



**PEOPLE'S
BANK**

**BASEL III - DISCLOSURES UNDER PILLAR 3
AS PER THE BANKING ACT
DIRECTIONS NO.01 OF 2016
AS AT MARCH 31ST 2022**

TEMPLATE 1 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 31.03.2022 (Unaudited)	As at 31.12.2021 (Audited)	As at 31.03.2022 (Unaudited)	As at 31.12.2021 (Audited)
Regulatory Capital				
Common Equity Tier 1 Capital [Rs. 000]	104,687,905	104,747,717	138,948,232	138,667,285
Tier 1 Capital [Rs. 000]	109,687,905	109,747,717	143,948,232	143,667,285
Total Capital	156,180,740	155,798,954	192,649,299	191,833,922
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Ratio (Min. requirement 8.0%)	10.54	11.99	11.61	12.95
Tier 1 Capital Ratio (Min. requirement 9.5%)	11.04	12.56	12.03	13.41
Total Capital Ratio (Min. requirement 13.5%)	15.72	17.83	16.10	17.91
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit Rs.'000	468,885,603	502,575,831	NA	NA
Off- Shore Banking Unit US\$ ('000)	99,887	239,417	NA	NA
Statutory Liquid Assets, Ratio % (Minimum Requirement, 20%)				
Domestic Banking Unit , %	21.65	23.52		
Off- Shore Banking Unit , %	22.78	25.94	NA	NA
			NA	NA
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)				
Liquidity Coverage Ratio - Rupee	159.27	155.83	NA	NA
Liquidity Coverage Ratio - All Currency	100.68	105.71	NA	NA

TEMPLATE 2 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 31.03.2022 (Unaudited)	As at 31.12.2021 (Audited)	As at 31.03.2022 (Unaudited)	As at 31.12.2021 (Audited)
Common Equity Tier 1 (CET I) Capital after adjustments	104,687,905	104,747,717	138,948,232	138,667,285
Common Equity Tier 1 (CET I) Capital	114,565,325	114,565,325	146,609,443	146,338,443
Equity / Assigned Capital	12,201,998	12,201,998	12,201,998	12,201,998
Reserve Fund	9,210,528	9,210,528	9,210,528	9,210,528
Public Retained Earning /(Accumalated Retained Losses)	78,762,283	78,762,283	104,755,262	104,755,262
Publish accumulalated Other Comprehensive Income (OCI)	249,143	249,143	210,196	210,196
General and other Disclosed Reserves	14,141,373	14,141,373	14,141,373	14,141,373
Unpublished Current Year's Profit / Loss and Gain reflected in OCI	-	-	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	6,090,086	5,819,087
Total Adjustments to CETI Capital	9,877,420	9,817,608	7,661,211	7,671,158
Goodwill (net)	-	-	-	-
Deffered Tax Asset (Net)	-	-	-	-
Intangible Assets (Net)	2,136,764	2,077,544	2,277,630	2,252,557
Other (Investment the in the Capital of Subsidiaries & Other Financial Institution)	2,884,437	2,883,845	527,362	562,382
Defined Benefit Asset	4,856,219	4,856,219	4,856,219	4,856,219
Additional Tier I (AT i) Capital after adjustments	5,000,000	5,000,000	5,000,000	5,000,000
Additional Tier I (AT i) Capital	5,000,000	5,000,000	5,000,000	5,000,000
Qualifing additional Tier I Capital instuments	5,000,000	5,000,000	5,000,000	5,000,000
Instrument issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to AT I Capital	-	-	-	-
Investment in own shares	-	-	-	-
Other (Spcify)	-	-	-	-
Tier II Capital after adjustments	46,492,835	46,051,238	48,701,067	48,166,637
Tier II Capital	46,492,835	46,051,238	48,701,067	48,166,637
Qualifing Tier II capital instruments	26,096,100	27,069,250	26,096,100	27,069,250
Revaluation Gains	9,374,466	9,374,467	9,374,466	9,374,466
Loan Loss Provisions	11,022,269	9,607,521	13,230,501	11,722,921
Instrument issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustment to Tier II	-	-	-	-
Investment in own shares	-	-	-	-
Other (specify)	-	-	-	-
CET Capital	104,687,905	104,747,717	138,948,232	138,667,285
Total Tier I Capital	109,687,905	109,747,717	143,948,232	143,667,285
Total Capital	156,180,740	155,798,954	192,649,299	191,833,922
Total Risk Weghted Assets (RWA)	993,239,710	873,669,797	1,196,549,548	1,071,197,412
RWA for Credit Risk	881,781,531	768,601,693	1,058,440,041	937,833,649
RWA for Market Risk	16,240,979	9,947,942	20,335,981	13,920,731
RWA for Operational Risk	95,217,200	95,120,162	117,773,527	119,443,032
CET I Capital Ratio (including Capital Conservstion Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	10.54	11.99	11.61	12.95
of which: Capital Conservation Buffer (%)	2.50	1.50	2.50	1.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital surcharge Countercyclical Buffer (%)	1.00	1.00	1.00	1.00
Total Tier I Capital Ratio (%)	11.04	12.56	12.03	13.41
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.72	17.83	16.10	17.91
of which: Capital Conservation Buffer (%)	2.50	1.5	2.50	1.5
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital surcharge on D-SIBs (%)	1.00	1.00	1.00	1.00

