



Basel III - Minimum Disclosure Requirements under Pillar III

As at 31st March 2026

(Un-audited)

National Savings Bank

Market Discipline - Minimum Disclosure Requirements under Pillar III

Key Regulatory Ratios- Capital and Liquidity

Item	Bank		Group	
	31.03.2026	31.12.2025	31.03.2026	31.12.2025
Regulatory Capital(LKR '000)				
Common Equity Tier 1	78,081,328	78,052,964	90,964,374	90,979,664
Tier 1 Capital	83,081,328	83,052,964	95,964,374	95,979,664
Total Capital	88,637,238	89,486,872	101,431,955	102,326,899
Regulatory Capital Ratios(%)				
Common Equity Tier 1 Capital Ratio(Minimum Requirement : 7%)	21.934	23.400	24.438	25.847
Tier 1 Capital Ratio(Minimum Requirement : 8.5%)	23.339	24.899	25.781	27.268
Total Capital Ratio (Minimum Requirement : 12.5%)	24.899	26.827	27.250	29.071
Leverage Ratio(Minimum Requirement : 3%)	8.984	9.342	9.060	9.478
Regulatory Liquidity				
Liquidity Coverage Ratio(%)-Rupee (Minimum Requirement : 100%)	346.83	360.39	N/A	N/A
Liquidity Coverage Ratio(%)-All Currency (Minimum Requirement: 100%)	335.54	349.15	N/A	N/A
NSFR (%)-(Minimum Requirement :100%)	204.05	206.44	N/A	N/A

Basel III Computation of Capital Ratios

(LKR '000)

Item	Bank		Group	
	31.03.2026	31.12.2025	31.03.2026	31.12.2025
Common Equity Tier 1 (CET1) Capital after Adjustments	78,081,328	78,052,964	90,964,375	90,979,664
Total Common Equity Tier 1 (CET1) Capital	99,975,589	100,376,888	106,361,492	106,802,268
Equity Capital (Stated capital) /Assigned capital	9,400,000	9,400,000	9,400,000	9,400,000
Reserve fund	6,241,292	6,241,292	6,364,888	6,364,888
Published Retained Earnings/(Accumulated Retained Losses)	41,194,517	41,194,517	47,446,100	47,446,100
Published Accumulated other comprehensive income (OCI)	47,895	449,194	58,627	499,402
General and other disclosed reserves	43,091,885	43,091,885	43,091,877	43,091,877
Unpublished current year's profit/(losses) and gains reflected in OCI	-	-	-	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
Total Adjustments to CET1 Capital	21,894,262	22,323,924	15,397,117	15,822,603
Goodwill (net)	-	-	-	-
Intangible assets (net)	2,161,899	2,380,283	2,164,692	2,383,250
Revaluation losses of property, plant and equipment	46,140	46,140	46,140	46,140
Deferred tax assets (net)	6,337,070	6,562,684	6,337,070	6,562,684
Cash flow hedge reserve	-	-	-	-
Gains on sale related securitisation transactions	-	-	-	-
Defined benefit pension fund assets (Net)	-	-	-	-
Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity	6,883,621	6,869,005	6,849,216	6,830,529
Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity	6,465,531	6,465,812	-	-
Shortfall of the Capital in Financial Subsidiaries	-	-	-	-
Additional Tier 1 (AT1) Capital after Adjustments	5,000,000	5,000,000	5,000,000	5,000,000
Total Additional Tier 1 (ATI) Capital	5,000,000	5,000,000	5,000,000	5,000,000
Qualifying Additional Tier 1 Capital Instruments	5,000,000	5,000,000	5,000,000	5,000,000
Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
Total Adjustments to AT1 Capital	-	-	-	-
Investment in own shares	-	-	-	-

Basel III Computation of Capital Ratios

(LKR '000)

