



**Quantitative Disclosures as per Schedule III of Banking Act Direction
No. 01 of 2016, Capital Requirements under Basel III**

(Audited)

31st December 2025

Basel III – Disclosures under Pillar III as per the Banking Act Direction No. 01 of 2016

Disclosure 1

Key Regulatory Ratios - Capital and Liquidity

Item	31.12.2025		31.12.2024	
	Bank	Group	Bank	Group
Regulatory Capital (LKR '000)				
Common Equity Tier 1	68,302,317	68,840,059	52,485,838	57,804,406
Tier 1 Capital	68,302,317	68,840,059	52,485,838	57,804,406
Total Capital	80,318,596	80,869,103	66,693,851	72,021,286
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.00%)	13.55	13.61	12.40	13.61
Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	13.55	13.61	12.40	13.61
Total Capital Ratio (Minimum Requirement - 12.50%)	15.93	15.99	15.76	16.96
Leverage Ratio (Minimum Requirement - 3%)	7.40	7.46	7.33	8.03
Regulatory Liquidity				
Total Stock of High Quality Liquid Assets (Rs. '000)	129,174,824	N/A	189,840,978	N/A
Liquidity coverage ratio – Rupee (Minimum requirement : 100%) (%)	190.90	N/A	310.01	N/A
Liquidity coverage ratio – All currency (Minimum requirement : 100%) (%)	184.06	N/A	280.26	N/A
Net stable funding ratio (Minimum requirement : 100%) (%)	122.64	N/A	124.60	N/A

Basel III Computation of Capital Ratios

Item	Amount (LKR '000)			
	31.12.2025		31.12.2024	
	Bank	Group	Bank	Group
Common Equity Tier 1 (CET1) Capital after Adjustments	68,302,317	68,840,059	52,485,838	57,804,406
Common Equity Tier 1 (CET1) Capital	86,605,232	88,474,933	71,009,611	77,842,985
Equity Capital (Stated Capital)/Assigned Capital	15,445,973	15,445,973	14,710,454	14,710,454
Reserve Fund	4,459,968	4,459,968	3,657,968	3,657,968
Published Retained Earnings/(Accumulated Retained Losses)	50,291,230	52,160,931	35,834,730	42,668,104
Published Accumulated Other Comprehensive Income (OCI)	2,628,222	2,628,222	3,026,620	3,026,620
General and other Disclosed Reserves	13,779,839	13,779,839	13,779,839	13,779,839
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to CET1 Capital	18,302,915	19,634,874	18,523,773	20,038,579
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	2,608,324	2,629,334	2,001,636	2,013,975
Significant investments in the capital of financial institutions where the bank owns more than 10% of the issued ordinary share capital of the entity	9,614,906	10,756,150	11,180,665	12,507,386
Others	6,079,685	6,093,164	5,341,472	5,360,992
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	-	-	-	-
Investment in Own Shares	-	-	-	-
Others	-	-	-	-
Tier 2 Capital after Adjustments	12,016,278	12,029,043	14,208,013	14,216,880
Tier 2 Capital	12,046,811	12,058,079	14,208,013	14,216,880
Qualifying Tier 2 Capital Instruments	6,492,954	6,492,954	9,803,906	9,803,906
Revaluation Gains	-	-	-	-
Eligible impairment	5,553,857	5,565,125	4,404,107	4,412,974
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2	30,533	29,036	-	-
Investment in Own Shares	-	-	-	-
Investments in financial institutions where the Bank holds 10% or less of the voting share capital.	30,533	29,036	-	-
CET1 Capital	68,302,317	68,840,059	52,485,838	57,804,406
Total Tier 1 Capital	68,302,317	68,840,059	52,485,838	57,804,406
Total Capital	80,318,596	80,869,103	66,693,851	72,021,286

