



**PEOPLE'S
BANK**

**BASEL III - DISCLOSURES UNDER PILLAR 3
AS PER THE BANKING ACT
DIRECTIONS NO.01 OF 2016
AS AT MARCH 31ST 2025**

TEMPLATE 1 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 31.03.2025 (Unaudited)	As at 31.12.2024 (Audited)	As at 31.03.2025 (Unaudited)	As at 31.12.2024 (Audited)
Regulatory Capital (Rs000)				
Common Equity Tier 1 Capital	117,696,994	117,433,508	156,208,655	155,947,874
Total Tier I Capital	122,696,994	122,433,508	161,208,655	160,947,874
Total Capital	184,731,233	186,055,559	225,492,482	226,208,990
Regulatory Capital Ratio(%)				
Common Equity Tier I Capital Ratio (Minimum Requirement -2022 -8.00%,2021-7.00%)	10.53	10.44	11.81	12.18
Total Tier I Capital (Minimum Requirement -2022, 9.50%, 2021- 8.50%)	10.98	10.88	12.19	12.57
Total Capital (Minimum Requirement - 2022- 13.50%, 2021-12.50%)	16.53	16.53	17.05	17.67
Regulatory Liquidity				
Liquidity Coverage Ratio (%) Rupee (Minimum Requirement 2022-90%, 2021-100%)	340.00	354.00	NA	NA
Liquidity Coverage Ratio (%) All currency (Minimum Requirement 2022-90%, 2021-100%)	282.91	279.52	NA	NA

TEMPLATE 2 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 31.03.2025 (Unaudited)	As at 31.12.2024 (Audited)	As at 31.03.2025 (Unaudited)	As at 31.12.2024 (Audited)
Common Equity Tier 1 (CET I) Capital after adjustments	117,696,994	122,360,337	156,208,655	156,650,481
Common Equity Tier 1 (CET I) Capital	127,341,526	132,299,216	162,057,327	163,735,110
Equity / Assigned Capital	12,201,998	12,201,998	12,201,998	12,201,998
Reserve Fund	11,828,689	10,574,271	11,828,689	10,574,271
Public Retained Earning /(Accumalated Retained Losses)	88,985,599	95,161,263	118,455,452	122,239,676
Publish accumulated Other Comprehensive Income (OCI)	183,867	220,311	177,563	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Unpublished Current Year's Profit / Loss and Gain reflected in OCI	-	-	5,252,252	4,377,635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	9,644,532	9,938,879	5,848,672	7,084,629
Goodwill (net)	-	-	-	-
Deffered Tax Asset (Net)	-	-	-	-
Intangible Assets (Net)	2,495,921	1,763,287	2,670,153	1,930,788
Other (Investment the in the Capital of Subsidiaries & Other Financial Institution)	3,970,092	3,021,751	-	-
Defined Benefit Asset	3,178,519	5,153,841	3,178,519	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 instruments	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 (Specify)	-	-	-	-
Tier II Capital after adjustments	62,034,239	51,432,771	64,283,827	53,067,497
Tier II Capital	62,034,239	51,432,771	64,283,827	53,067,497
Qualifying Tier II capital instruments	34,830,900	29,112,200	34,830,900	29,112,200
Revaluation Gains	14,981,528	11,049,988	14,981,528	11,232,440
Loan Loss Provisions	12,221,811	11,270,584	14,471,399	12,722,857
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	117,696,994	122,360,337	156,208,655	156,650,481
Total Tier I Capital	122,696,994	127,360,337	161,208,655	161,650,481
Total Capital	184,731,233	178,793,109	225,492,482	214,717,978
Total Risk Weghted Assets (RWA)	1,117,300,024	1,029,554,806	1,322,858,385	1,178,028,452
RWA for Credit Risk	977,744,905	901,646,691	1,157,711,919	1,017,828,564
RWA for Market Risk	22,850,904	23,050,845	26,133,407	29,268,677
RWA for Operational Risk	116,704,215	104,857,270	139,013,059	130,931,211
CET I Capital Ratio (including Capital Conservstion Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	10.53	11.88	11.81	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 (%)	10.98	12.37	12.19	13.72
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	16.53	17.37	17.05	18.23
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	
	31.03.2025	31.12.2024	31.03.2025	31.12.2024
Tier 1 Capital	122,696,994	122,433,508	161,208,655	160,947,874
Total Exposures	3,512,193,075	3,353,594,241	3,712,419,148	3,531,299,634
On balance Sheet items (Excluding derivatives and securities financing transactions, but including collateral)	3,420,033,439	3,259,949,793	3,615,139,753	3,428,803,280
Deravitive Exposures	9,551,321	9,524,081	9,551,321	9,524,081
Securities financing transaction exposures	22,774,984	37,471,372	27,894,743	42,524,712
Other off-balance sheet exposures	59,833,331	56,557,014	59,833,331	56,557,014
Basel III Leverage ratio (%) (Tier 1/Total Expesure)	3.49%	3.65%	4.34%	4.56%

