



BASEL III - PILLAR III DISCLOSURES

31 DECEMBER 2021

Template 1
Key Regulatory Ratios - Capital and Liquidity

As at 31 December	BANK		GROUP	
	2021	2020	2021	2020
Regulatory Capital (LKR '000)				
Common Equity Tier 1 Capital	48,441,141	37,588,780	51,937,517	40,697,560
Tier 1 Capital	48,441,141	37,588,780	51,937,517	40,697,560
Total Capital	74,578,891	58,724,327	77,983,909	61,715,675
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 6.5%)	10.01	9.17	10.53	9.73
Tier 1 Capital Ratio (Minimum Requirement - 8%)	10.01	9.17	10.53	9.73
Total Capital Ratio (Minimum Requirement - 12%)	15.42	14.32	15.82	14.75
Leverage Ratio (Minimum Requirement - 3%)	6.36	5.56	6.77	5.97
Regulatory Liquidity				
Statutory Liquid Assets (LKR'000)	157,514,944	163,230,459	NA	NA
Statutory Liquid Assets Ratio (Minimum Requirement -20%)				
Domestic Banking Unit (%)	23.14	28.84	NA	NA
Off-Shore Banking Unit (%)	25.31	26.88	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - Rupee	89,088,289	112,786,200	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	112,552,154	134,410,249	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement - 100% (2020 - 90%))	193.03	161.97	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 100% (2020 - 90%))	171.33	157.12	NA	NA
Net Stable Funding Ratio (%) – (Minimum Requirement - 100% (2020 - 90%))	118.27	112.52	NA	NA

Template 2
Basel III Computation of Capital Ratios

As at 31 December	BANK		GROUP	
	2021	2020	2021	2020
	LKR '000	LKR '000	LKR '000	LKR '000
Common Equity Tier 1 (CET1) Capital after Adjustments	48,441,141	37,588,780	51,937,517	40,697,560
Common Equity Tier 1 (CET1) Capital	56,655,972	43,392,681	60,069,363	46,228,477
Equity Capital (Stated Capital/Assigned Capital)	18,263,609	8,794,333	18,263,609	8,794,333
Reserve Fund	2,571,479	2,196,479	2,571,479	2,196,479
Published Retained Earnings/(Accumulated Retained Losses)	38,113,125	32,911,330	41,628,368	35,884,426
Published Accumulated Other Comprehensive Income (OCI)	(2,292,241)	(509,461)	(2,394,093)	(646,761)
General and other Disclosed Reserves	-	-	-	-
Total Adjustments to CET1 Capital	8,214,831	5,803,901	8,131,846	5,530,917
Intangible Assets (net)	1,203,940	1,048,326	1,217,111	1,061,673
Deferred tax assets (net)	3,417,315	1,875,720	3,443,207	1,945,730
Defined benefit pension fund assets	379,545	143,131	379,545	143,131
Shortfall of the cumulative impairment to specific provisions	2,274,970	1,555,263	2,274,970	1,555,263
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	524,848	647,950	817,013	825,120
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	414,213	533,511	-	-
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
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	-	-	-	-
Tier 2 Capital after Adjustments	26,137,750	21,135,547	26,046,392	21,018,115
Tier 2 Capital	26,137,750	21,135,547	26,137,750	21,135,547
Qualifying Tier 2 Capital Instruments	19,705,076	15,562,998	19,705,076	15,562,998
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	5,556,002	4,695,877	5,556,002	4,695,877
Total Adjustments to Tier 2	-	-	91,358	117,432
Others- Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the issuing entity	-	-	91,358	117,432
CET1 Capital	48,441,141	37,588,780	51,937,518	40,697,560
Total Tier 1 Capital	48,441,141	37,588,780	51,937,518	40,697,560
Total Capital	74,578,891	58,724,327	77,983,909	61,715,675
Total Risk Weighted Assets (RWA)	483,708,053	410,060,835	493,031,638	418,346,325
RWAs for Credit Risk	444,480,212	375,670,159	447,812,750	378,639,511
RWAs for Market Risk	8,151,784	7,192,688	12,487,403	11,260,664
RWAs for Operational Risk	31,076,057	27,197,988	32,731,485	28,446,150
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	10.01	9.17	10.53	9.73
of which: Capital Conservation Buffer (%)	2.00	2.00	2.00	2.00
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	10.01	9.17	10.53	9.73
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.42	14.32	15.82	14.75
of which: Capital Conservation Buffer (%)	2.00	2.00	2.00	2.00
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

