



**PEOPLE'S
BANK**

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

TEMPLATE 1 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY				
	BANK		GROUP	
	As at 30.09.2025 (Unaudited)	As at 31.12.2024 (Audited)	As at 30.09.2025 (Unaudited)	As at 31.12.2024 (Audited)
Regulatory Capital (Rs000)				
Common Equity Tier 1 Capital	134,931,524	117,433,508	175,345,546	155,947,874
Total Tier I Capital	139,931,524	122,433,508	180,345,546	160,947,874
Total Capital	195,044,517	186,055,559	235,458,539	226,208,990
Regulatory Capital Ratio (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement -2022 -8.00%,2021-7.00%)	11.06	10.44	12.06	12.18
Total Tier I Capital (Minimum Requirement -2022, 9.50%, 2021- 8.50%)	11.47	10.88	12.41	12.57
Total Capital (Minimum Requirement - 2022- 13.50%, 2021-12.50%)	15.98	16.53	16.20	17.67
Regulatory Liquidity				
Liquidity Coverage Ratio (%) Rupee (Minimum Requirement 2022-90%, 2021-100%)	287.00	354.00	NA	NA
Liquidity Coverage Ratio (%) All currency (Minimum Requirement 2022-90%, 2021-100%)	234.18	279.52	NA	NA

TEMPLATE 2 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 30.09.2025 (Unaudited)	As at 31.12.2024 (Audited)	As at 30.09.2025 (Unaudited)	As at 31.12.2024 (Audited)
Common Equity Tier 1 (CET I) Capital after adjustments	134,931,524	122,360,337	175,345,546	155,947,874
Common Equity Tier 1 (CET I) Capital	143,631,981	132,299,216	180,472,804	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	136,870,929	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Unpublished Current Year's Profit / Loss and Gain reflected in OCI	-	-	-	-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	8,700,457	9,938,879	5,127,258	6,109,453
Goodwill (net)	-	-	-	-
Deffered Tax Asset (Net)	-	-	-	-
Intangible Assets (Net)	2,062,736	1,763,287	2,288,989	2,760,809
Other (Investment the in the Capital of Subsidiaries & Other Financial Institution)	3,799,452	3,021,751	-	-
Defined Benefit Asset	2,838,269	5,153,841	2,838,269	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	55,112,993	51,432,771	55,112,993	65,261,116
Tier II Capital	55,112,993	51,432,771	55,112,993	65,261,116
Qualifying Tier II capital instruments	29,852,200	29,112,200	29,852,200	36,352,750
Revaluation Gains	14,981,528	11,049,988	14,981,528	14,981,528
Loan Loss Provisions	10,279,265	11,270,584	10,279,265	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	134,931,524	122,360,337	175,345,546	155,947,874
Total Tier I Capital	139,931,524	127,360,337	180,345,546	160,947,874
Total Capital	195,044,517	178,793,109	235,458,539	226,208,990
Total Risk Weghted Assets (RWA)	1,220,510,814	1,029,554,806	1,453,421,676	1,280,052,361
RWA for Credit Risk	1,067,758,155	901,646,691	1,278,404,965	1,114,147,040
RWA for Market Risk	25,692,726	23,050,845	28,618,963	28,239,784
RWA for Operational Risk	127,059,933	104,857,270	146,397,748	137,665,537
CET I Capital Ratio (including Capital Conservstion Buffer, Countercyclical Capital Buffer & Surcharge on D-SIB) (%)	11.06	11.88	12.06	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 (%)	11.46	12.37	12.41	12.57
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.98	17.37	16.20	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	
	30.09.2025	31.12.2024	30.09.2025	31.12.2024
Tier 1 Capital	139,931,524	122,433,508	180,345,546	160,947,874
Total Exposures	3,732,583,338	3,353,594,241	3,997,329,454	3,531,299,634
On balance Sheet items (Excluding derivatives and securities financing transactions, but including collateral)	3,582,377,499	3,259,949,793	3,842,143,101	3,428,803,280
Deravitive Exposures	8,830,045	9,524,081	8,830,045	9,524,081
Securities financing transaction exposures	76,889,751	37,471,372	81,870,265	42,524,712
Other off-balance sheet exposures	64,486,043	56,557,014	64,486,043	56,557,014
Basel III Leverage ratio (%) (Tier 1/Total Expesure)	3.75%	3.65%	4.51%	4.56%

