



BASEL III - PILLAR III DISCLOSURES

31 DECEMBER 2023

Template 1
Key Regulatory Ratios - Capital and Liquidity

As at 31 December	BANK		GROUP	
	2023	2022	2023	2022
Regulatory Capital (LKR '000)				
Common Equity Tier 1 Capital	54,699,450	49,187,072	58,524,995	52,968,361
Tier 1 Capital	54,699,450	49,187,072	58,524,995	52,968,361
Total Capital	74,523,602	70,341,919	78,313,241	74,119,273
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%)	11.67	9.34	12.22	9.87
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	11.67	9.34	12.22	9.87
Total Capital Ratio (Minimum Requirement - 12.5%)	15.90	13.35	16.35	13.81
Leverage Ratio (Minimum Requirement - 3%)	6.74	5.56	7.15	5.94
Regulatory Liquidity				
Statutory Liquid Assets (LKR'000)	270,066,127	205,530,328	NA	NA
Statutory Liquid Assets Ratio - Bank (Minimum Requirement -20%)*	39.02	27.24	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - Rupee	199,940,490	140,737,325	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	223,342,569	159,365,882	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement 2023 -100%, 2022 - 90%)	309.61	297.08	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement 2023 -100%, 2022 - 90%)	228.58	232.68	NA	NA
Net stable Funding Ratio (%) (Minimum Requirement 2023 -100%, 2022 - 90%)	142.26	130.87	NA	NA
<i>*Commencing from December 2022 the Banks are required to maintain liquid assets on total adjusted liabilities on a consolidated basis for the overall Bank as per the Bankng Act Direction No.08 of 2022 on Regulatory Requirements on Liquidity Ratios.</i>				

Template 2
Basel III Computation of Capital Ratios

As at 31 December	BANK		GROUP	
	2023	2022	2023	2022
	LKR '000	LKR '000	LKR '000	LKR '000
Common Equity Tier 1 (CET1) Capital after Adjustments	54,699,450	49,187,072	58,524,995	52,968,361
Common Equity Tier 1 (CET1) Capital	67,626,138	61,364,587	71,498,744	64,923,963
Equity Capital (Stated Capital/Assigned Capital)	20,738,231	19,870,665	20,738,231	19,870,665
Reserve Fund	3,046,479	2,746,479	3,046,479	2,746,479
Published Retained Earnings/(Accumulated Retained Losses)	40,243,875	36,597,418	44,014,416	39,995,758
Published Accumulated Other Comprehensive Income (OCI)	3,597,553	2,150,025	3,699,618	2,311,061
General and other Disclosed Reserves	-	-	-	-
Total Adjustments to CET1 Capital	12,926,688	12,177,515	12,973,749	11,955,602
Intangible Assets (net)	1,883,447	1,804,321	1,898,270	1,813,213
Deferred tax assets (net)	9,648,118	9,004,747	9,717,805	9,048,896
Defined benefit pension fund assets	388,838	584,432	388,838	584,432
Shortfall of the cumulative impairment to specific provisions	-	-	-	-
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	583,656	284,715	847,371	364,201
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	330,324	391,855	-	-
Shortfall of capital in financial subsidiaries	92,305	107,445	121,465	144,860
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Additional Tier 1 (AT1) Capital	-	-	-	-
Total Adjustments to AT1 Capital	-	-	-	-
Tier 2 Capital after Adjustments	19,824,152	21,154,847	19,788,246	21,150,912
Tier 2 Capital	19,824,152	21,154,847	19,824,152	21,154,847
Qualifying Tier 2 Capital Instruments	13,835,632	14,270,354	13,835,632	14,270,354
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	5,111,848	6,007,821	5,111,848	6,007,821
Total Adjustments to Tier 2	-	-	35,906	3,935
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	-	-	35,906	3,935
CET1 Capital	54,699,450	49,187,072	58,524,995	52,968,361
Total Tier 1 Capital	54,699,450	49,187,072	58,524,995	52,968,361
Total Capital	74,523,602	70,341,919	78,313,241	74,119,273
Total Risk Weighted Assets (RWA)	468,619,668	526,907,094	478,972,317	536,578,937
RWAs for Credit Risk	408,947,802	480,625,719	413,186,455	485,485,541
RWAs for Market Risk	12,186,245	7,185,265	15,920,717	10,109,240
RWAs for Operational Risk	47,485,621	39,096,110	49,865,145	40,984,156
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.67	9.34	12.22	9.87
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	11.67	9.34	12.22	9.87
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.90	13.35	16.35	13.81
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