Template 3
Computation of Leverage Ratios

As at 31 December	BANK		GROUP	
	2021	2020	2021	2020
	LKR '000		LKR '000	
Tier 1 Capital	48,441,141	37,588,780	51,937,517	40,697,560
Total Exposures	761,498,728	675,776,637	767,708,927	681,568,051
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	693,619,365	622,527,281	699,717,781	628,095,185
Derivative Exposures	2,808,603	4,233,553	2,808,603	4,233,553
Securities Financing Transactions Exposures	3,384,052	127,163	3,384,052	127,163
Other Off-Balance Sheet Exposures	61,686,708	48,888,640	61,798,491	49,112,150
Basel III Leverage Ratio (%) (Minimum Requirement - 3%)	6.36%	5.56%	6.77%	5.97%

Computation of Net Stable Funding Ratios (NSFR)

As at 31 December	BANK	
	2021	2020
	LKR '000	
Total Available Stable Funding	483,825,740	403,557,413
Required Stable Funding - On Balance Sheet Assets	404,392,394	355,554,768
Required Stable Funding - Off Balance Sheet Items	4,686,376	3,093,079
Total Required Stable Funding	409,078,770	358,647,847
Net Stable Funding Ratio (%) (Minimum Requirement - 100%(2020 - 90%))	118.27%	112.52%

Template 4
Basel III Computation of Liquidity Coverage Ratio -All Currency

As at 31 December	BANK			
	2021		2020	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
	LKR '000	LKR '000	LKR '000	LKR '000
Total Stock of High-Quality Liquid Assets (HQLA)	116,687,070	112,552,154	138,207,486	134,410,249
Total Adjusted Level 1A Assets	88,870,488	88,870,488	112,938,052	112,938,052
Level 1 Assets	89,120,967	89,120,967	112,892,576	112,892,576
Total Adjusted Level 2A Assets	27,566,103	23,431,187	25,314,910	21,517,674
Level 2A Assets	27,566,103	23,431,187	25,314,910	21,517,674
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	702,832,420	132,927,343	630,094,322	136,185,613
Deposits	335,076,085	23,786,812	268,839,430	19,347,365
Unsecured Wholesale Funding	221,841,587	105,600,793	225,925,249	112,415,320
Secured Funding Transactions	1,134,683	-	1,157,153	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	144,780,065	3,539,738	134,172,490	4,422,928
Additional Requirements	-	-	-	-
Total Cash Inflows	120,754,827	67,233,093	84,801,867	50,638,475
Maturing Secured Lending Transactions Backed by Collateral	60,364,552	34,468,424	33,364,459	19,771,149
Other Inflows by Counterparty which are maturing within 30 days	53,924,205	32,764,669	46,259,467	30,691,239
Operational Deposits	6,466,070	-	4,825,767	-
Other Cash Inflows	-	-	352,174	176,087
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		171.33%		157.12%

Template 5
Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	CET 1 Capital	Tier 2 Instruments			
	Stated Capital	Debenture Issue - December 2013	Debenture Issue - March 2019	Debenture Issue - September 2020	Debenture Issue - November 2021
Issuer	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	NDB. N0000 ISIN -LK0207N00007	Type C - LK0207D21038 Type D - LK0207D21053	Type A - LK0207D24198 Type B - LK0207D24206	ISIN - LK0207D24529	Type A - LK0207D24941 Type B - LK0207D24958
Governing Law(s) of the Instrument	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act
Original Date of Issuance	Date listed 26-Apr-1993	19-Dec-2013	31-Mar-2019	25-Sep-2020	24-Nov-2021
Par Value of Instrument	NA	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	NA	Type C - 19 Dec 2023 Type D - 19 Dec 2025	Type A - 30 Mar 2024 Type B - 30 Mar 2024	24-Sep-2025	Type A - 23 Nov 2026 Type B - 23 Nov 2028
Amount Recognised in Regulatory Capital (in LKR '000 as at 31 December 2021)	18,263,609	4,327,536	2,502,540	4,875,000	8,000,000
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval					
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	NA	NA	NA	NA	NA
Subsequent Call Dates, if Applicable	NA	NA	NA	NA	NA
Coupons/Dividends					
Fixed or Floating Dividend/Coupon	Dividend declared as decided by the Board	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index	NA	Type C - 13.9% p.a Type D - 14.0% p.a	Type A - 13.50% p.a Type B - 13.95% p.a	9.5% p.a	Type A - 11.90% p.a Type B - 12.00% p.a
Non-Cumulative or Cumulative	NA	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible					
If Convertible, Conversion Trigger (s)	NA	Non-Convertible	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016
If Convertible, Fully or Partially	NA	NA	Fully	Fully	Fully
If Convertible, Mandatory or Optional	NA	NA	Mandatory	Mandatory	Mandatory
If Convertible, Conversion Rate	NA	NA	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.

