



**PEOPLE'S
BANK**

**BASEL III - DISCLOSURES UNDER PILLAR 3
AS PER THE BANKING ACT
DIRECTIONS NO.01 OF 2016
AS AT JUNE 30TH 2025**

TEMPLATE 1 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY				
	BANK		GROUP	
	As at 30.06.2025 (Unaudited)	As at 31.12.2024 (Audited)	As at 30.06.2025 (Unaudited)	As at 31.12.2024 (Audited)
Regulatory Capital (Rs000)				
Common Equity Tier 1 Capital	134,562,023	117,433,508	172,876,936	155,947,874
Total Tier I Capital	139,562,023	122,433,508	177,876,936	160,947,874
Total Capital	197,446,275	186,055,559	236,957,718	226,208,990
Regulatory Capital Ratio (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement -2022 -8.00%,2021-7.00%)	11.55	10.44	12.84	12.18
Total Tier I Capital (Minimum Requirement -2022, 9.50%, 2021- 8.50%)	11.98	10.88	13.21	12.57
Total Capital (Minimum Requirement - 2022- 13.50%, 2021-12.50%)	16.94	16.53	17.60	17.67
Regulatory Liquidity				
Liquidity Coverage Ratio (%) Rupee (Minimum Requirement 2022-90%, 2021-100%)	319.00	354.00	NA	NA
Liquidity Coverage Ratio (%) All currency (Minimum Requirement 2022-90%, 2021-100%)	257.34	279.52	NA	NA

TEMPLATE 2 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 30.06.2025 (Unaudited)	As at 31.12.2024 (Audited)	As at 30.06.2025 (Unaudited)	As at 31.12.2024 (Audited)
Common Equity Tier 1 (CET I) Capital after adjustments	134,562,023	122,360,337	172,876,936	155,947,874
Common Equity Tier 1 (CET I) Capital	143,631,981	132,299,216	178,347,782	162,057,327
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	11,828,689
Public Retained Earning /(Accumulated Retained Losses)	105,276,054	95,161,263	134,745,907	118,455,452
Publish accumulated Other Comprehensive Income (OCI)	183,867	220,311	177,563	177,563
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Unpublished Current Year's Profit / Loss and Gain reflected in OCI	-	-	-	-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	-	-	5,252,252	5,252,252
Total Adjustments to CETI Capital	9,069,958	9,938,879	5,470,846	6,109,453
Goodwill (net)	-	-	-	-
Deffered Tax Asset (Net)	-	-	-	-
Intangible Assets (Net)	2,258,453	1,763,287	2,462,452	2,760,809
Other (Investment the in the Capital of Subsidiaries & Other Financial Institution)	3,803,111	3,021,751	-	-
Defined Benefit Asset	3,008,394	5,153,841	3,008,394	3,348,644
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	57,884,252	51,432,771	59,080,782	65,261,116
Tier II Capital	57,884,252	51,432,771	59,080,782	65,261,116
Qualifying Tier II capital instruments	33,309,050	29,112,200	33,309,050	36,352,750
Revaluation Gains	14,981,528	11,049,988	14,981,528	14,981,528
Loan Loss Provisions	9,593,674	11,270,584	10,790,205	13,926,838
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	134,562,023	122,360,337	172,876,936	155,947,874
Total Tier I Capital	139,562,023	127,360,337	177,876,936	160,947,874
Total Capital	197,446,275	178,793,109	236,957,718	226,208,990
Total Risk Weghted Assets (RWA)	1,165,265,100	1,029,554,806	1,346,633,273	1,280,052,361
RWA for Credit Risk	1,023,173,646	901,646,691	1,181,513,387	1,114,147,040
RWA for Market Risk	20,830,824	23,050,845	23,402,082	28,239,784
RWA for Operational Risk	121,260,631	104,857,270	141,717,805	137,665,537
CET I Capital Ratio (including Capital Conservstion Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.55	11.88	12.84	12.18
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 (%)	11.98	12.37	13.21	12.57
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	16.94	17.37	17.60	17.67
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	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
Tier 1 Capital	139,562,023	122,433,508	177,876,936	160,947,874
Total Exposures	3,666,258,404	3,353,594,241	3,893,104,770	3,531,299,634
On balance Sheet items (Excluding derivatives and securities financing transactions, but including collateral)	3,539,587,585	3,259,949,793	3,761,777,197	3,428,803,280
Deravitive Exposures	8,601,344	9,524,081	8,601,344	9,524,081
Securities financing transaction exposures	63,593,735	37,471,372	68,250,489	42,524,712
Other off-balance sheet exposures	54,475,739	56,557,014	54,475,739	56,557,014
Basel III Leverage ratio (%) (Tier 1/Total Expesure)	3.81%	3.65%	4.57%	4.56%

