



**PEOPLE'S
BANK**

**BASEL III - DISCLOSURES UNDER PILLAR 3
AS PER THE BANKING ACT
DIRECTIONS NO.01 OF 2016
AS AT SEPTEMBER 30TH 2024**

TEMPLATE 1 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 30.09.2024 (Unaudited)	As at 31.12.2023 (Audited)	As at 30.09.2024 (Unaudited)	As at 31.12.2023 (Audited)
Regulatory Capital				
Common Equity Tier 1 Capital [Rs. 000]	109,706,806	122,360,337	145,007,955	156,650,481
Tier 1 Capital [Rs. 000]	114,706,806	127,360,337	150,007,955	161,650,481
Total Capital	174,248,754	178,793,109	211,261,794	214,716,916
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Ratio (Min. requirement 8.0%)	10.64	11.88	12.17	13.30
Tier 1 Capital Ratio (Min. requirement 9.5%)	11.13	12.37	12.58	13.72
Total Capital Ratio (Min. requirement 13.5%)	16.90	17.37	17.72	18.23
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit Rs.'000	NA	1,030,521,078	NA	NA
Off- Shore Banking Unit US\$ ('000)	NA	77,677	NA	NA
Statutory Liquid Assets, Ratio % (Minimum Requirement, 20%)				
Domestic Banking Unit , %	NA	37.41	NA	NA
Off- Shore Banking Unit , %	NA	38.4	NA	NA
Liquidity Coverage Ratio (%) (Minimum Requirement - 100%)				
Liquidity Coverage Ratio - Rupee	NA	257.00	NA	NA
Liquidity Coverage Ratio - All Currency	NA	207.91	NA	NA

TEMPLATE 2 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 30.09.2024 (Unaudited)	As at 31.12.2023 (Audited)	As at 30.09.2024 (Unaudited)	As at 31.12.2023 (Audited)
Common Equity Tier 1 (CET I) Capital after adjustments	109,706,806	122,396,800	145,007,955	156,650,481
Common Equity Tier 1 (CET I) Capital	120,284,586	132,335,679	151,720,479	163,735,110
Equity / Assigned Capital	12,201,998	12,201,998	12,201,998	12,201,998
Reserve Fund	10,574,271	10,574,271	10,574,271	10,574,271
Public Retained Earning /(Accumulated Retained Losses)	83,146,633	95,197,726	110,225,044	122,239,676
Publish accumulated Other Comprehensive Income (OCI)	220,311	220,311	200,158	200,158
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Unpublished Current Year's Profit / Loss and Gain reflected in OCI	-	-	4,377,635	4,377,635
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to CETI Capital	10,577,779	9,938,879	6,712,524	7,084,629
Goodwill (net)	-	-	-	-
Deffered Tax Asset (Net)	-	-	-	-
Intangible Assets (Net)	1,513,486	1,763,287	1,697,433	1,930,788
Other (Investment the in the Capital of Subsidiaries & Other Financial Institution)	4,049,202	3,021,751	-	-
Defined Benefit Asset	5,015,091	5,153,841	5,015,091	5,153,841
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
Qualifying 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	59,541,947	51,432,771	61,253,839	51,198,027
Tier II Capital	59,541,947	51,432,771	61,253,839	51,198,027
Qualifying Tier II capital instruments	38,837,200	29,112,200	38,837,200	29,112,200
Revaluation Gains	9,364,033	11,049,988	9,364,033	9,364,033
Loan Loss Provisions	11,340,714	11,270,584	13,052,606	12,721,794
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	109,706,806	122,396,800	145,007,955	156,650,481
Total Tier I Capital	114,706,806	127,396,800	150,007,955	161,650,481
Total Capital	174,248,754	178,829,572	211,261,794	212,848,509
Total Risk Weghted Assets (RWA)	1,031,023,697	1,029,554,806	1,192,000,652	1,178,028,452
RWA for Credit Risk	907,257,151	901,646,691	1,046,891,162	1,017,828,564
RWA for Market Risk	20,445,186	23,050,845	22,020,399	29,268,677
RWA for Operational Risk	103,321,360	104,857,270	123,089,092	130,931,211
CET I Capital Ratio (including Capital Conservstion Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	10.64	11.89	12.17	13.30
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital surcharge Countercyclical Buffer (%)	1.00	1.00	1.00	1.00
Total Tier I Capital Ratio (%)	11.13	12.37	12.58	13.72
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	16.90	17.37	17.72	18.07
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
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	
	30.09.2024	31.12.2023	31.09.2024	31.12.2023
Tier 1 Capital	114,706,806	127,360,337	150,007,955	161,650,481
Total Exposures	3,295,289,550	3,030,416,129	3,459,712,271	3,202,875,302
On balance Sheet items (Excluding derivatives and securities financing transactions, but including collateral)	3,174,325,841	2,907,877,016	3,334,269,841	3,080,336,189
Derivative Exposures	11,638,263	17,639,936	11,638,263	17,639,936
Securities financing transaction exposures	52,004,497	55,264,285	56,483,218	55,264,285
Other off-balance sheet exposures	57,320,949	49,634,892	57,320,949	49,634,892
Basel III Leverage ratio (%) (Tier 1/Total Exposure)	3.48%	4.20%	4.34%	5.05%