Template 7

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

Asset Class	BANK					
	Amount (LKR'000) as at 31 December 2021					
	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 ⁽ⁱⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	144,052,683	-	144,052,683	1,422,690	4,388,867	3.02%
Claims on Public Sector Entities	22,791,195	2,845,380	1,599,904	-	319,981	20.00%
Claims on Bank's Exposures	22,038,997	47,660,160	22,038,997	7,293,735	11,360,719	38.73%
Claims on Financial Institutions	39,864,653	12,998,799	37,799,853	923,436	22,163,586	57.24%
Claims on Corporates	207,601,244	196,470,923	181,878,461	44,043,710	219,903,314	97.34%
Retail Claims	209,052,025	38,213,945	181,267,339	8,402,213	148,709,559	78.40%
Claims Secured by Residential Property	20,877,855	1,175,933	20,877,855	424,329	9,609,768	45.11%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	16,016,088	-	16,016,088	-	18,918,510	118.12%
Higher-risk Categories	488,554	-	488,554	-	1,221,384	250.00%
Cash Items and Other Assets	14,870,031	-	14,870,031	-	7,884,524	53.02%
Total	697,653,325	299,365,140	620,889,765	62,510,113	444,480,212	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 December 2021					
	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 ⁽ⁱⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	144,052,683	-	144,052,683	1,422,690	4,388,867	3.02%
Claims on Public Sector Entities	22,791,195	2,845,380	1,599,904	-	319,981	20.00%
Claims on Bank's Exposures	22,158,891	47,660,160	22,158,891	7,293,735	11,371,899	38.61%
Claims on Financial Institutions	39,864,653	12,998,799	37,799,853	923,436	22,163,586	57.24%
Claims on Corporates	207,587,687	195,861,410	181,864,904	43,897,760	219,743,805	97.33%
Retail Claims	209,052,025	38,213,945	181,267,339	8,402,213	148,709,559	78.40%
Claims Secured by Residential Property	20,877,855	1,175,933	20,877,855	424,329	9,609,768	45.11%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	16,016,088	-	16,016,088	-	18,918,510	118.12%
Higher-risk Categories	-	515,468	-	257,734	386,601	150.00%
Cash Items and Other Assets	19,185,804	-	19,185,804	-	12,200,174	63.59%
Total	701,586,881	299,271,095	624,823,321	62,621,897	447,812,750	

Note:

- (i) NPAs – As per Banking Act Direction on classification of loans and advances, income recognition and provisioning.
- (ii) RWA Density – Total RWA/Exposures post CCF and CRM.

Template 7

Credit Risk under Standardised Approach
Exposures by Asset Classes and Risk Weights

		BANK										Total Credit Exposures Amount
		Amount (LKR'000) as at 31 December 2021 (Post CCF & CRM)										
Asset Classes	Risk Weight	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		101,586,707	43,888,667	-	-	-	-	-	-	-	-	145,475,374
Claims on Public Sector Entities		-	-	1,599,904	-	-	-	-	-	-	-	1,599,904
Claims on Bank's Exposures		-	-	14,849,220	-	12,301,025	-	-	2,066,735	115,752	-	29,332,732
Claims on Financial Institutions		-	-	165,168	-	33,392,195	-	-	4,628,866	537,059	-	38,723,288
Claims on Corporates		-	-	6,011,041	-	2,420,052	-	-	217,491,078	-	-	225,922,171
Retail Claims		674,679	-	5,808,947	-	-	15,117,210	118,365,088	49,703,628	-	-	189,669,552
Claims Secured by Residential Property		-	-	-	17,988,332	-	-	-	3,313,852	-	-	21,302,184
Non-Performing Assets (NPAs)		-	-	-	-	163,915	-	-	9,883,414	5,968,759	-	16,016,088
Higher-risk Categories		-	-	-	-	-	-	-	-	-	488,554	488,554
Cash Items and Other Assets		6,913,746	-	89,701	-	-	-	-	7,866,584	-	-	14,870,031
Total		109,175,132	43,888,667	28,523,981	17,988,332	48,277,187	15,117,210	118,365,088	294,954,157	6,621,570	488,554	683,399,878