TEMPLATE 4 : COMPUTATION OF LIQUIDITY COVERAGE RATIO

	As at 30th June 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)	1,601,849,451	1,599,787,528	1,418,666,041	1,417,850,575
Level 1 Assets	1,592,282,409	1,592,282,409	1,417,035,108	1,417,035,108
Level 2A Assets	7,775,993	6,609,594	-	-
Level 2B Assets	1,791,049	895,525	1,630,933	815,467
Total Cash Outflows	3,406,297,353	797,566,447	3,135,665,982	667,806,233
Deposits	2,020,638,158	202,063,816	2,042,708,670	204,270,867
Unsecured Wholesale Funding	1,142,717,717	541,688,263	832,413,905	404,072,368
Secured Funding Transactions	41,128,775	-	38,218,067	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	184,995,103	36,996,769	203,892,650	41,030,308
Additional requirements	16,817,600	16,817,600	18,432,690	18,432,690
Total Cash Inflows	307,263,930	175,903,088	262,716,225	160,564,255
Maturing Secured Lending Transactions Backed by Collateral	17,903,811	-	32,017,334	-
Committed Facilities	12,500,000	-	12,331,250	-
Other Inflows by Counterparty which are Maturing within 30 Days	223,734,689	159,841,440	194,237,363	142,391,436
Operational deposits	37,063,782	-	5,957,459	-
Other Cash Inflows	16,061,648	16,061,648	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		257.34		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 Deb. 1 2021	Additional Tier 1 Deb. 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										
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)	-	2,234,050,000	2,580,000,000	5,680,000,000	3,500,000,000	1,500,000,000	3,000,000,000	6,300,000,000	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 30.06.2025

	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	3,384,971,074	256,859,993	3,641,831,067	3,229,494,406	55,575,060	3,285,069,467	1,023,173,644	31
Claims on Central Government and Central Bank of Sri Lanka	1,826,940,610	4,542,000	1,831,482,610	1,723,229,253	-	1,723,229,253	37,021,386	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	65,811,086	11,826	65,822,912	65,811,086	2,523,261	68,334,347	41,631,985	61
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	105,793,056	-	105,793,056	105,793,056	-	105,793,056	43,242,420	41
Claims on Financial Institutions	11,772,099	-	11,772,099	11,772,099	-	11,772,099	6,598,916	56
Claims on Corporates	114,473,095	147,800,018	262,273,113	114,473,095	38,676,807	153,149,902	145,359,767	95
Retail claims	561,466,289	104,506,149	665,972,438	509,700,978	14,374,992	524,075,969	419,717,619	80
Claims Secured by Gold	336,147,191	-	336,147,191	336,147,191	-	336,147,191	14,020	-
Claims Secured by Residential Property	54,424,292	-	54,424,292	54,424,292	-	54,424,292	19,048,502	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	169,219,095	-	169,219,095	169,219,095	-	169,219,095	239,125,943	141
Higher-risk Categories	1,383,651	-	1,383,651	1,383,651	-	1,383,651	3,459,128	250
Cash Items, other assets	69,669,965	-	69,669,965	69,669,965	-	69,669,965	83,314	-
Other Assets	67,870,646	-	67,870,646	67,870,646	-	67,870,646	67,870,646	100

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

As at 30.06.2025

	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	3,610,332,782	256,859,993	3,867,192,775	3,454,856,114	55,575,060	3,510,431,174	1,181,513,387	34
Claims on Central Government and Central Bank of Sri Lanka	1,845,573,706	4,542,000	1,850,115,706	1,741,862,349	-	1,741,862,349	37,021,386	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	65,811,086	11,826	65,822,912	65,811,086	2,523,261	68,334,347	41,631,986	61
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	105,793,056	-	105,793,056	105,793,056	-	105,793,056	43,242,420	41
Claims on Financial Institutions	3,150,926	-	3,150,926	3,150,926	-	3,150,926	2,406,954	76
Claims on Corporates	114,473,095	147,800,018	262,273,113	114,473,095	38,676,807	153,149,902	145,359,766	95
Retail claims	752,657,150	104,506,149	857,163,299	700,891,839	14,374,992	715,266,831	563,988,429	79
Claims Secured by Gold	336,147,190	-	336,147,190	336,147,190	-	336,147,190	14,020	-
Claims Secured by Residential Property	54,424,292	-	54,424,292	54,424,292	-	54,424,292	19,048,502	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	174,887,179	-	174,887,179	174,887,179	-	174,887,179	249,644,205	143
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items, other assets	78,342,694	-	78,342,694	78,342,694	-	78,342,694	83,314	-
Other Assets	79,072,408	-	79,072,408	79,072,408	-	79,072,408	79,072,408	100