TEMPLATE 03 : COMPUTATION OF LEVERAGE RATIO

ITEM	BANK		GROUP	
	31.03.2022	31.12.2021	31.03.2022	31.12.2021
Tier 1 Capital	109,687,905	109,747,717	143,948,232	143,667,285
Total Exposures	3,152,438,837	2,772,318,458	3,348,288,405	2,962,165,320
On balance Sheet items (Excluding derivatives and securities financing transactions, but including collateral)	2,657,261,091	2,444,688,659	2,853,110,659	2,629,668,111
Derivative Exposures	20,061,366	3,466,934	20,061,366	3,466,934
Securities financing transaction exposures	394,102,463	249,364,608	394,102,463	249,384,608
Other off-balance sheet exposures	81,013,917	84,585,865	81,013,917	87,316,825
Basel III Leverage ratio (%) (Tier 1/Total Exposure)	3.48%	3.96%	4.30%	4.85%

TEMPLATE 4 : COMPUTATION OF LIQUIDITY COVERAGE RATIO

	As at 31st March 2022		As at 31st December 2021	
	Total Un Weighted Value	Total Weighted Value	Total Un Weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	434,822,566	430,883,178	372,286,684	367,540,924
Level 1 Assets	425,543,791	425,543,791	362,795,163	362,795,163
Level 2A Assets	2,000,000	1,700,000	-	-
Level 2B Assets	7,278,775	3,639,387	9,491,521	4,745,761
Total Cash Outflows	2,771,132,882	565,575,963	2,449,124,055	518,681,448
Deposits	1,511,406,959	151,140,696	1,465,808,681	146,580,868
Unsecured Wholesale Funding	721,962,478	319,250,389	632,974,981	314,332,823
Secured Funding Transactions	102,695,784	-	17,051,850	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	368,902,324	29,019,541	306,123,236	30,602,450
Additional requirements	66,165,337	66,165,337	27,165,307	27,165,307
Total Cash Inflows	209,187,813	137,589,802	198,896,001	171,005,309
Maturing Secured Lending Transactions Backed by Collateral	10,671,427	10,671,427	18,124,786	18,124,786
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	109,528,375	61,376,394	149,501,619	126,208,496
Operational deposits	23,446,030	-	4,597,569	-
Other Cash Inflows	65,541,981	65,541,981	26,672,027	26,672,027
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next Calendar Days)* 100		100.68		105.71