	Amount (LKR '000)			
	31.12.2025		31.12.2024	
	Bank ²	Group	Bank ²	Group
Total Risk Weighted Assets (RWA)	504,089,106	505,794,586	423,201,054	424,683,050
RWAs for Credit Risk	444,308,578	445,210,025	352,328,550	353,037,904
RWAs for Market Risk	13,569,552	13,569,552	27,403,720	27,403,720
RWAs for Operational Risk	46,210,976	47,015,009	43,468,784	44,241,426
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.55	13.61	12.40	13.61
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which: Capital Surcharge on D-SIBs (%)	N/A	N/A	N/A	N/A
Total Tier 1 Capital Ratio (%)	13.55	13.61	12.40	13.61
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.93	15.99	15.76	16.96
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which: Capital Surcharge on D-SIBs (%)	N/A	N/A	N/A	N/A

Disclosure 3

Leverage ratio

Item	31.12.2025		31.12.2024	
	Bank	Group	Bank	Group
	LKR '000	LKR '000	LKR '000	LKR '000
Tier 1 Capital	68,302,317	68,840,059	52,485,838	57,804,406
Total Exposures	923,312,836	922,889,467	715,921,306	720,097,361
On-Balance Sheet Items				
(excluding securities financing transactions, but including collateral)	826,556,388	826,133,019	672,489,151	676,665,206
Derivative Exposures	16,191,202	16,191,202	16,753,173	16,753,173
Securities Financing Transaction Exposures	3,606,877	3,606,877	2,851,459	2,851,459
Other Off-Balance Sheet Exposures	76,958,370	76,958,370	23,827,523	23,827,523
Basel III leverage ratio (Minimum requirement - 3%) (%)	7.40	7.46	7.33	8.03

Disclosure 4

Liquidity coverage ratio (LCR) - All currency

Item	Amount (LKR'000)			
	31.12.2025		31.12.2024	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	129,656,833	129,174,824	190,863,719	189,840,978
Total Adjusted Level 1A Assets	128,692,815	128,692,815	188,818,237	188,818,237
Level 1 Assets	128,692,815	128,692,815	188,818,237	188,818,237
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	964,018	482,009	2,045,482	1,022,741
Level 2B Assets	964,018	482,009	2,045,482	1,022,741
Total Cash Outflows	798,477,615	147,998,299	605,544,252	107,121,287
Deposits	359,357,923	33,230,233	327,258,102	28,901,213
Unsecured Wholesale Funding	205,982,011	97,933,572	134,877,080	64,457,610
Secured Funding Transactions	39,209,228	-	25,427,972	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	190,184,038	13,090,079	112,674,385	8,455,751
Additional Requirements	3,744,415	3,744,415	5,306,713	5,306,713
Total Cash Inflows	91,251,927	77,818,957	59,200,684	39,384,729
Maturing secured lending transactions backed by collateral	42,110,847	40,153,408	25,763,891	18,588,160
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 Days	39,298,469	36,335,682	28,461,057	19,479,105
Operational deposits	7,382,001	-	2,435,145	-
Other cash inflows	2,460,610	1,329,867	2,540,591	1,317,464
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days)*100 (Minimum requirement – 100%)		184.06		280.26

Liquidity coverage ratio (LCR) - LKR Only

Item	Amount (LKR'000)			
	31.12.2025		31.12.2024	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	127,860,612	127,378,603	190,127,663	189,104,922
Total Adjusted Level 1A Assets	126,896,594	126,896,594	188,082,181	188,082,181
Level 1 Assets	126,896,594	126,896,594	188,082,181	188,082,181
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	964,018	482,009	2,045,482	1,022,741
Level 2B Assets	964,018	482,009	2,045,482	1,022,741
Total cash outflows	626,987,179	126,592,159	485,610,838	94,439,394
Deposits	311,962,443	28,490,685	285,736,836	24,827,049
Unsecured wholesale funding	112,644,822	55,582,937	70,754,099	37,379,639
Secured funding transactions	39,209,228	-	25,427,973	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	130,087,001	9,434,852	77,536,349	6,077,125
Additional requirements	33,083,685	33,083,685	26,155,581	26,155,581
Total cash inflows	65,730,310	59,866,908	49,098,640	33,438,991
Maturing secured lending transactions backed by collateral	37,688,920	35,731,481	23,232,211	16,056,481
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 Days	18,929,407	16,154,188	17,660,717	10,399,925
Operational deposits	-	-	-	-
Other cash inflows	9,111,983	7,981,239	8,205,712	6,982,585
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days)*100 (Minimum requirement – 100%)		190.90		310.01

