200,685,380	72.87
Claims Secured by Residential Property	82,841,116	-	82,841,116	-	47,238,287	57.02
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	73,099,855	-	73,099,855	-	84,257,071	115.26
Higher-risk Categories	1,574,707	-	1,574,707	-	3,936,768	250.00
Cash Items and Other Assets	99,838,120	-	99,838,120	-	50,871,346	50.95
Total	2,391,941,761	619,165,851	2,276,088,659	88,193,569	1,176,494,307	49.76

Disclosure 10

Market Risk under Standardised Measurment Method

	Group		Bank	
	March 31, 2023	December 31, 2022	March 31, 2023	December 31, 2022
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	3,324,674	3,111,900	3,324,674	3,111,900
General Interest Rate Risk	235,499	423,149	235,499	423,149
i) Net Long or Short Position	235,499	423,149	235,499	423,149
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	3,089,175	2,688,751	3,089,175	2,688,751
(b) Capital charge for Equity	580,901	562,758	580,901	562,758
i) General Equity Risk	293,673	283,473	293,673	283,473
ii) Specific Equity Risk	287,228	279,285	287,228	279,285
(c) Capital charge for Foreign Exchange & Gold	929,836	1,196,713	927,399	1,193,982
(d) Capital charge for market risk [(a) + (b) + (C)]	4,835,411	4,871,371	4,832,974	4,868,640
Total risk - weighted amount for Market Risk [(d) * 100 / CAR]	34,538,650	34,795,507	34,521,243	34,776,000

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	March 31, 2023			December 31, 2022		
			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%		214,961	273,546	457,988	160,423	285,894	385,666
Trading and Sales	18%		9,234,918	19,433,900	(14,995,484)	7,747,013	18,704,206	(8,868,815)
Payment and Settlement	18%		761,722	1,583,733	1,263,033	730,737	1,575,958	1,140,451
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			10,211,601	21,291,179	(13,274,463)	8,638,173	20,566,058	(7,342,698)
Retail Banking (Loans & Advances)	12%	0.035	515,146,434	555,962,664	594,202,712	513,177,931	550,644,113	604,715,367
Commercial Banking (Loans & Advances)	15%	0.035	995,899,867	1,272,346,999	1,519,359,860	927,864,854	1,220,373,745	1,531,114,412
Sub Total (b)			1,511,046,301	1,828,309,663	2,113,562,572	1,441,042,785	1,771,017,858	2,135,829,779
Total (a) + (b)			1,521,257,902	1,849,600,842	2,100,288,109	1,449,680,958	1,791,583,916	2,128,487,081
Capital Charge for Operational Risk			9,230,177	12,847,277	10,472,290	8,581,508	12,421,557	10,578,156
Avarage Capital Charge (c)					10,849,915			10,527,074
RWA for Operational Risk [(c)*100/ CAR]					77,499,390			75,193,383

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	March 31, 2023			December 31, 2022		
			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%		214,961	273,546	457,988	160,423	285,894	385,666
Trading and Sales	18%		9,234,918	19,433,898	(14,995,484)	7,414,973	18,457,279	(9,362,313)
Payment and Settlement	18%		761,722	1,583,733	1,263,033	730,737	1,575,958	1,140,451
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			10,211,601	21,291,177	(13,274,463)	8,306,133	20,319,131	(7,836,196)
Retail Banking (Loans & Advances)	12%	0.035	515,146,434	555,962,664	594,202,712	506,645,437	542,594,578	596,509,725
Commercial Banking (Loans & Advances)	15%	0.035	995,899,867	1,272,346,999	1,519,359,860	913,988,024	1,199,495,133	1,480,967,025
Sub Total (b)			1,511,046,301	1,828,309,663	2,113,562,572	1,420,633,461	1,742,089,711	2,077,476,750
Total (a) + (b)			1,521,257,902	1,849,600,840	2,100,288,109	1,428,939,594	1,762,408,842	2,069,640,554
Capital Charge for Operational Risk			9,230,177	12,847,277	10,472,290	8,421,452	12,233,689	10,280,418
Avarage Capital Charge (c)					10,849,915			10,311,853
RWA for Operational Risk [(c)*100 / CAR]					77,499,390			73,656,093

Disclosure 12

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

As at March 31, 2023	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	2,417,146,593	2,417,146,593	2,391,941,761	28,922,409	37,122,816
Cash and cash equivalents	146,685,596	146,685,596	146,685,596	-	-
Balances with Central Banks	84,945,804	84,945,804	84,945,804	-	-
Placements with banks	54,689,175	54,689,175	54,689,175	-	-
Securities purchased under re-sale agreements	3,524,478	3,524,478	3,524,478	-	-
Derivative financial assets	8,064,310	8,064,310	8,064,310	-	-
Financial assets recognised through profit or loss – measured at fair value	28,922,409	28,922,409	-	28,922,409	-
Financial assets at amortised cost – Loans and advances to other customers	1,070,780,771	1,070,780,771	1,111,621,164	-	-
Financial assets at amortised cost – Debt and other financial instruments	724,191,295	724,191,295	724,191,295	-	-
Financial assets measured at fair value through other comprehensive income	186,131,686	186,131,686	186,131,686	-	-
Investments in subsidiaries	5,808,429	5,808,429	2,215,905	-	3,592,524
Investment in associate	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	25,502,884	25,502,884	25,502,884	-	-
Intangible assets	3,588,752	3,588,752	-	-	3,588,752
Deferred tax assets	29,941,540	29,941,540	-	-	29,941,540
Other assets	44,325,133	44,325,133	44,325,133	-	-
Liabilities	2,216,749,100	2,216,749,100	-	-	-
Due to banks	43,057,367	43,057,367	-	-	-
Derivative financial liabilities	8,121,606	8,121,606	-	-	-
Securities sold under repurchase agreements	96,467,167	96,467,167	-	-	-
Financial liabilities at amortised cost - due to depositors	1,957,874,217	1,957,874,217	-	-	-
Financial liabilities at amortised cost - other borrowings	10,837,010	10,837,010	-	-	-
Current tax liabilities	23,261,394	23,261,394	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	43,563,528	43,563,528	-	-	-
Due to subsidiaries	79,101	79,101	-	-	-
Subordinated liabilities	33,487,710	33,487,710	-	-	-
Off- Balance Sheet Liabilities	626,574,663	626,574,663	619,755,349	-	-
Guarantees	52,247,585	52,247,585	49,810,223	-	-
Performance bonds	62,021,252	62,021,252	62,021,252	-	-
Letter of credit	62,896,664	62,896,664	62,896,664	-	-
Other contingent items	303,100,930	303,100,930	300,840,036	-	-
Undrawn loan commitments	144,187,174	144,187,174	144,187,174	-	-
Other commitments	2,121,058	2,121,058	-	-	-
Shareholders' Equity	200,397,493	200,397,493	-	-	-
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	62,891,772	62,891,772	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	4,116,877	4,116,877	-	-	-
Accumulated other comprehensive income	1,366,342	1,366,342	-	-	-
Other reserves	132,022,502	132,022,502	-	-	-