TEMPLATE 07: CREDIT RISK UNDER STANDARDIZED APPROACH (CREDIT RISK EXPOSURES & CREDIT RISK MITIGATION (CRM) EFFECTS)
BANK

As at 31.03.2022

	Exposures Before CCF and CRM			Exposures After CCF and CRM			Risk weighted Assets	RWA Density (%)
	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total		
Total Risk-weighted amount for Credit Risk	2,917,147,893	531,150,265	3,448,298,158	2,727,287,809	84,329,708	2,811,617,517	881,781,531	31
Claims on Central Government and Central Bank of Sri Lanka	1,489,880,668	19,167,955	1,509,048,624	1,489,880,668	10,948,626	1,500,829,295	92,515,786	6
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	290,761,558	199,582,018	490,343,576	130,562,096	8,504,902	139,066,998	60,105,669	43
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	23,052,102	-	23,052,102	23,052,102	-	23,052,102	5,694,755	25
Claims on Financial Institutions	6,797,835	-	6,797,835	6,797,835	-	6,797,835	3,843,035	57
Claims on Corporates	123,576,315	279,783,210	403,359,525	123,467,368	58,352,764	181,820,132	173,979,235	96
Retail claims	568,339,311	32,617,081	600,956,393	538,787,635	6,523,416	545,311,051	427,652,792	78
Claims Secured by Gold	207,002,593	-	207,002,593	207,002,593	-	207,002,593	2,922	-
Claims Secured by Residential Property	62,143,665	-	62,143,665	62,143,665	-	62,143,665	21,750,283	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	38,549,829	-	38,549,829	38,549,829	-	38,549,829	52,194,768	135
Higher-risk Categories	1,075,723	-	1,075,723	1,075,723	-	1,075,723	2,689,309	250
Cash Items, other assets	64,720,516	-	64,720,516	64,720,516	-	64,720,516	105,201	-
Other Assets	41,247,777	-	41,247,777	41,247,777	-	41,247,777	41,247,777	100

TEMPLATE 07: CREDIT RISK UNDER STANDARDIZED APPROACH (CREDIT RISK EXPOSURES & CREDIT RISK MITIGATION (CRM) EFFECTS)

GROUP	As at 31.03.2022							
	Exposures Before CCF and CRM			Exposures After CCF and CRM			Risk weighted Assets	RWA Density (%)
	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total		
Total Risk-weighted amount for Credit Risk	3,110,954,908	531,150,265	3,642,105,173	2,921,094,823	84,329,708	3,005,424,531	1,058,440,041	35
Claims on Central Government and Central Bank of Sri Lanka	1,502,758,135	19,167,955	1,521,926,090	1,502,758,135	10,948,626	1,513,706,761	92,515,786	6
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	290,761,558	199,582,018	490,343,576	130,562,096	8,504,902	139,066,998	60,105,669	43
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	24,583,885	-	24,583,885	24,583,885	-	24,583,885	6,202,556	25
Claims on Financial Institutions	10,327,976	-	10,327,976	10,327,976	-	10,327,976	6,891,295	67
Claims on Corporates	123,576,315	279,783,210	403,359,525	123,467,368	58,352,764	181,820,132	173,979,235	96
Retail claims	732,241,457	32,617,081	764,858,538	702,689,781	6,523,416	709,213,197	591,554,938	83
Claims Secured by Gold	207,002,593	-	207,002,593	207,002,593	-	207,002,593	2,922	-
Claims Secured by Residential Property	62,143,665	-	62,143,665	62,143,665	-	62,143,665	21,750,283	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	39,223,452	-	39,223,452	39,223,452	-	39,223,452	52,868,392	135
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items, other assets	65,872,106	-	65,872,106	65,872,106	-	65,872,106	105,201	-
Other Assets	52,463,766	-	52,463,766	52,463,766	-	52,463,766	52,463,766	100

TEMPLATE 9 : MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD

ITEM	BANK		GROUP	
	31.03.2022	31.12.2021	31.03.2022	31.12.2021
(a) RWA for Interest Rate Risk	727,668	748,043	727,668	748,043
General Interest Risk	367,382	387,643	367,382	387,643
i) Net long or short position	367,382	387,643	367,382	387,643
ii) Horizontal disallowance	-	-	-	-
iii) Vertical disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	360,287	360,400	360,287	360,400
(b) RWA for Equity	339,074	363,033	891,899	859,631
General Equity risk	171,544	184,076	447,957	432,375
Specific Equity risk	167,529	178,957	443,942	427,256
© RWA for foreign Exchange & Gold	1,125,790	132,417	1,125,790	132,417
Total Capital Charge for Market Risk	2,192,532	1,243,493	2,745,357	1,740,091
Total Risk Weighted Amount for Market Risk	16,240,979	9,947,944	20,335,981	13,920,728