		GROUP										Total Credit Exposures Amount
		Amount (LKR'000) as at 31 Dec 2021 (Post CCF & CRM)										
Asset Classes	Risk Weight	0%	10%	20%	35%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		101,586,707	43,888,667	-	-	-	-	-	-	-	-	145,475,374
Claims on Public Sector Entities		-	-	1,599,904	-	-	-	-	-	-	-	1,599,904
Claims on Bank's Exposures		-	-	15,058,199	-	12,184,088	-	-	2,094,587	115,752	-	29,452,626
Claims on Financial Institutions		-	-	165,168	-	33,392,195	-	-	4,628,866	537,059	-	38,723,288
Claims on Corporates		-	-	6,011,041	-	2,420,052	-	-	217,331,571	-	-	225,762,664
Retail Claims		674,679	-	5,808,947	-	-	15,117,210	118,365,088	49,703,628	-	-	189,669,552
Claims Secured by Residential Property		-	-	-	17,988,332	-	-	-	3,313,852	-	-	21,302,184
Non-Performing Assets (NPAs)		-	-	-	-	163,915	-	-	9,883,414	5,968,759	-	16,016,088
Higher-risk Categories		-	-	-	-	-	-	-	-	257,734	-	257,734
Cash Items and Other Assets		6,913,838	-	89,740	-	-	-	-	12,182,226	-	-	19,185,804
Total		109,175,224	43,888,667	28,732,999	17,988,332	48,160,250	15,117,210	118,365,088	299,138,144	6,879,304	-	687,445,218

Template 9

Market Risk under Standardised Measurement Method

Item	BANK		GROUP	
	2021	2020	2021	2020
	LKR '000	LKR '000	LKR '000	LKR '000
(a) Capital Charge for Interest Rate Risk	118,135	47,774	120,387	48,943
General Interest Rate Risk	118,135	47,774	119,538	48,181
(i) Net Long or Short Position	118,135	47,774	119,538	48,181
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	849	762
(b) Capital Charge for Equity	610,458	765,356	1,150,159	1,272,684
(i) General Equity Risk	305,229	382,678	576,112	636,342
(ii) Specific Equity Risk	305,229	382,678	574,047	636,342
(c) Capital charge for Foreign Exchange & Gold	290,380	85,956	290,380	85,956
Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR	8,151,784	7,192,688	12,487,403	11,260,664

Template 10
Operational Risk under Basic Indicator Approach

			BANK		
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 December 2021		
			1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		22,959,764	23,916,218	30,814,162
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach			-	-	-
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	3,884,507				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	31,076,057				
The Standardised Approach	-				
The Alternative Standardised Approach	-				

			GROUP		
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 December 2021		
			1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		24,115,065	24,917,798	32,795,848
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach			-	-	-
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	4,091,436				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	32,731,485				
The Standardised Approach	-				
The Alternative Standardised Approach	-				

Template 11
Differences between Accounting and Regulatory Scopes and
Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

