



**PEOPLE'S
BANK**

**BASEL III - DISCLOSURES UNDER PILLAR 3
AS PER THE BANKING ACT
DIRECTIONS NO.01 OF 2016
AS AT MARCH 31ST 2026**

TEMPLATE 1 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 31.03.2026 (Unaudited)	As at 31.12.2025 (Audited)	As at 31.03.2026 (Unaudited)	As at 31.12.2025 (Audited)
Regulatory Capital (Rs000)				
Common Equity Tier 1 Capital	149,730,652	149,649,766	195,093,304	195,009,563
Total Tier I Capital	154,730,652	154,649,766	200,093,304	200,009,563
Total Capital	235,173,305	209,165,741	291,745,047	256,299,852
Regulatory Capital Ratio (%)				
Common Equity Tier I Capital Ratio (Minimum Requirement -2022 -8.00%,2021-7.00%)	11.36	11.79	12.02	12.78
Total Tier I Capital (Minimum Requirement -2022, 9.50%, 2021- 8.50%)	11.74	12.18	12.32	13.10
Total Capital (Minimum Requirement - 2022- 13.50%, 2021-12.50%)	17.85	16.48	17.97	16.79
Regulatory Liquidity				
Liquidity Coverage Ratio (%) Rupee (Minimum Requirement 2022-90%, 2021-100%)	260.00	263.00	NA	NA
Liquidity Coverage Ratio (%) All currency (Minimum Requirement 2022-90%, 2021-100%)	218.64	218.54	NA	NA

TEMPLATE 2 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY

	BANK		GROUP	
	As at 31.03.2026 (Unaudited)	As at 31.12.2025 (Audited)	As at 31.03.2026 (Unaudited)	As at 31.12.2025 (Audited)
Common Equity Tier 1 (CET I) Capital after adjustments	149,730,652	149,649,766	195,093,304	195,009,563
Common Equity Tier 1 (CET I) Capital	161,166,588	161,166,686	202,168,811	202,168,811
Equity / Assigned Capital	12,201,998	12,201,998	12,201,998	12,201,998
Reserve Fund	12,201,998	12,201,998	12,201,998	12,201,998
Public Retained Earning /(Accumulated Retained Losses)	122,442,988	122,443,086	154,044,659	154,044,659
Publish accumulated Other Comprehensive Income (OCI)	178,231	178,231	178,231	178,231
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Unpublished Current Year's Profit / Loss and Gain reflected in OCI	-	-	9,400,552	9,400,552
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to CETI Capital	11,435,936	11,516,920	7,075,507	7,159,248
Goodwill (net)	-	-	-	-
Deffered Tax Asset (Net)	-	-	-	-
Intangible Assets (Net)	1,820,456	1,842,563	2,064,825	2,090,489
Other (Investment the in the Capital of Subsidiaries & Other Financial Institution)	2,265,199	2265199.3	2,265,199	2,265,199
Defined Benefit Asset	4,604,798	4,605,598	-	-
Additional Tier I (AT i) Capital after adjustments	2,745,483	2,803,559	2,745,483	2,803,559
Additional Tier I (AT i) Capital	5,000,000	5,000,000	5,000,000	5,000,000
Quilfing 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	80,442,653	54,515,976	91,651,743	56,290,289
Tier II Capital	80,442,653	54,515,976	91,651,743	56,290,289
Quilfing Tier II capital instruments	52,047,000	28,449,500	62,047,000	28,449,500
Revaluation Gains	14,981,528	14,981,528	14,981,528	14,981,528
Loan Loss Provisions	13,414,125	11,084,948	14,623,215	12,859,261
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	149,730,652	149,649,766	195,093,304	195,009,563
Total Tier I Capital	154,730,652	154,649,766	200,093,304	200,009,563
Total Capital	235,173,305	209,165,741	291,745,047	256,299,852
Total Risk Weghted Assets (RWA)	1,317,612,173	1,269,586,943	1,623,797,996	1,526,399,839
RWA for Credit Risk	1,142,274,661	1,102,569,055	1,426,401,796	1,337,465,437
RWA for Market Risk	25,373,119	28,622,011	25,373,119	28,622,011
RWA for Operational Risk	149,964,393	138,395,877	172,023,081	160,312,390
CET I Capital Ratio (including Capital Conservstion Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.36	11.79	12.01	12.78
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 (%)	11.74	12.18	12.32	13.10
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	17.85	16.48	17.97	16.79
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	
	31.03.2026	31.12.2025	31.03.2026	31.12.2025
Tier 1 Capital	154,730,651	154,649,766	200,093,303	200,009,563
Total Exposures	3,973,997,561	3,772,890,118	4,322,404,009	4,078,238,627
On balance Sheet items (Excluding derivatives and securities financing transactions, but including collateral)	3,745,542,633	3,608,844,169	4,093,949,081	3,909,277,767
Derivative Exposures	7,783,474	7,127,041	7,783,474	7,127,041
Securities financing transaction exposures	154,701,394	89,801,196	154,701,394	94,716,107
Other off-balance sheet exposures	65,970,060	67,117,712	65,970,060	67,117,712
Basel III Leverage ratio (%) (Tier 1/Total Exposure)	3.89%	4.10%	4.63%	4.90%