TEMPLATE 4 : COMPUTATION OF LIQUIDITY COVERAGE RATIO

	As at 30th September 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)	1,588,321,942	1,586,066,115	1,418,666,041	1,417,850,575
Level 1 Assets	1,578,308,492	1,578,308,492	1,417,035,108	1,417,035,108
Level 2A Assets	7,859,709	6,680,753	-	-
Level 2B Assets	2,153,741	1,076,871	1,630,933	815,467
Total Cash Outflows	3,518,968,315	845,084,829	3,135,665,982	667,806,233
Deposits	2,019,136,401	201,913,640	2,042,708,670	204,270,867
Unsecured Wholesale Funding	1,178,975,202	561,254,521	832,413,905	404,072,368
Secured Funding Transactions	50,741,986	-	38,218,067	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	243,997,445	55,799,387	203,892,650	41,030,308
Additional requirements	26,117,281	26,117,281	18,432,690	18,432,690
Total Cash Inflows	282,693,841	167,806,658	262,716,225	160,564,255
Maturing Secured Lending Transactions Backed by Collateral	17,100,932	-	32,017,334	-
Committed Facilities	12,565,000	-	12,331,250	-
Other Inflows by Counterparty which are Maturing within 30 Days	216,061,864	147,938,335	194,237,363	142,391,436
Operational deposits	17,097,722	-	5,957,459	-
Other Cash Inflows	19,868,323	19,868,323	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		234.18		279.52

TEMPLATE 5 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

	Type B Debenture issued in 2019	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
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private placement)	B	B	1	2	A	B	A	B
Original Date of Issuance	08 th Nov. 2019	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	3,437,000,000	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. 2027	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)	2,062,200,000	5,325,000,000	3,500,000,000	1,500,000,000	3,000,000,000	5,950,000,000	10,515,000,000	3,000,000,000
Accounting Classification (Equity/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
Subsequent Call Dates, if Applicable	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
Coupon rate and any Related Index	12.25%	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
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
If Convertible, Fully or Partially	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
If Convertible, Conversion rate	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 30.09.2025

	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	3,273,748,615	250,903,223	3,524,651,838	3,204,507,413	65,594,645	3,270,102,058	1,067,758,152	33
Claims on Central Government and Central Bank of Sri Lanka	1,663,585,119	-	1,663,585,119	1,663,585,119	-	1,663,585,119	36,378,958	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	10,697,171	14,337	10,711,508	10,697,171	3,210,780	13,907,951	13,646,035	98
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	95,288,484	-	95,288,484	95,288,484	-	95,288,484	42,348,220	44
Claims on Financial Institutions	46,859,837	-	46,859,837	46,859,837	-	46,859,837	28,854,899	62
Claims on Corporates	123,943,312	176,014,833	299,958,145	123,943,312	47,409,055	171,352,367	161,799,340	94
Retail claims	624,348,450	74,874,052	699,222,502	555,107,248	14,974,810	570,082,058	458,095,323	80
Claims Secured by Gold	354,330,998	-	354,330,998	354,330,998	-	354,330,998	-	-
Claims Secured by Residential Property	56,115,619	-	56,115,619	56,115,619	-	56,115,619	19,640,467	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	167,336,049	-	167,336,049	167,336,049	-	167,336,049	235,239,213	141
Higher-risk Categories	1,387,310	-	1,387,310	1,387,310	-	1,387,310	3,468,275	250
Cash Items, other assets	61,639,873	-	61,639,873	61,639,873	-	61,639,873	71,034	-
Other Assets	68,216,393	-	68,216,393	68,216,393	-	68,216,393	68,216,393	100

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

As at 30.09.2025

	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	3,531,815,742	250,903,223	3,782,718,965	3,462,574,540	65,594,645	3,528,169,185	1,278,404,966	36
Claims on Central Government and Central Bank of Sri Lanka	1,681,656,812	-	1,681,656,812	1,681,656,812	-	1,681,656,812	36,378,958	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	10,697,171	14,337	10,711,508	10,697,171	3,210,780	13,907,951	13,646,035	98
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	95,597,005	-	95,597,005	95,597,005	-	95,597,005	46,244,140	48
Claims on Financial Institutions	38,128,205	-	38,128,205	38,128,205	-	38,128,205	24,489,083	64
Claims on Corporates	123,943,312	176,014,833	299,958,145	123,943,312	47,409,055	171,352,367	161,799,340	94
Retail claims	828,322,153	74,874,052	903,196,205	759,080,951	14,974,810	774,055,761	662,069,026	86
Claims Secured by Gold	384,100,812	-	384,100,812	384,100,812	-	384,100,812	-	-
Claims Secured by Residential Property	56,115,619	-	56,115,619	56,115,619	-	56,115,619	19,640,467	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	167,340,520	-	167,340,520	167,340,520	-	167,340,520	235,245,920	141
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items, other assets	67,093,167	-	67,093,167	67,093,167	-	67,093,167	71,034	-
Other Assets	78,820,966	-	78,820,966	78,820,966	-	78,820,966	78,820,966	100