As at 31 December 2021	a	b	c	d	e
LKR '000	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	702,903,107	712,060,135	620,889,765	12,604,903	78,565,467
Cash and cash equivalents	13,409,902	13,469,517	13,469,517	-	-
Balances with the Central Banks of Sri Lanka	16,403,362	16,403,362	16,403,362	-	-
Placements with banks	8,301,320	8,300,000	8,300,000	-	-
Derivative financial instruments	1,338,204	-	-	-	-
Financial assets recognized through profit or loss - measured at fair value	2,441,833	-	-	-	-
Financial assets - Held for trading	-	91,358,024	78,228,273	12,604,903	524,848
Financial assets at amortised cost -loans and receivables to other customers	502,509,458	510,163,571	437,537,965	-	72,625,606
Financial assets at amortized cost - debt and other instruments	54,262,976	-	-	-	-
Financial investments - Held to maturity	-	55,723,229	55,723,229	-	-
Financial assets measured at fair value through other comprehensive income	89,552,196	-	-	-	-
Investments in subsidiary companies	1,130,916	1,130,916	716,703	-	414,213
Intangible assets	1,203,940	1,203,940	-	-	1,203,940
Property, plant and equipment	3,143,829	3,143,829	3,143,829	-	-
Right of use assets	1,094,607	-	-	-	-
Deferred tax assets	3,417,315	3,417,315	-	-	3,417,315
Other assets	4,693,249	7,746,432	7,366,887	-	379,545
Liabilities	643,970,902	644,072,426			
Due to banks	24,770,644	-	-	-	-
Derivative financial instruments	1,048,644	-	-	-	-
Financial liabilities at amortised cost - due to depositors	552,039,792	541,728,160	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	1,341,060	1,330,129	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	25,228,865	49,126,026	-	-	-
Debt securities issued	27,960,731	27,222,351	-	-	-
Current tax liabilities	2,407,243	2,407,243	-	-	-
Employee benefit obligations	735,666	-	-	-	-
Other liabilities	8,438,257	22,258,517	-	-	-
Off-Balance Sheet Liabilities	312,072,435	297,387,174	298,771,660		
Guarantees	61,705,580	61,705,580	52,000,714	-	306,789
Performance Bonds	22,399,692	22,399,692	22,333,474	-	66,218
Letters of Credit	24,253,102	24,253,102	24,032,629	-	220,473
Other Contingent Items	27,941,045	27,941,045	27,941,045	-	-
Undrawn Commitments	125,370,436	125,370,436	125,370,436	-	-
Other Commitments	50,402,580	35,717,319	47,093,362	-	-
Shareholders' Equity					
Equity capital (Stated capital /Assigned capital)	18,263,609	18,263,609			
of which Amount eligible for CET1	18,263,609	18,263,609			
of which Amount eligible for AT1	-	-			
Retained earnings	39,134,379	47,152,621			
Accumulated Other comprehensive income	(1,037,262)	-			
Other reserves	2,571,479	2,571,479			
Total Shareholders' Equity	58,932,205	67,987,709			

DSIB ASSESSMENT AS PER THE BANKING ACT DIRECTION No. 10 OF 2019 ON FRAMEWORK FOR DEALING WITH DOMESTIC SYSTEMATICALLY IMPORTANT BANKS

LKR Mn	GROUP	
	2021	2020
Size Indicator		
Section 1 - Total Exposures		
Total exposures measure	767,709	681,568
Interconnectedness Indicators		
Section 2 - Intra-Financial System Assets		
a. Funds deposited with or lent to other financial institutions (including unused portion of committed lines extended)		
(i) Funds deposited	14,481	5,416
(ii) Lending	54,894	69,794
b. Holdings of securities issued by other financial institutions	8,036	3,746
c. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions	14	21
d. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive mark to market value	1,172	923
Intra-financial system assets	78,597	79,900
Section 3 - Intra-Financial System Liabilities		
a. Funds deposited by or borrowed from other financial institutions (including unused portion of committed lines obtained)		
(i) Funds deposited	47,292	42,591
(ii) Borrowings	33,204	40,599
b. Net negative current exposure of securities financing transactions with other financial institutions	346	14
c. Over-the-counter derivatives with other financial institutions that have a net negative mark to market value	1,193	991
Intra-financial system liabilities	82,035	84,195
Section 4 - Securities Outstanding		
Securities outstanding	27,290	19,290
Substitutability/Financial Institution Infrastructure Indicators		
Section 5 - Payments made in the reporting year (excluding intragroup payments)		
Payments activity	7,018,451	5,837,491
Section 6 - Assets Under Custody		
Assets under custody	2,171	-
Section 7 - Underwritten Transactions in Debt and Equity Markets		
Underwriting activity	-	-
Section 8 - Trading Volume		
Trading volume (Number Mn)	14,185	12,660
Complexity indicators		
Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives		
OTC derivatives	50,403	127,081
Section 10 - Level 2 Assets		
Level 2 assets	27,566	25,315
Section 11 - Trading and available for sale (AFS) securities		
Trading and AFS securities	95,819	117,906
Section 12 - Cross-Jurisdictional Liabilities		
Cross-jurisdictional liabilities (excluding derivatives and intragroup liabilities)	29,629	49,318
Section 13 - Cross-Jurisdictional Claims		
Cross-jurisdictional claims (excluding derivatives and intragroup claims)	30,949	22,182