Disclosure 5

Net stable funding ratio (NSFR)

Item	31.12.2025		31.12.2024	
	Bank	Group	Bank	Group
	LKR ' 000	LKR ' 000	LKR ' 000	LKR ' 000
Total available stable funding (ASF)	564,606,617	N/A	488,990,770	N/A
Total required stable funding (RSF)				
Required stable funding-On balance sheets assets	452,533,367	N/A	386,813,051	N/A
Required stable funding-Off balance sheet assets	7,859,291	N/A	5,633,720	N/A
Total required stable funding	460,392,658	N/A	392,446,771	N/A
NSFR (Minimum requirement – 100%) (%)	122.64	N/A	124.60	N/A

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument (Bank Only)	Stated Capital	Subordinated Term-debt (2020 - Type B)	Subordinated Term-debt (2024 - Type A)	Subordinated Term-debt (2024 - Type B)
Issuer	DFCC Bank PLC	DFCC Bank PLC	DFCC Bank PLC	DFCC Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	LK0055N00000	C-2457	C-2523	C-2524
Governing Law(s) of the Instrument	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka
Original Date of Issuance	N/A	23 October 2020	16 Januaryc 2024	16 Januaryc 2024
Par Value of Instrument (LKR)		100	100	100
Perpetual or Dated	Perpetual	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	23 October 2027	16 Januaryc 2029	16 Januaryc 2031
Amount Recognised in Regulatory Capital (in LKR '000 as at 31st December 2025)	15,445,973	205,000	7,945,230	54,770
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval				
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A
Coupons/Dividends				
Fixed or Floating Dividend/Coupon	Floating dividend	Fixed coupon	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index (%)	N/A	9.25% p.a	15.25% p.a	14.75% p.a
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non-convertible	Convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)	N/A	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	N/A	Fully	Fully	Fully
If Convertible, Mandatory or Optional	N/A	Mandatory	Mandatory	Mandatory
If Convertible, Conversion Rate	N/A	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares during the three months (0-3) 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 shares during the three months (0-3) 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 shares during the three months (0-3) period, immediately preceding the date of the Trigger Event.

Disclosure 8

Credit Risk under Standardised Approach -

Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects - Bank

Asset Class	Amount (LKR'000) as at 31st December 2025 (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 ⁽ⁱⁱ⁾
Claims on central Government and CBSL	231,828,365	66,961,419	231,828,365	3,139,317	1,094,688	0%
Claims on foreign sovereigns and their Central Banks	1,569,429	-	1,569,429	-	313,886	20%
Claims on public sector entities	7,447,993	-	-	-	-	0%
Claims on official entities and multilateral development banks	-	-	-	-	-	0%
Claims on banks exposures	32,072,501	59,831,282	32,072,501	1,985,633	12,204,650	36%
Claims on financial institutions	16,128,090	1,429,902	16,128,090	268,598	9,396,774	57%
Claims on corporates	234,682,572	61,008,939	178,004,156	25,608,088	192,942,973	95%
Retail claims	171,816,231	15,438,636	171,816,231	8,949,721	125,187,563	69%
Claims secured by residential property	19,809,510	-	19,809,510	-	6,933,329	35%
Claims secured by commercial real estate	44,016,700	-	44,016,700	-	44,016,700	100%
Non-performing assets (NPAs)	33,102,561	-	33,102,561	-	37,573,402	114%
Higher-risk categories	776,053	-	776,053	-	1,940,132	250%
Cash items and other assets	27,662,795	110,945,645	27,662,795	-	12,704,481	46%
Total	820,912,800	315,615,823	756,786,391	39,951,357	444,308,578	