TEMPLATE 4 : COMPUTATION OF LIQUIDITY COVERAGE RATIO

	As at 31st March 2025		As at 31st December 2024	
	Total Un Weighted Value	Total Weighted Value	Total Un Weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	1,531,899,563	1,529,970,594	1,418,666,041	1,417,850,575
Level 1 Assets	1,522,652,538	1,522,652,538	1,417,035,108	1,417,035,108
Level 2A Assets	7,698,696	6,543,892	-	-
Level 2B Assets	1,548,329	774,165	1,630,933	815,467
Total Cash Outflows	3,304,880,960	747,351,207	3,135,665,982	667,806,233
Deposits	2,070,511,387	207,051,139	2,042,708,670	204,270,867
Unsecured Wholesale Funding	943,955,165	449,327,880	832,413,905	404,072,368
Secured Funding Transactions	29,765,532	-	38,218,067	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	222,430,444	52,753,757	203,892,650	41,030,308
Additional requirements	38,218,432	38,218,432	18,432,690	18,432,690
Total Cash Inflows	289,885,433	206,555,053	262,716,225	160,564,255
Maturing Secured Lending Transactions Backed by Collateral	11,012,714	-	32,017,334	-
Committed Facilities	12,407,500	-	12,331,250	-
Other Inflows by Counterparty which are Maturing within 30 Days	222,219,685	170,241,800	194,237,363	142,391,436
Operational deposits	7,932,281	-	5,957,459	-
Other Cash Inflows	36,313,253	36,313,253	18,172,819	18,172,819
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next Calendar Days)* 100		282.91		279.52

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 1 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										
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	08 th Nov. 2019	08 th Nov. 2019	27 th July 2020	27 th July 2020	29 th March 2021	3-Aug-21	30 th Nov. 2023	01st Dec. 2023	30 th Aug. 2024	19 th Sept. 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	08 th Nov. 2024	08 th Nov. 2027	27 th July 2025	27 th July 2028	N/A	N/A	01 st Dec. 2031	01 st Dec. 2028	30 th Aug. 2029	30 th Sept. 2032
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting date)	-	2,405,900,000	3,225,000,000	6,035,000,000	3,500,000,000	1,500,000,000	3,000,000,000	6,650,000,000	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 31.03.2025

	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	3,170,997,423	282,792,062	3,453,789,485	3,008,159,772	61,214,211	3,069,373,983	977,744,905	32
Claims on Central Government and Central Bank of Sri Lanka	1,687,836,086	4,542,000	1,692,378,086	1,575,653,019	-	1,575,653,019	35,882,897	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	78,714,993	12,420	78,727,413	78,714,993	2,677,021	81,392,014	56,164,633	69
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	110,405,486	-	110,405,486	110,405,486	-	110,405,486	35,196,943	32
Claims on Financial Institutions	5,500,827	-	5,500,827	5,500,827	-	5,500,827	3,048,622	55
Claims on Corporates	108,644,040	163,826,033	272,470,073	108,644,040	42,188,407	150,832,447	146,189,158	97
Retail claims	496,278,566	114,411,610	610,690,176	445,623,982	16,348,783	461,972,765	362,221,064	78
Claims Secured by Gold	317,896,625	-	317,896,625	317,896,625	-	317,896,625	1,228	-
Claims Secured by Residential Property	53,911,432	-	53,911,432	53,911,432	-	53,911,432	18,869,001	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	175,071,842	-	175,071,842	175,071,842	-	175,071,842	246,329,772	141
Higher-risk Categories	1,216,671	-	1,216,671	1,216,671	-	1,216,671	3,041,678	250
Cash Items, other assets	64,810,283	-	64,810,283	64,810,283	-	64,810,283	89,339	-
Other Assets	70,710,572	-	70,710,572	70,710,572	-	70,710,572	70,710,572	100

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

As at 31.03.2024

	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	3,357,951,990	282,792,062	3,640,744,052	3,195,114,339	61,214,211	3,256,328,550	1,157,711,919	36
Claims on Central Government and Central Bank of Sri Lanka	1,693,932,980	4,542,000	1,698,474,980	1,581,749,913	-	1,581,749,913	35,882,897	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	78,714,993	12,420	78,727,413	78,714,993	2,677,021	81,392,014	56,164,633	69
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	112,010,728	-	112,010,728	112,010,728	-	112,010,728	36,342,088	32
Claims on Financial Institutions	5,895,789	-	5,895,789	5,895,789	-	5,895,789	3,378,385	57
Claims on Corporates	108,644,040	163,826,033	272,470,073	108,644,040	42,188,407	150,832,447	146,189,158	97
Retail claims	659,264,581	114,411,610	773,676,191	608,609,997	16,348,783	624,958,780	525,207,079	84
Claims Secured by Gold	317,896,625	-	317,896,625	317,896,625	-	317,896,625	1,228	-
Claims Secured by Residential Property	53,911,432	-	53,911,432	53,911,432	-	53,911,432	18,869,001	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	181,103,128	-	181,103,128	181,103,128	-	181,103,128	255,376,701	141
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items, other assets	66,366,282	-	66,366,282	66,366,282	-	66,366,282	89,339	-
Other Assets	80,211,412	-	80,211,412	80,211,412	-	80,211,412	80,211,412	100