TEMPLATE 4 : COMPUTATION OF LIQUIDITY COVERAGE RATIO

	As at 30th September 2024		As at 31st December 2023	
	Total Un Weighted Value	Total Weighted Value	Total Un Weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	1,137,735,166	1,137,060,758	972,884,868	971,952,946
Level 1 Assets	1,136,386,350	1,136,386,350	970,321,023	970,321,023
Level 2A Assets	-	-	1,000,000	850,000
Level 2B Assets	1,348,816	674,408	1,563,845	781,923
Total Cash Outflows	3,126,846,494	663,417,830	2,923,275,102	612,757,881
Deposits	2,023,684,353	202,368,435	1,931,549,144	193,154,914
Unsecured Wholesale Funding	841,320,647	403,138,238	735,508,931	355,722,329
Secured Funding Transactions	42,126,784	-	34,467,102	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	203,537,387	41,733,834	189,786,678	31,917,391
Additional requirements	16,177,323	16,177,323	31,963,247	31,963,247
Total Cash Inflows	241,533,378	129,487,233	248,170,511	145,264,852
Maturing Secured Lending Transactions Backed by Collateral	44,510,707	-	70,186,039	15,474,843
Committed Facilities	12,425,000	-	13,102,500	-
Other Inflows by Counterparty which are Maturing within 30 Days	162,097,722	113,641,403	130,365,609	104,138,655
Operational deposits	6,654,119	-	8,865,009	-
Other Cash Inflows	15,845,830	15,845,830	25,651,354	25,651,354
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next Calendar Days)* 100		212.96		207.91

TEMPLATE 5 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

	Type A Debenture issued in 2019	Type B Debenture issued in 2019	Type A Debenture issued in 2020	Type B Debenture issued in 2020	Additional Tier 1 Debenture 1 2021	Additional Tier 1 Debenture 2 2021	Type A Debenture issued in 2023	Type B Debenture issued in 2023	Type A Debenture issued in 2024	Type B Debenture issued in 2024
Must be provided for each type of capital instrument separately										
Description of the Capital Instrument	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank
Issuer	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private placement)	A	B	A	B	1	2	A	B	A	B
Original Date of Issuance	08th Nov. 2019	08th Nov. 2019	27 th July 2020	27 th July 2020	29 th March 2021	3-Aug-21	30th Nov. 2023	01st Dec. 2023	11th Oct. 2024	11th Oct. 2024
Par Value of Instrument	6,563,000,000	3,437,000,000	12,900,000,000	7,100,000,000	3,500,000,000	1,500,000,000	3,000,000,000	7,000,000,000	10,515,000,000	3,000,000,000
Original Maturity Date, if Applicable	08th Nov. 2024	08th Nov. 2027	27 th July 2025	27 th July 2028	N/A	N/A	20th Oct. 2031	20th Oct. 2028	11th Oct. 2029	11th Oct. 2029
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting date)	1,312,600,000	2,749,600,000	4,515,000,000	6,745,000,000	3,500,000,000	1,500,000,000	3,000,000,000	7,000,000,000	10,515,000,000	3,000,000,000
Accounting Classification (Equity/Liability)	Liability	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 (LKR '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	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate
Coupon rate and any Related Index	12.00%	12.25%	9.50%	10.25%	9.50%	9.50%	16.25%	16.00%	13.50%	13.75%
Non-Cumulative or Cumulative	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Convertible or Non-Convertible										
If Convertible, Conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If Convertible, Fully or Partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Mandatory or Optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