Credit Risk under Standardised Approach -

Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects - Group

Asset Class	Amount (LKR'000) as at 31st December 2025 (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 ⁽ⁱⁱ⁾
Claims on central Government and CBSL	231,837,662	66,961,419	231,837,662	3,139,317	1,094,688	0%
Claims on foreign sovereigns and their Central Banks	1,569,429	-	1,569,429	-	313,886	20%
Claims on public sector entities	7,447,993	-	-	-	-	0%
Claims on official entities and multilateral development banks	-	-	-	-	-	0%
Claims on banks exposures	32,072,501	59,831,282	32,072,501	1,985,633	12,204,650	36%
Claims on financial institutions	16,144,880	1,429,902	16,144,880	268,598	9,405,169	57%
Claims on corporates	234,445,537	61,008,939	177,767,121	25,608,088	192,705,938	95%
Retail claims	171,816,231	15,438,636	171,816,231	8,949,721	125,187,563	69%
Claims secured by residential property	19,809,510	-	19,809,510	-	6,933,329	35%
Claims secured by commercial real estate	44,016,700	-	44,016,700	-	44,016,700	100%
Non-performing assets (NPAs)	33,102,561	-	33,102,561	-	37,573,402	114%
Higher-risk categories	792,996	-	792,996	-	1,982,489	250%
Cash items and other assets	28,784,388	110,945,645	28,784,388	-	13,792,211	48%
Total	821,840,388	315,615,823	757,713,979	39,951,357	445,210,025	

Disclosure 9

Credit Risk under Standardised Approach
Exposures by asset classes and risk weights (Post CCF & CRM) - Bank

As at 31st December 2025	0%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000
Claims on Central Government and CBSL	229,494,244	5,473,438	-	-	-	-	-	-	-	234,967,682
Claims on foreign sovereigns and their Central Banks	-	1,569,429	-	-	-	-	-	-	-	1,569,429
Claims on public sector entities	-	-	-	-	-	-	-	-	-	-
Claims on official entities and multilateral development banks	-	-	-	-	-	-	-	-	-	-
Claims on banks exposures	-	20,453,896	-	10,980,734	-	-	2,623,504	-	-	34,058,134
Claims on financial institutions	-	1,106,260	-	12,229,812	-	-	3,060,616	-	-	16,396,688
Claims on corporates	-	11,252,575	-	3,334,423	-	-	189,025,246	-	-	203,612,244
Retail claims	22,777,144	4,190,494	-	-	9,346,870	102,840,407	41,611,037	-	-	180,765,952
Claims secured by residential property	-	-	19,809,510	-	-	-	-	-	-	19,809,510
Claims secured by commercial real estate	-	-	-	-	-	-	44,016,700	-	-	44,016,700
Non-performing assets (NPAs)	-	-	-	576,524	-	-	23,007,832	9,518,205	-	33,102,561
Higher-risk categories	-	-	-	-	-	-	-	-	776,053	776,053
Cash items and other assets	14,619,367	423,682	-	-	-	-	12,619,746	-	-	27,662,795
Total	266,890,755	44,469,774	19,809,510	27,121,493	9,346,870	102,840,407	315,964,681	9,518,205	776,053	796,737,748

Credit Risk under Standardised Approach
Exposures by asset classes and risk weights (Post CCF & CRM) - Group