BASEL III DISCLOSURE REQUIREMENT

TEMPLATE 11 : DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES - BANK ONLY

	Carring value as reported in published Financial statements	Carring value under scope of regulatory reporting	Subject to credit risk framework	Subject to market risk framework	Subject to deduction from capital
Assets					
Assets	2,938,486,097	2,930,677,601	2,918,350,890	2,448,790	9,877,921
Cash and Cash Equivalents	87,151,831	87,151,831	87,151,831	-	-
Balances with Central Bank of Sri Lanka	56,215,585	56,215,585	56,215,585	-	-
Placements with Banks	-	-	-	-	-
Derivative Financial Instruments	11,202,970	-	-	-	-
Financial Assets - At Fair Value through Profit or Loss	1,436,679	1,436,679	-	1,436,679	-
Financial Assets - At Amortised Cost	-	-	-	-	-
Loans and Receivables to Banks	7,469,460	7,469,460	7,469,460	-	-
Loans and Receivables to Other Customers	1,848,170,820	1,850,572,663	1,850,572,663	-	-
Debt instruments measured at amortised cost	824,000,098	824,366,840	824,366,840	-	-
Financial Assets - At Fair Value through Other Comprehensive Income [OCI]	-	-	-	-	-
Equity instruments at fair value through OCI	1,416,112	1,404,397	-	1,012,111	392,286
Debt instruments at fair value through OCI	9,141,314	9,141,314	9,141,314	-	-
Investments in Subsidiaries	3,572,824	3,572,824	1,080,673	-	2,492,151
Investments in Associates	-	-	-	-	-
Goodwill and Intangible Assets	2,136,760	2,136,765	-	-	2,136,765
Property, Plant and Equipment	45,956,405	46,508,409	46,508,409	-	-
Investment Properties	-	-	-	-	-
Net Deferred Tax Assets	-	-	-	-	-
Other Assets	40,615,239	40,700,834	35,844,115	-	4,856,719
Liabilities	2,797,155,513	2,787,375,962	-	-	-
Due to Banks	135,831,212	135,831,212	-	-	-
Derivative Financial Instruments	37,828,249	26,625,279	-	-	-
Due to Other Customers	2,201,196,051	2,201,839,739	-	-	-
Other Borrowings	330,709,430	330,709,430	-	-	-
Current Tax Liabilities	4,472,961	4,132,642	-	-	-
Net Deferred Tax Liabilities	3,101,945	3,101,945	-	-	-
Other Liabilities	34,180,295	36,274,033	-	-	-
Subordinated Term Debts	49,835,370	48,861,682	-	-	-
Shareholders' Equity	141,330,584	143,301,649	-	-	-
Stated Capital/Assigned Capital	12,201,998	12,201,998	-	-	-
Statutory Reserve Fund	9,210,528	9,210,528	-	-	-
Other Reserves	35,696,993	35,869,913	-	-	-
Retained Earnings	84,221,065	86,019,210	-	-	-
Total Equity and Liabilities	2,938,486,097	2,930,677,611	-	-	-
Off-Balance Sheet Liabilities	554,435,433	554,435,433	554,435,433	-	-
Acceptance	107,558,918	107,558,918	107,558,918	-	-
Guarantees	86,202,898	86,202,898	86,202,898	-	-
Letter of Credit	113,341,171	113,341,171	113,341,171	-	-
Other Contingent Items	173,461,202	173,461,202	173,461,202	-	-
Undrawn Loan Commitments	74,536,910	74,536,910	74,536,910	-	-
(-) Allowance for ECL/impairment losses	(665,666)	(665,666)	(665,666)	-	-