Template 3
Computation of Leverage Ratios

As at 31 December	BANK		GROUP	
	2023	2022	2023	2022
	LKR '000		LKR '000	
Tier 1 Capital	54,699,450	49,187,072	58,524,995	52,968,361
Total Exposures	811,015,116	884,300,644	818,318,629	891,258,702
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	763,792,802	812,519,141	770,805,457	819,166,699
Derivative Exposures	6,171,115	16,567,757	6,171,115	16,567,757
Securities Financing Transactions Exposures	1,150,029	181,212	1,150,029	181,212
Other Off-Balance Sheet Exposures	39,901,170	55,032,534	40,192,028	55,343,034
Basel III Leverage Ratio (%) (Minimum Requirement - 3%)	6.74%	5.56%	7.15%	5.94%

Computation of Net Stable Funding Ratios (NSFR)

As at 31 December	BANK	
	2023	2022
	LKR '000	
Total Available Stable Funding	560,209,208	618,506,530
Required Stable Funding - On Balance Sheet Assets	392,505,607	471,009,118
Required Stable Funding - Off Balance Sheet Items	1,279,714	1,599,083
Total Required Stable Funding	393,785,321	472,608,201
Net Stable Funding Ratio (%) (Minimum Requirement - 100%(2022 - 90%))	142.26%	130.87%

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

As at 31 December	BANK			
	2023		2022	
	Total	Total Weighted	Total	Total Weighted
	Un-weighted Value	Value	Un-weighted Value	Value
	LKR '000	LKR '000	LKR '000	LKR '000
Total Stock of High-Quality Liquid Assets (HQLA)	227,415,675	223,342,569	162,601,173	159,365,882
Total Adjusted Level 1A Assets	201,193,563	201,193,563	141,044,367	141,044,367
Level 1 Assets	200,261,635	200,261,635	141,032,571	141,032,571
Total Adjusted Level 2A Assets	27,154,040	23,080,934	21,568,602	18,333,311
Level 2A Assets	27,154,040	23,080,934	21,568,602	18,333,311
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	807,000,935	155,236,158	863,310,596	134,513,353
Deposits	429,317,334	33,320,324	461,625,705	33,721,153
Unsecured Wholesale Funding	191,879,789	109,217,641	211,310,277	98,200,460
Secured Funding Transactions	8,533,639	-	114,563	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent				
Funding Obligations	176,247,557	11,675,577	190,260,052	2,591,739
Additional Requirements	1,022,616	1,022,616	-	-
Total Cash Inflows	107,428,680	57,527,332	137,953,357	66,021,946
Maturing Secured Lending Transactions Backed by Collateral	46,347,880	30,179,481	61,573,989	37,014,485
Other Inflows by Counterparty which are maturing within 30 days	43,023,992	27,290,037	55,947,669	29,007,462
Operational Deposits	17,998,994	-	20,431,700	-
Other Cash Inflows	57,813	57,813	-	-
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		228.58%		232.68%