As at 31st December 2025	0%	20%	35%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000
Claims on central Government and CBSL	229,503,541	5,473,438	-	-	-	-	-	-	-	234,976,979
Claims on foreign sovereigns and their Central Banks	-	1,569,429	-	-	-	-	-	-	-	1,569,429
Claims on public sector entities	-	-	-	-	-	-	-	-	-	-
Claims on official entities and multilateral development banks	-	-	-	-	-	-	-	-	-	-
Claims on banks exposures	-	20,453,896	-	10,980,734	-	-	2,623,504	-	-	34,058,134
Claims on financial institutions	-	1,106,260	-	12,246,602	-	-	3,060,616	-	-	16,413,478
Claims on corporates	-	11,252,575	-	3,334,423	-	-	188,788,211	-	-	203,375,209
Retail claims	22,777,144	4,190,494	-	-	9,346,870	102,840,407	41,611,037	-	-	180,765,952
Claims secured by residential property	-	-	19,809,510	-	-	-	-	-	-	19,809,510
Claims secured by commercial real estate	-	-	-	-	-	-	44,016,700	-	-	44,016,700
Non-performing assets (NPAs)	-	-	-	576,524	-	-	23,007,832	9,518,205	-	33,102,561
Higher-risk categories	-	-	-	-	-	-	-	-	792,996	792,996
Cash items and other assets	14,653,230	423,682	-	-	-	-	13,707,476	-	-	28,784,388
Total	266,933,915	44,469,774	19,809,510	27,138,283	9,346,870	102,840,407	316,815,376	9,518,205	792,996	797,665,336

Disclosure 10

Market Risk under Standardised Measurement Method

Item	RWA Amount Bank (LKR'000) 31st December 2025	RWA Amount Group (LKR'000) 31st December 2025
(a) Capital charge for interest rate risk	90,232	90,232
General Interest Rate Risk	90,232	90,232
(i) Net long or short position	90,232	90,232
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital charge for equity	1,265,026	1,265,026
(i) General equity risk	657,827	657,827
(ii) Specific equity risk	607,199	607,199
(c) Capital charge for foreign exchange and gold	340,936	340,936
(d) Capital charge for market risk [(a) + (b) + (c)]	1,696,194	1,696,194
Total risk-weighted amount for Market Risk [(d) * 100 / Minimum total CAR]	13,569,552	13,569,552

Disclosure 11

Operational Risk- Bank

Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31st December		
			2025	2024	2023
The Basic Indicator Approach	15%		42,368,253	35,500,348	37,658,838
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	5,776,372				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	46,210,976				
The Standardised Approach					
The Alternative Standardised Approach					

Operational Risk- Group

Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31st December		
			2025	2024	2023
The Basic Indicator Approach	15%		43,032,561	36,175,028	38,329,933
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	5,876,876				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	47,015,009				
The Standardised Approach					
The Alternative Standardised Approach					