TEMPLATE 9 : MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD

ITEM	BANK		GROUP	
	30.09.2025	31.12.2024	30.09.2025	31.12.2024
(a) RWA for Interest Rate Risk	2,379,249	2,493,107	2,382,249	2,493,107
General Interest Risk	2,030,249	1,812,995	2,030,249	1,812,995
i) Net long or short position	2,030,249	1,812,995	2,030,249	1,812,995
ii) Horizontal disallowance	-	-	-	-
iii) Vertical disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	349,000	680,112	352,000	680,112
(b) RWA for Equity	939,307	697,450	1,331,349	1,169,229
General Equity risk	473,412	352,932	669,433	588,821
Specific Equity risk	465,895	344,518	661,916	580,408
© RWA for foreign Exchange & Gold	149,962	150,035	149,962	150,035
Total Capital Charge for Market Risk	3,468,518	3,340,592	3,863,560	3,812,371
Total Risk Weighted Amount for Market Risk	25,692,726	24,745,126	28,618,963	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		77,144,195	80,813,154	185,104,474	114,353,941	104,941,571	88,887,907	201,444,433	131,757,970
Capital Charge for Operational Risk (LKR'000)	15%	11,571,629	12,121,973	27,765,671	17,153,091	15,741,236	13,333,186	30,216,665	19,763,696
Risk Weighted Amount for Operational Risk (LKR'000)	7.4	85,715,772	89,792,393	205,671,638	127,059,934	116,601,746	98,764,341	223,827,148	146,397,745

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	3,614,635,821	3,614,635,821	3,372,172,922	232,460,806	10,002,093
Cash and Cash Equivalents	83,863,770	83,863,770	83,863,770	-	-
Balances with Central Bank of Sri Lanka	40,689,354	40,689,354	40,689,354	-	-
Placements with Banks	72,661,997	72,661,997	72,661,997	-	-
Derivative Financial Instruments	5,392,404	5,392,404	5,392,404	-	-
Financial Assets - At Fair Value through Profit or Loss	222,825,393	222,825,393	-	222,825,393	-
Financial Assets - At Amortised Cost					
Loans and Receivables to Banks	17,057,066	17,057,066	17,057,066	-	-
Loans and Receivables to Other Customers	1,646,240,928	1,646,240,928	1,646,240,928	-	-
Debt instruments measured at amortised cost	1,400,015,017	1,400,015,017	1,400,015,017	-	-
Financial Assets - At Fair Value through Other Comprehensive Income [OCI]					
Equity instruments at fair value through OCI	3,385,393	3,385,393	663,309	3,385,393	-
Debt instruments at fair value through OCI	6,913,329	6,913,329	1,392,260	6,250,020	-
Investments in Subsidiaries	6,153,102	6,153,102	-	-	4,760,842
Investments in Associates	-	-	-	-	-
Goodwill and Intangible Assets	2,062,732	2,062,732	61,569,018	-	2,062,732
Property, Plant and Equipment	61,569,018	61,569,018	42,627,799	-	-
Other Assets	45,806,318	45,806,318	-	-	3,178,519
Liabilities	3,402,804,028	3,402,804,028	-	-	-
Due to Banks	18,165,312	18,165,312	-	-	-
Derivative Financial Instruments	93,666	93,666	-	-	-
Due to Other Customers	3,177,083,749	3,177,083,749	-	-	-
Other Borrowings	79,748,217	79,748,217	-	-	-
Current Tax Liabilities	9,130,984	9,130,984	-	-	-
Net Deferred Tax Liabilities	5,246,383	5,246,383	-	-	-
Other Liabilities	71,727,960	71,727,960	-	-	-
Subordinated Term Debts	41,607,757	41,607,757	-	-	-
Shareholders' Equity	211,831,793	211,831,793	-	-	-
Stated Capital/Assigned Capital	12,201,998	12,201,998	-	-	-
Statutory Reserve Fund	11,828,689	11,828,689	-	-	-
Other Reserves	71,604,878	71,604,878	-	-	-
Retained Earnings	116,196,228	116,196,228	-	-	-
Total Equity and Liabilities	3,614,635,821	3,614,635,821	-	-	-
Off-Balance Sheet Liabilities	278,581,799	278,581,799	278,581,799	-	-
Acceptance	7,961,314	7,961,314	7,961,314	-	-
Guarantees	37,317,689	37,317,689	37,317,689	-	-
Letter of Credit	59,397,879	59,397,879	59,397,879	-	-
Other Contingent Items	48,921,840	48,921,840	48,921,840	-	-
Undrawn Loan Commitments	125,303,110	125,303,110	125,303,110	-	-
(-) Allowance for ECL/impairment losses	(320,033)	(320,033)	(320,033)	-	-