TEMPLATE 4 : COMPUTATION OF LIQUIDITY COVERAGE RATIO

	As at 31st March 2026		As at 31st December 2025	
	Total Un Weighted Value	Total Weighted Value	Total Un Weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	1,479,216,931	1,476,819,172	1,469,897,481	1,467,524,635
Level 1 Assets	1,468,618,419	1,468,618,419	1,459,478,770	1,459,478,770
Level 2A Assets	8,289,990	7,046,492	8,104,313	6,888,666
Level 2B Assets	2,308,522	1,154,261	2,314,398	1,157,199
Total Cash Outflows	3,606,376,646	892,115,778	3,581,371,809	872,607,142
Deposits	2,016,061,900	201,606,190	2,030,888,220	203,088,822
Unsecured Wholesale Funding	1,272,450,274	608,964,497	1,263,114,301	598,758,380
Secured Funding Transactions	47,378,776	-	29,530,845	-
Undrawn Portion of Committed (Irrevocable)Facilities and			236,880,005	49,801,502
Other Contingent Funding Obligations	247,364,225	58,423,619	20,958,438	20,958,438
Additional requirements	23,121,471	23,121,471	-	-
Total Cash Inflows	362,904,149	216,664,157	385,856,594	201,087,232
Maturing Secured Lending Transactions Backed by Collateral	62,121,506	-	83,518,470	-
Committed Facilities	12,885,000		12,745,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	249,156,060	190,720,275	249,894,058	190,847,869
Operational deposits	9,975,290	-	29,459,703	-
Other Cash Inflows	28,766,293	25,943,882	10,239,363	10,239,363
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next Calendar Days)* 100		218.64		218.54

TEMPLATE 5 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

	Type B Debenture issued in 2019	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	Type A Debenture issued in 2026	Type B Debenture issued in 2026
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)	B	B	Debenture 1	Debenture 2	A	B	A	B	A	B
Original Date of Issuance	08 th November 2019	27 th July 2020	29 th March 2021	3-Aug-21	30 th November 2023	01st December 2023	30th August 2024	19th September 2024	28th Jan 2026	28th Jan 2026
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	22,950,000,000	2,050,000,000
Original Maturity Date, if Applicable	08 th November 2027	27 th July 2028	N/A	N/A	01 st December 2031	01 st December 2028	30th August 2029	30th September 2032	28th Jan 2031	28th Jan 2034
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting date)	1,718,500,000	4,615,000,000	3,500,000,000	1,500,000,000	3,000,000,000	5,250,000,000	9,463,500,000	3,000,000,000	22,950,000,000	2,050,000,000
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	12.25%	10.25%	9.50%	9.50%	16.25%	16.00%	13.50%	13.75%	11%	11.5%
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 31.03.2026