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

As at December 31 2025	Carrying Values as Reported in Published Financial Statements Rs'000	Carrying Values under Scope of Regulatory Reporting Rs'000	Subject to Credit Risk Framework Rs'000	Subject to Market Risk Framework Rs'000	Not subject to Capital Requirements or Subject to Deduction from Capital Rs'000
Assets	857,146,466	857,146,466	831,887,664	6,193,969	19,064,833
Cash and cash equivalents	22,771,091	22,771,091	22,771,091	-	-
Balances with Central Bank of Sri Lanka	2,952,879	2,952,879	2,952,879	-	-
Placements with Banks	37,442,912	37,442,912	37,442,912	-	-
Derivative financial assets	8,494,001	8,494,001	8,494,001	-	-
Financial Assets measured at fair value through profit or loss	9,015,005	9,015,005	2,821,036	6,193,969	-
Financial assets at amortized cost – Loans and receivables from other customers	510,924,245	510,924,245	510,924,245	-	-
Financial assets Measured at fair value through other comprehensive income – Loans to and receivables from other customers	4,619,866	4,619,866	4,619,866	-	-
Financial assets at amortized cost – Debt and other instruments	114,795,690	114,795,690	114,795,690	-	-
Financial assets measured at fair value through other comprehensive income	124,552,817	124,552,817	114,175,993	-	10,376,824
Investments in subsidiaries	270,204	270,204	270,204	-	-
Investment property	9,879	9,879	9,879	-	-
Property, plant and equipment	4,508,724	4,508,724	4,508,724	-	-
Intangible assets and goodwill	2,608,324	2,608,324	-	-	2,608,324
Deferred tax assets	5,731,675	5,731,675	-	-	5,731,675
Other assets	8,449,154	8,449,154	8,101,144	-	348,010
Liabilities	749,733,693	749,733,693	-	-	-
Due to Banks	12,372,311	12,372,311	-	-	-
Derivative financial liabilities	201,000	201,000	-	-	-
Financial liabilities at amortised cost – Due to depositors	564,758,931	564,758,931	-	-	-
Financial liabilities at amortised cost - Due to other borrowers	134,354,757	134,354,757	-	-	-
Debt securities in Issue	12,286,859	12,286,859	-	-	-
Employee benefits	1,182,185	1,182,185	-	-	-
Current tax liabilities	2,669,112	2,669,112	-	-	-
Other liabilities & Provisions	12,545,239	12,545,239	-	-	-
Subordinated term debt	9,363,299	9,363,299	-	-	-
Off-balance sheet liabilities	262,236,519	262,236,519	260,825,758	-	-
Guarantees	25,825,628	25,825,628	25,255,748	-	-
Performance bonds	6,275,178	6,275,178	6,275,178	-	-
Letters of credit	38,918,184	38,918,184	38,918,184	-	-
Other contingent items	69,229,821	69,229,821	69,229,821	-	-
Undrawn loan commitments	121,146,827	121,146,827	121,146,827	-	-
Other commitments	840,881	840,881	-	-	-
Shareholders' Equity	107,412,773	107,412,773	-	-	-
Equity capital (Stated Capital/Assigned Capital) of which amount eligible for CET1	15,445,973	15,445,973	-	-	-
of which amount eligible for AT1	-	-	-	-	-
Retained earnings	50,291,230	50,291,230	-	-	-
Accumulated other comprehensive income	23,149,281	23,149,281	-	-	-
Other reserves	18,526,289	18,526,289	-	-	-

ASSESSMENT OF DOMESTIC SYSTEMICALLY IMPORTANT BANKS (D-SIBS)

As At 31st
December 2025
LKR'000

GROUP

Size Indicator	
Indicator 1 Total Exposures	922,889,467
Interconnectedness	
Indicator 2 - Intra-Financial System Assets	106,031,571
a. Funds deposited with or lent to other financial institutions (including unused portion of committed lines extended)	69,310,001
i) Funds deposited	32,439,178
ii) Lending	36,870,823
b. Holdings of securities issued by other financial institutions	33,267,886
c. Net positive current exposure of securities financing transactions (SFTs) with other financial institutions	2,890,953
d. Over-the-counter (OTC) derivatives with other financial institutions that have a net positive mark to mark value	562,731
Indicator 3 - Intra-Financial System Liabilities	65,945,218
a. Funds deposited by or borrowed from other financial institutions (including unused portion of committed lines obtained)	65,945,218
i) Funds deposited	10,980,510
ii) Borrowings	54,964,708
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 mark value	-
Indicator 4 - Securities Outstanding	21,650,158
Sustainability / Financial Institutions Infrastructure Indicators	
Indicator 5 - Payment made in the reporting year (excluding intragroup payments)	3,087,007,239
Indicator 6 - Gross loans and receivables to non-bank customers (excluding Government)	542,754,923
Indicator 7 - Deposits of non-bank customers (excluding Government)	547,139,524
Complexity	
Indicator 8 - Notional Amount of Over-the-Counter (OTC) Derivatives	69,229,821
Indicator 9 - Cross-Jurisdictional claims (excluding derivatives and intragroup claims)	104,500,166
Indicator 10 - Cross-jurisdictional liabilities (excluding derivatives and intragroup liabilities)	54,264,024
Indicator 11 - Trading and Available for Sale (AFS) Securities	138,187,688