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

BANK								
As at 30.09.2024								
	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	2,807,279,980	234,207,696	3,041,487,676	2,807,279,980	57,192,284	2,864,472,263	907,257,151	32
Claims on Central Government and Central Bank of Sri Lanka	1,515,487,216	30,000,000	1,545,487,216	1,515,487,216	-	1,515,487,216	39,517,659	3
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	79,116,194	19,957,498	99,073,692	79,116,194	4,691,416	83,807,610	83,599,670	100
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	69,565,984	-	69,565,984	69,565,984	-	69,565,984	30,175,423	43
Claims on Financial Institutions	6,316,524	-	6,316,524	6,316,524	-	6,316,524	3,221,079	51
Claims on Corporates	94,845,828	111,827,304	206,673,132	94,845,828	38,566,794	133,412,623	128,083,190	96
Retail claims	402,372,607	72,422,895	474,795,502	402,372,607	13,934,074	416,306,681	323,814,958	78
Claims Secured by Gold	299,263,557	-	299,263,557	299,263,557	-	299,263,557	1,072,274	-
Claims Secured by Residential Property	53,422,078	-	53,422,078	53,422,078	-	53,422,078	18,697,727	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	149,285,562	-	149,285,562	149,285,562	-	149,285,562	208,054,541	139
Higher-risk Categories	1,137,560	-	1,137,560	1,137,560	-	1,137,560	2,843,900	250
Cash Items, other assets	68,385,518	-	68,385,518	68,385,518	-	68,385,518	95,378	-
Other Assets	68,081,352	-	68,081,352	68,081,352	-	68,081,352	68,081,352	100

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

GROUP	As at 30.09.2024							
	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	2,803,634,114	234,207,696	3,037,841,810	2,803,634,114	57,192,284	2,860,826,398	1,046,891,162	37
Claims on Central Government and Central Bank of Sri Lanka	1,515,487,216	30,000,000	1,545,487,216	1,515,487,216	-	1,515,487,216	39,517,659	3
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	79,116,194	19,957,498	99,073,692	79,116,194	4,691,416	83,807,610	83,599,670	100
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	67,057,678	-	67,057,678	67,057,678	-	67,057,678	33,617,263	50
Claims on Financial Institutions	6,316,524	-	6,316,524	6,316,524	-	6,316,524	3,457,584	55
Claims on Corporates	94,845,828	111,827,304	206,673,132	94,845,828	38,566,794	133,412,623	128,083,190	96
Retail claims	402,372,607	72,422,895	474,795,502	402,372,607	13,934,074	416,306,681	439,024,010	105
Claims Secured by Gold	299,263,557	-	299,263,557	299,263,557	-	299,263,557	1,072,274	-
Claims Secured by Residential Property	53,422,078	-	53,422,078	53,422,078	-	53,422,078	18,697,727	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	149,285,562	-	149,285,562	149,285,562	-	149,285,562	223,455,872	150
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items, other assets	68,385,518	-	68,385,518	68,385,518	-	68,385,518	95,378	-
Other Assets	68,081,352	-	68,081,352	68,081,352	-	68,081,352	76,270,534	112

TEMPLATE 9 : MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD

ITEM	BANK		GROUP	
	30.09.2024	31.12.2023	30.09.2024	31.12.2023
(a) RWA for Interest Rate Risk	1,907,953	1,474,711	1,907,953	1,474,711
General Interest Risk	1,227,718	751,616	1,227,718	751,616
i) Net long or short position	1,227,718	751,616	1,227,718	751,616
ii) Horizontal disallowance	-	-	-	-
iii) Vertical disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	680,235	723,095	680,235	723,095
(b) RWA for Equity	556,924	568,158	769,579	1,407,566
General Equity risk	281,031	286,205	387,359	705,909
Specific Equity risk	275,893	281,953	382,220	701,657
© RWA for foreign Exchange & Gold	295,223	1,068,995	295,223	1,068,995
Total Capital Charge for Market Risk	2,760,100	3,111,864	2,972,755	3,951,272
Total Risk Weighted Amount for Market Risk	20,445,185	23,050,844	22,020,404	29,268,681