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	Debenture Issue - December 2023
Issuer	National Development Bank PLC	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 D - LK0207D21053	Type A - LK0207D24198 Type B - LK0207D24206	ISIN - LK0207D24529	Type A - LK0207D24941 Type B - LK0207D24958	Type A - LK0207D25146 Type B - LK0207D25153
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	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	12-Dec-2023
Par Value of Instrument	NA	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	NA	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	Type A - 11 Dec 2028 Type B - 11 Dec 2028
Amount Recognised in Regulatory Capital (in LKR '000 as at 31 December 2023)	20,738,231	1,436,172	278,060	2,275,000	4,846,400	5,000,000
Accounting Classification (Equity/Liability)	Equity	Liability	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	NA
Subsequent Call Dates, if Applicable	NA	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	Fixed coupon
Coupon Rate and any Related Index	NA	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	Type A - 15.00% p.a Type B - 14.22% p.a
Non-Cumulative or Cumulative	NA	Non-Cumulative	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	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	Fully
If Convertible, Mandatory or Optional	NA	NA	Mandatory	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.	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 2023					
	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 ⁽ⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	172,613,548	10,692,000	172,613,548	3,414,239	5,109,141	2.90%
Claims on Public Sector Entities	27,836,271	4,301,277	1,599,883	-	1,599,883	100.00%
Claims on Bank's Exposures	56,130,004	6,180,761	56,130,004	1,603,920	28,331,525	49.07%
Claims on Financial Institutions	23,738,030	10,418,683	18,666,926	423,686	11,146,998	58.39%
Claims on Corporates	162,953,633	209,351,532	136,483,998	24,719,426	156,960,944	97.37%
Retail Claims	185,408,260	30,295,842	158,365,787	11,013,819	129,721,898	76.59%
Claims Secured by Residential Property	15,706,253	108,282	15,706,253	25,351	7,049,423	44.81%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	48,566,050	-	48,566,050	-	59,370,118	122.25%
Higher-risk Categories	457,991	-	457,991	-	1,144,978	250.00%
Cash Items and Other Assets	18,704,202	-	18,704,202	-	8,512,894	45.51%
Total	712,114,242	271,348,377	627,294,642	41,200,441	408,947,802	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 December 2023					
	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 ⁽ⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	173,359,695	10,692,000	173,359,695	3,414,239	5,109,141	2.89%
Claims on Public Sector Entities	27,836,271	4,301,277	1,599,883	-	1,599,883	100.00%
Claims on Bank's Exposures	56,327,866	6,180,761	56,327,866	1,603,920	28,519,917	49.23%
Claims on Financial Institutions	23,738,030	10,418,683	18,666,926	423,686	11,146,998	58.39%
Claims on Corporates	162,991,035	208,707,217	136,521,401	24,607,174	156,886,095	97.37%
Retail Claims	185,408,260	30,295,842	158,365,787	11,013,819	129,721,898	76.59%
Claims Secured by Residential Property	15,706,253	108,282	15,706,253	25,351	7,049,423	44.81%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	48,566,050	-	48,566,050	-	59,370,118	122.25%
Higher-risk Categories	-	805,941	-	402,970	604,455	150.00%
Cash Items and Other Assets	23,370,052	-	23,370,052	-	13,178,527	56.39%
Total	717,303,512	271,510,003	632,483,913	41,491,159	413,186,455	

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 2023 (Post CCF & CRM)									
Asset Classes	Risk Weight	0%	20%	35%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		150,482,079	25,545,707	-	-	-	-	-	-	-	176,027,786
Claims on Public Sector Entities		-	-	-	-	-	-	1,599,883	-	-	1,599,883
Claims on Bank's Exposures		-	22,006,725	-	23,780,625	-	-	11,759,988	186,586	-	57,733,924
Claims on Financial Institutions		-	-	-	15,887,227	-	-	3,203,384	-	-	19,090,611
Claims on Corporates		-	2,130,632	-	5,075,954	-	-	153,996,838	-	-	161,203,424
Retail Claims		9,687,740	3,254,950	-	-	9,261,239	94,646,051	52,529,627	-	-	169,379,607
Claims Secured by Residential Property		-	-	13,357,201	-	-	-	2,374,403	-	-	15,731,604
Non-Performing Assets (NPAs)		-	-	-	631,150	-	-	25,695,614	22,239,286	-	48,566,050
Higher-risk Categories		-	-	-	-	-	-	-	-	457,991	457,991
Cash Items and Other Assets		9,780,585	513,404	-	-	-	-	8,410,213	-	-	18,704,202
Total		169,950,404	53,451,418	13,357,201	45,374,956	9,261,239	94,646,051	259,569,950	22,425,872	457,991	668,495,082