TEMPLATE 9 : MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD

ITEM	BANK		GROUP	
	31.03.2025	31.12.2024	31.03.2025	31.12.2024
(a) RWA for Interest Rate Risk	2,345,865	2,493,107	2,345,865	2,493,107
General Interest Risk	1,993,128	1,812,995	1,993,128	1,812,995
i) Net long or short position	1,993,128	1,812,995	1,993,128	1,812,995
ii) Horizontal disallowance	-	-	-	-
iii) Vertical disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	352,737	680,112	352,737	680,112
(b) RWA for Equity	676,502	697,450	1,119,640	1,169,229
General Equity risk	342,257	352,932	563,826	588,821
Specific Equity risk	334,245	344,518	555,814	580,408
© RWA for foreign Exchange & Gold	62,505	150,035	62,505	150,035
Total Capital Charge for Market Risk	3,084,872	3,340,592	3,528,010	3,812,371
Total Risk Weighted Amount for Market Risk	22,850,904	24,745,126	26,133,407	28,239,784

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		90,407,533	80,692,228	144,001,627	105,033,796	111,862,315	93,164,587	170,308,360	125,111,754
Capital Charge for Operational Risk (LKR'000)	15%	13,561,130	12,103,834	21,600,244	15,755,069	16,779,347	13,974,688	25,546,254	18,766,763
Risk Weighted Amount for Operational Risk (LKR'000)	7.4	100,452,814	89,658,031	160,001,808	116,704,218	124,291,461	103,516,208	189,231,511	139,013,060

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	3,452,180,183	3,452,180,183	3,178,001,506	264,575,212	8,692,275
Cash and Cash Equivalents	79,562,800	79,562,800	79,562,800	-	-
Balances with Central Bank of Sri Lanka	33,381,312	33,381,312	33,381,312	-	-
Placements with Banks	102,208,698	102,208,698	102,208,698	-	-
Derivative Financial Instruments	6,083,732	6,083,732	6,083,732	-	-
Financial Assets - At Fair Value through Profit or Loss	256,068,785	256,068,785	-	256,068,785	-
Financial Assets - At Amortised Cost					
Loans and Receivables to Banks	17,032,606	17,032,606	17,032,606	-	-
Loans and Receivables to Other Customers	1,520,416,143	1,520,416,143	1,520,416,143	-	-
Debt instruments measured at amortised cost	1,308,071,859	1,308,071,859	1,308,071,859	-	-
Financial Assets - At Fair Value through Other Comprehensive Income [OCI]					
Equity instruments at fair value through OCI	2,256,407	2,256,407	610,550	2,256,407	-
Debt instruments at fair value through OCI	6,860,570	6,860,570	1,262,684	6,250,020	-
Investments in Subsidiaries	5,191,712	5,191,712	-	-	3,017,838
Investments in Associates	-	-	-	-	-
Goodwill and Intangible Assets	2,495,918	2,495,918	61,114,066	-	2,495,918
Property, Plant and Equipment	61,114,066	61,114,066	48,257,056	-	-
Other Assets	51,435,575	51,435,575	-	-	3,178,519
Liabilities	3,259,261,243	3,259,261,243	-	-	-
Due to Banks	37,472,963	37,472,963	-	-	-
Derivative Financial Instruments	50,653	50,653	-	-	-
Due to Other Customers	2,992,998,840	2,992,998,840	-	-	-
Other Borrowings	82,249,472	82,249,472	-	-	-
Current Tax Liabilities	11,130,610	11,130,610	-	-	-
Net Deferred Tax Liabilities	5,827,608	5,827,608	-	-	-
Other Liabilities	74,017,853	74,017,853	-	-	-
Subordinated Term Debts	55,513,244	55,513,244	-	-	-
Shareholders' Equity	192,918,940	192,918,940	-	-	-
Stated Capital/Assigned Capital	12,201,998	12,201,998	-	-	-
Statutory Reserve Fund	11,828,689	11,828,689	-	-	-
Other Reserves	69,884,091	69,884,091	-	-	-
Retained Earnings	99,004,162	99,004,162	-	-	-
Total Equity and Liabilities	3,452,180,183	3,452,180,183	-	-	-
Off-Balance Sheet Liabilities	271,431,837	271,431,837	271,431,837	-	-
Acceptance	7,279,195	7,279,195	7,279,195	-	-
Guarantees	26,678,807	26,678,807	26,678,807	-	-
Letter of Credit	52,220,157	52,220,157	52,220,157	-	-
Other Contingent Items	62,414,198	62,414,198	62,414,198	-	-
Undrawn Loan Commitments	123,027,896	123,027,896	123,027,896	-	-
(-) Allowance for ECL/impairment losses	(188,417)	(188,417)	(188,417)	-	-