	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	3,463,548,322	257,331,406	3,720,879,728	3,346,396,882	-	3,413,452,223	1,142,274,658	33
Claims on Central Government and Central Bank of Sri Lanka	1,609,464,566	-	1,609,464,566	1,548,410,376	-	1,548,410,376	37,821,844	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	20,496,511	20,173	20,516,684	20,496,511	-	24,785,447	24,744,167	100
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	129,887,319	-	129,887,319	129,887,319	-	129,887,319	41,419,846	32
Claims on Financial Institutions	111,472,617	-	111,472,617	111,472,617	-	111,472,617	65,453,268	59
Claims on Corporates	116,629,719	165,018,929	281,648,648	116,629,719	-	162,049,969	133,359,777	82
Retail claims	700,571,714	92,292,303	792,864,018	644,474,465	-	661,820,620	534,563,831	81
Claims Secured by Gold	417,430,185	-	417,430,185	417,430,185	-	417,430,185	-	-
Claims Secured by Residential Property	56,771,946	-	56,771,946	56,771,946	-	56,771,946	19,870,181	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	149,367,524	-	149,367,524	149,367,524	-	149,367,524	207,203,299	139
Higher-risk Categories	2,283,294	-	2,283,294	2,283,294	-	2,283,294	5,708,235	250
Cash Items, other assets	77,093,740	-	77,093,740	77,093,740	-	77,093,740	51,026	-
Other Assets	72,079,186	-	72,079,186	72,079,186	-	72,079,186	72,079,186	100

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

GROUP	As at 31.03.2026							
	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	3,805,276,802	257,331,406	4,062,608,208	3,454,856,114	67,055,341	3,755,180,703	1,426,401,793	38
Claims on Central Government and Central Bank of Sri Lanka	1,629,450,908	-	1,629,450,908	1,741,862,349	-	1,568,396,718	37,821,844	2
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	21,495,117	20,173	21,515,290	65,811,086	4,288,936	25,784,053	24,943,888	97
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	134,860,234	-	134,860,234	105,793,056	-	134,860,234	46,392,761	34
Claims on Financial Institutions	95,838,156	-	95,838,156	3,150,926	-	95,838,156	57,636,038	60
Claims on Corporates	116,629,719	165,018,929	281,648,648	114,473,095	45,420,250	162,049,969	133,359,777	82
Retail claims	963,094,197	92,292,303	1,055,386,501	700,891,839	17,346,155	924,343,103	797,086,314	86
Claims Secured by Gold	459,834,746	-	459,834,746	336,147,190	-	459,834,746	1,471,112	-
Claims Secured by Residential Property	56,771,946	-	56,771,946	54,424,292	-	56,771,946	19,870,181	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	151,730,654	-	151,730,654	174,887,179	-	151,730,654	209,464,837	138
Higher-risk Categories	739,940	-	739,940	-	-	739,940	1,849,850	250
Cash Items, other assets	78,377,016	-	78,377,016	78,342,694	-	78,377,016	51,026	-
Other Assets	96,454,168	-	96,454,168	79,072,408	-	96,454,168	96,454,168	100

TEMPLATE 9 : MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD

ITEM	BANK		GROUP	
	31.03.2026	31.12.2025	31.03.2026	31.12.2025
(a) RWA for Interest Rate Risk	2,357,493	2,709,341	2,360,493	2,712,341
General Interest Risk	2,029,993	2,376,841	2,029,993	2,376,841
i) Net long or short position	2,029,993	2,376,841	2,029,993	2,376,841
ii) Horizontal disallowance	-	-	-	-
iii) Vertical disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	327,500	332,500	330,500	335,500
(b) RWA for Equity	1,008,468	1,018,310	1,008,468	1,018,310
General Equity risk	505,451	511,399	505,451	511,399
Specific Equity risk	503,017	506,911	503,017	506,911
© RWA for foreign Exchange & Gold	59,410	136,321	59,410	136,321
Total Capital Charge for Market Risk	3,425,371	3,863,972	3,428,371	3,866,972
Total Risk Weighted Amount for Market Risk	25,373,119	28,622,011	25,395,341	28,644,233