		GROUP									Total Credit Exposures Amount
		Amount (LKR'000) as at 31 Dec 2023 (Post CCF & CRM)									
Asset Classes	Risk Weight	0%	20%	35%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		151,228,226	25,545,707	-	-	-	-	-	-	-	176,773,933
Claims on Public Sector Entities		-	-	-	-	-	-	1,599,883	-	-	1,599,883
Claims on Bank's Exposures		-	22,078,554	-	23,684,637	-	-	11,982,009	186,586	-	57,931,786
Claims on Financial Institutions		-	-	-	15,887,227	-	-	3,203,384	-	-	19,090,611
Claims on Corporates		-	2,130,632	-	5,075,954	-	-	153,921,988	-	-	161,128,574
Retail Claims		9,687,740	3,254,950	-	-	9,261,239	94,646,051	52,529,627	-	-	169,379,607
Claims Secured by Residential Property		-	-	13,357,201	-	-	-	2,374,403	-	-	15,731,604
Non-Performing Assets (NPAs)		-	-	-	631,150	-	-	25,695,614	22,239,286	-	48,566,050
Higher-risk Categories		-	-	-	-	-	-	-	402,970	-	402,970
Cash Items and Other Assets		9,780,750	513,469	-	-	-	-	13,075,833	-	-	23,370,052
Total		170,696,716	53,523,312	13,357,201	45,278,968	9,261,239	94,646,051	264,382,741	22,828,842	-	673,975,070

Template 9

Market Risk under Standardised Measurement Method

Item	BANK		GROUP	
	2023	2022	2023	2022
	LKR '000	LKR '000	LKR '000	LKR '000
(a) Capital Charge for Interest Rate Risk	1,354,567	590,582	1,362,576	599,549
General Interest Rate Risk	1,354,567	590,582	1,356,779	593,230
(i) Net Long or Short Position	1,354,567	590,582	1,356,779	593,230
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	5,797	6,318
(b) Capital Charge for Equity	-	-	458,800	356,531
(i) General Equity Risk	-	-	231,372	178,018
(ii) Specific Equity Risk	-	-	227,429	178,513
(c) Capital charge for Foreign Exchange & Gold	168,713	307,576	168,713	307,576
Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR	12,186,245	7,185,265	15,920,717	10,109,240

Template 10
Operational Risk under Basic Indicator Approach

BANK					
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 December 2023		
			1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		30,814,162	43,009,895	44,889,995
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	5,935,703				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	47,485,621				
The Standardised Approach	-				
The Alternative Standardised Approach	-				