TEMPLATE 9 : MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD

ITEM	BANK		GROUP	
	30.06.2025	31.12.2024	30.06.2025	31.12.2024
(a) RWA for Interest Rate Risk	1,835,570	2,493,107	1,835,570	2,493,107
General Interest Risk	1,482,956	1,812,995	1,482,956	1,812,995
i) Net long or short position	1,482,956	1,812,995	1,482,956	1,812,995
ii) Horizontal disallowance	-	-	-	-
iii) Vertical disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	352,614	680,112	352,614	680,112
(b) RWA for Equity	822,436	697,450	1,169,556	1,169,229
General Equity risk	415,759	352,932	589,319	588,821
Specific Equity risk	406,677	344,518	580,237	580,408
© RWA for foreign Exchange & Gold	154,155	150,035	154,155	150,035
Total Capital Charge for Market Risk	2,812,161	3,340,592	3,159,281	3,812,371
Total Risk Weighted Amount for Market Risk	20,830,824	24,745,126	23,402,082	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		73,520,687	84,956,200	168,926,816	109,134,568	97,323,474	93,746,695	191,567,904	127,546,024
Capital Charge for Operational Risk (LKR'000)	15%	11,028,103	12,743,430	25,339,022	16,370,185	14,598,521	14,062,004	28,735,186	19,131,904
Risk Weighted Amount for Operational Risk (LKR'000)	7.4	81,689,652	94,395,778	187,696,462	121,260,631	108,137,193	104,162,995	212,853,227	141,717,805

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	3,571,798,139	3,571,798,139	3,391,699,899	170,732,243	8,454,807
Cash and Cash Equivalents	108,426,429	108,426,429	108,426,429	-	-
Balances with Central Bank of Sri Lanka	35,173,333	35,173,333	35,173,333	-	-
Placements with Banks	68,720,401	68,720,401	68,720,401	-	-
Derivative Financial Instruments	5,236,785	5,236,785	5,236,785	-	-
Financial Assets - At Fair Value through Profit or Loss	161,726,029	161,726,029	-	161,726,029	-
Financial Assets - At Amortised Cost					
Loans and Receivables to Banks	17,902,416	17,902,416	17,902,416	-	-
Loans and Receivables to Other Customers	1,592,271,093	1,592,271,093	1,592,271,093	-	-
Debt instruments measured at amortised cost	1,456,063,189	1,456,063,189	1,456,063,189	-	-
Financial Assets - At Fair Value through Other Comprehensive Income [OCI]					
Equity instruments at fair value through OCI	2,756,194	2,756,194	-	2,756,194	-
Debt instruments at fair value through OCI	6,764,215	6,764,215	514,195	6,250,020	3,017,838
Investments in Subsidiaries	5,191,712	5,191,712	1,262,684	-	-
Investments in Associates	-	-	-	-	-
Goodwill and Intangible Assets	2,258,450	2,258,450	-	-	2,258,450
Property, Plant and Equipment	61,407,159	61,407,159	61,407,159	-	-
Other Assets	47,900,734	47,900,734	44,722,215	-	3,178,519
Liabilities	3,371,149,083	3,371,149,083	-	-	-
Due to Banks	34,985,487	34,985,487	-	-	-
Derivative Financial Instruments	69,509	69,509	-	-	-
Due to Other Customers	3,125,255,729	3,125,255,729	-	-	-
Other Borrowings	67,392,518	67,392,518	-	-	-
Current Tax Liabilities	10,042,325	10,042,325	-	-	-
Net Deferred Tax Liabilities	5,443,605	5,443,605	-	-	-
Other Liabilities	70,675,451	70,675,451	-	-	-
Subordinated Term Debts	57,284,459	57,284,459	-	-	-
Shareholders' Equity	200,649,056	200,649,056	-	-	-
Stated Capital/Assigned Capital	12,201,998	12,201,998	-	-	-
Statutory Reserve Fund	11,828,689	11,828,689	-	-	-
Other Reserves	71,342,315	71,342,315	-	-	-
Retained Earnings	105,276,054	105,276,054	-	-	-
Total Equity and Liabilities	3,571,798,139	3,571,798,139	-	-	-
Off-Balance Sheet Liabilities	245,345,206	245,345,206	245,345,206	-	-
Acceptance	4,720,850	4,720,850	4,720,850	-	-
Guarantees	29,197,313	29,197,313	29,197,313	-	-
Letter of Credit	50,267,217	50,267,217	50,267,217	-	-
Other Contingent Items	48,176,831	48,176,831	48,176,831	-	-
Undrawn Loan Commitments	113,166,565	113,166,565	113,166,565	-	-
(-) Allowance for ECL/impairment losses	(183,570)	(183,570)	(183,570)	-	-