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	80,692,228	150,345,786	173,865,855	134,967,956	93,164,587	165,109,942	206,187,785	154,820,771	
Capital Charge for Operational Risk (LKR'000)	15%	12,103,834	22,551,868	26,079,878	20,245,193	13,974,688	24,766,491	30,928,168	23,223,116
Risk Weighted Amount for Operational Risk (LKR'000)	7.4	89,658,031	167,050,873	193,184,283	149,964,396	103,516,208	183,455,491	229,097,539	172,023,079

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	3,829,689,884	3,829,689,884	3,466,374,911	354,144,239	9,170,734
Cash and Cash Equivalents	99,872,469	99,872,469	99,872,469	-	-
Balances with Central Bank of Sri Lanka	47,952,646	47,952,646	47,952,646	-	-
Placements with Banks	114,165,106	114,165,106	114,165,106	-	-
Derivative Financial Instruments	4,767,414	4,767,414	4,767,414	-	-
Financial Assets - At Fair Value through Profit or Loss	344,468,405	344,468,405	-	344,468,405	-
Financial Assets - At Amortised Cost		-	-	-	-
Loans and Receivables to Banks	68,059,756	68,059,756	68,059,756	-	-
Loans and Receivables to Other Customers	1,786,369,888	1,786,369,888	1,786,369,888	-	-
Debt instruments measured at amortised cost	1,240,358,134	1,240,358,134	1,240,358,134	-	-
Financial Assets - At Fair Value through Other Comprehensive Income [OCI]	-	-	-	-	-
Equity instruments at fair value through OCI	3,425,814	3,425,814	817,878	3,425,814	-
Debt instruments at fair value through OCI	7,067,898	7,067,898	1,548,304	6,250,020	-
Investments in Subsidiaries	6,153,102	6,153,102	-	-	4,604,798
Investments in Associates	-	-	-	-	-
Goodwill and Intangible Assets	1,820,453	1,820,453	60,636,064	-	1,820,453
Property, Plant and Equipment	60,636,064	60,636,064	41,827,252	-	-
Other Assets	44,572,735	44,572,735	-	-	2,745,483
Liabilities	3,600,540,228	3,600,540,228	-	-	-
Due to Banks	17,473,128	17,473,128	-	-	-
Derivative Financial Instruments	454,920	454,920	-	-	-
Due to Other Customers	3,266,485,719	3,266,485,719	-	-	-
Other Borrowings	153,727,535	153,727,535	-	-	-
Current Tax Liabilities	10,080,933	10,080,933	-	-	-
Net Deferred Tax Liabilities	6,733,947	6,733,947	-	-	-
Other Liabilities	78,783,956	78,783,956	-	-	-
Subordinated Term Debts	66,800,090	66,800,090	-	-	-
Shareholders' Equity	229,149,656	229,149,656	-	-	-
Stated Capital/Assigned Capital	12,201,998	12,201,998	-	-	-
Statutory Reserve Fund	12,201,998	12,201,998	-	-	-
Other Reserves	70,522,502	70,522,502	-	-	-
Retained Earnings	134,223,158	134,223,158	-	-	-
Total Equity and Liabilities	3,829,689,884	3,829,689,884	-	-	-
Off-Balance Sheet Liabilities	279,958,697	279,958,697	279,958,697	-	-
Acceptance	6,700,205	6,700,205	6,700,205	-	-
Guarantees	38,906,792	38,906,792	38,906,792	-	-
Letter of Credit	59,042,240	59,042,240	59,042,240	-	-
Other Contingent Items	46,950,810	46,950,810	46,950,810	-	-
Undrawn Loan Commitments	128,418,101	128,418,101	128,418,101	-	-
(-) Allowance for ECL/impairment losses	(59,451)	(59,451)	(59,451)	-	-