TEMPLATE 10 : OPERATIONAL RISK UNDER BASIC INDICATOR APPROACH

	BANK				GROUP			
	Gross Income				Gross Income			
	1st Year	2nd Year	3rd Year	Average	1st Year	2nd Year	3rd Year	Average
The Basic Indicator Approach Gross Income	118,613,701	77,144,195	83,209,777	92,989,224	138,567,382	104,860,364	88,912,815	110,780,187
Capital Charge for Operational Risk (LKR'000) 15%	17,792,055	11,571,629	12,481,467	13,948,384	20,785,107	15,729,055	13,336,922	16,617,028
Risk Weighted Amount for Operational Risk (LKR'000) 7.4	131,793,001	85,715,772	92,455,308	103,321,360	153,963,758	116,511,516	98,792,017	123,089,093

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	3,235,420,100	3,235,420,100	2,983,327,773	241,514,551	10,577,779
Assets					
Cash and Cash Equivalents	76,786,672	76,786,672	76,786,672	-	-
Balances with Central Bank of Sri Lanka	31,691,910	31,691,910	31,691,910	-	-
Placements with Banks	60,672,137	60,672,137	60,672,137	-	-
Derivative Financial Instruments	7,308,509	7,308,509	7,308,509	-	-
Financial Assets - At Fair Value through Profit or Loss	234,509,099	234,509,099	-	234,509,099	-
Financial Assets - At Amortised Cost					
Loans and Receivables to Banks	44,432,041	44,432,041	44,432,041	-	-
Loans and Receivables to Other Customers	1,723,067,745	1,723,067,745	1,723,067,745	-	-
Debt instruments measured at amortised cost	931,282,580	931,282,580	931,282,580	-	-
Financial Assets - At Fair Value through Other Comprehensive Income [OCI]					
Equity instruments at fair value through OCI	1,864,579.00	1,864,579	1,800,623	1,864,579	-
Debt instruments at fair value through OCI	6,941,496.00	6,941,496	1,142,510	5,140,873	4,049,202
Investments in Subsidiaries	5,191,712.00	5,191,712	-	-	-
Investments in Associates					
Goodwill and Intangible Assets	1,513,483	1,513,483	56,781,467	-	1,513,486
Property, Plant and Equipment	56,781,467	56,781,467	48,361,579	-	5,015,091
Other Assets	53,376,670	53,376,670	-	-	-
Liabilities	3,071,913,084	3,071,913,084	-	-	-
Due to Banks	47,864,787	47,864,787	-	-	-
Derivative Financial Instruments	20,423	20,423	-	-	-
Due to Other Customers	2,844,107,855	2,844,107,855	-	-	-
Other Borrowings	82,483,109	82,483,109	-	-	-
Current Tax Liabilities	633,997	633,997	-	-	-
Net Deferred Tax Liabilities	6,640,849	6,640,849	-	-	-
Other Liabilities	28,434,802	28,434,802	-	-	-
Subordinated Term Debts	61,727,262	61,727,262	-	-	-
Shareholders' Equity	163,507,016	163,507,016	-	-	-
Stated Capital/Assigned Capital	12,201,998	12,201,998	-	-	-
Statutory Reserve Fund	10,574,271	10,574,271	-	-	-
Other Reserves	41,845,561	41,845,561	-	-	-
Retained Earnings	98,885,186	98,885,186	-	-	-
Total Equity and Liabilities	3,235,420,100	3,235,420,100	-	-	-
Off-Balance Sheet Liabilities	225,662,626	225,662,626	225,662,626	-	-
Acceptance	6,064,051	6,064,051	6,064,051	-	-
Guarantees	22,432,373	22,432,373	22,432,373	-	-
Letter of Credit	54,057,720	54,057,720	54,057,720	-	-
Other Contingent Items	35,896,230	35,896,230	35,896,230	-	-
Undrawn Loan Commitments	107,503,986	107,503,986	107,503,986	-	-
(-) Allowance for ECL/impairment losses	(291,734)	(291,734)	(291,734)	-	-