GROUP					
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 December 2023		
			1 st Year	2 nd Year	3 rd Year
The Basic Indicator Approach	15%		32,796,440	44,746,152	47,120,270
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	6,233,143				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	49,865,145				
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 2023	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	779,899,160	779,899,160	627,294,642	64,283,254	88,321,264
Cash and cash equivalents	28,100,515	28,100,515	28,100,515	-	-
Balances with the Central Banks of Sri Lanka	7,040,421	7,040,421	7,040,421	-	-
Placements with banks	33,743,602	33,743,602	33,743,602	-	-
Derivative financial instruments	3,083,815	3,083,815	3,083,815	-	-
Financial assets recognized through profit or loss measured at fair value	24,021,340	24,021,340	-	24,021,340	-
Financial assets at amortised cost -loans and receivables to other customers	452,660,461	452,660,461	377,265,886	-	75,394,575
Financial assets at amortised cost - debt and other instruments	125,672,370	125,672,370	125,672,370	-	-
Financial assets measured at fair value through other comprehensive income	83,805,398	83,805,398	42,959,828	40,261,914	583,656
Investments in subsidiary companies	1,108,772	1,108,772	686,142	-	422,630
Intangible assets	1,883,447	1,883,447	-	-	1,883,447
Property, plant and equipment	3,141,117	3,141,117	3,141,117	-	-
Right of Use Assets	1,145,601	1,145,601	1,145,601	-	-
Deferred tax assets	9,648,118	9,648,118	-	-	9,648,118
Other assets	4,844,183	4,844,183	4,455,345	-	388,838
Liabilities	709,751,283	709,751,283	-	-	-
Due to banks	7,679,195	7,679,195	-	-	-
Derivative financial instruments	93,361	93,361	-	-	-
Financial liabilities at amortised cost -due to depositors	615,643,999	615,643,999	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	15,632,569	15,632,569	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	24,636,539	24,636,539	-	-	-
Debt securities issued	29,388,875	29,388,875	-	-	-
Current tax liabilities	7,265,070	7,265,070	-	-	-
Retirement benefit obligations	1,299,909	1,299,909	-	-	-
Other liabilities	8,111,766	8,111,766	-	-	-
Off-Balance Sheet Liabilities	277,965,419	277,965,419	270,764,167	-	-
Guarantees	42,963,032	42,963,032	36,758,249	-	509,110
Performance Bonds	14,024,918	14,024,918	13,962,050	-	62,868
Letters of Credit	9,283,417	9,283,417	9,271,184	-	12,233
Other Contingent Items	6,513,947	6,513,947	6,513,947	-	-
Undrawn Commitments	162,572,666	162,572,666	162,572,666	-	-
Other Commitments	42,607,440	42,607,440	41,686,071	-	-
Shareholders' Equity	-	-	-	-	-
Equity capital (Stated capital /Assigned capital)	20,738,231	20,738,231	-	-	-
of which Amount eligible for CET1	20,738,231	20,738,231	-	-	-
of which Amount eligible for AT1	-	-	-	-	-
Retained earnings	41,027,500	41,027,500	-	-	-
Accumulated Other comprehensive income	5,335,667	5,335,667	-	-	-
Other reserves	3,046,479	3,046,479	-	-	-
Total Shareholders' Equity	70,147,877	70,147,877	-	-	-

*Carrying Values under Scope of Regulatory Reporting is same as the Carrying Values as Reported in Published Financial Statements according to the Banking Act Direction No. 13 of 2021 & No. 14 of 2021 issued on 14th September 2021.

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

LKR Mn	GROUP	
	2023	2022
Size Indicator		
Section 1 - Total Exposures		
Total exposures measure	818,319	891,259
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	18,208	30,769
(ii) Lending	40,558	46,127
b. Holdings of securities issued by other financial institutions	5,963	5,587
c. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions	14	-
d. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive mark to market value	591	92
Intra-financial system assets	65,334	82,575
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	24,215	33,865
(ii) Borrowings	25,071	42,920
b. Net negative current exposure of securities financing transactions with other financial institutions	-	-
c. Over-the-counter derivatives with other financial institutions that have a net negative mark to market value	13	9
Intra-financial system liabilities	49,299	76,794
Section 4 - Securities Outstanding		
Securities outstanding	28,652	27,290
Substitutability/Financial Institution Infrastructure Indicators		
Section 5 - Payments made in the reporting year (excluding intragroup payments)		
Payments activity	7,701,592	7,175,784
Section 6 - Assets Under Custody		
Assets under custody	31,049	14,592
Section 7 - Underwritten Transactions in Debt and Equity Markets		
Underwriting activity	-	-
Section 8 - Trading Volume		
Trading volume (Number Mn)	27,043	26,589
Complexity indicators		
Section 9 - Notional Amount of Over-the-Counter (OTC) Derivatives		
OTC derivatives	42,607	27,740
Section 10 - Level 2 Assets		
Level 2 assets	27,154	21,569
Section 11 - Trading and available for sale (AFS) securities		
Trading and AFS securities	113,769	74,152
Section 12 - Cross-Jurisdictional Liabilities		
Cross-jurisdictional liabilities (excluding derivatives and intragroup liabilities)	14,265	51,746
Section 13 - Cross-Jurisdictional Claims		
Cross-jurisdictional claims (excluding derivatives and intragroup claims)	50,093	68,129