Item	Bank		Group	
	31.03.2026	31.12.2025	31.03.2026	31.12.2025
Tier 2 Capital after Adjustments	5,555,910	6,433,908	5,467,581	6,347,235
Total Tier 2 Capital	8,416,592	8,228,923	8,412,007	8,227,460
Qualifying Tier 2 Capital Instruments	-	-	-	-
Revaluation gains	5,287,981	5,287,981	5,287,981	5,287,981
Loan Loss Provisions	3,128,611	2,940,942	3,124,026	2,939,479
Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties	-	-	-	-
Total Adjustments to Tier 2 Capital	2,860,682	1,795,015	2,944,426	1,880,225
Investment in own shares	-	-	-	-
Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the issuing entity	2,860,682	1,795,015	2,944,426	1,880,225
CET 1 Capital	78,081,328	78,052,964	90,964,374	90,979,664
Total Tier 1 Capital	83,081,328	83,052,964	95,964,374	95,979,664
Total Capital	88,637,238	89,486,872	101,431,955	102,326,899
Total Risk Weighted Assets(RWA)	355,980,242	333,564,655	372,232,088	351,992,795
RWAs for Credit Risk	250,288,914	235,275,343	249,922,064	235,158,315
RWAs for Market Risk	20,710,024	19,030,728	33,464,704	33,450,856
RWAs for Operational Risk	84,981,304	79,258,584	88,845,320	83,383,624
CET I Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	21.934	23.400	24.438	25.847
of which :Capital Conservation Buffer(%)	2.500	2.500	2.500	2.500
of which: Countercyclical Buffer(%)	0.000	0.000	0.000	0.000
of which:Capital Surcharge on D-SIBs(%)	0.000	0.000	0.000	0.000
Total Tier I Capital Ratio(%)	23.339	24.899	25.781	27.268
Total Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	24.899	26.827	27.250	29.071
of which :Capital Conservation Buffer(%)	2.500	2.500	2.500	2.500
of which: Countercyclical Buffer(%)	0.000	0.000	0.000	0.000
of which:Capital Surcharge on D-SIBs(%)	0.000	0.000	0.000	0.000

Computation of Leverage Ratio

(LKR '000)

Item	Bank		Group	
	31.03.2026	31.12.2025	31.03.2026	31.12.2025
	Tier I Capital	83,081,328	83,052,964	95,964,375
Total Exposures	924,817,804	889,051,335	1,059,248,043	1,012,691,730
On Balance Sheet Items(excluding Derivatives and Securities Financing Transactions,but including Collateral)	843,205,053	793,166,820	909,525,149	857,156,292
Derivative Exposures	213,499	187,179	213,499	187,179
Securities Financing Transaction Exposures	78,881,040	92,421,368	146,989,685	152,070,790
Other Off-Balance Sheet Exposures	2,518,213	3,275,968	2,519,713	3,277,468
Basel III Leverage Ratio%(Tier I/Total Exposure)	8.984%	9.342%	9.060%	9.478%

Basel III Computation of Liquidity Coverage Ratio (Bank)

Item	Amount (LKR '000)			
	31.03.2026		31.12.2025	
	Total Un-weighted value	Total weighted value	Total Un-weighted value	Total Weighted value
Total Stock of High-Quality Liquid Assets(HQLA)	1,039,055,214	1,038,675,436	1,051,235,178	1,050,812,814
Total Adjusted Level 1A Assets	1,038,518,840	1,038,518,840	1,046,659,027	1,046,659,027
Level 1 Assets	1,038,295,658	1,038,295,658	1,050,390,449	1,050,390,449
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	759,556	379,778	844,729	422,365
Level 2B Assets	759,556	379,778	844,729	422,365
Total Cash Outflows	1,605,316,313	319,764,708	1,605,126,549	313,348,971
Deposits	1,288,354,443	128,835,444	1,285,278,726	128,527,873
Unsecured Wholesale Funding	289,088,704	183,344,176	294,870,115	178,018,806
Secured Funding Transactions	17,877,325	-	13,981,870	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	6,162,016	2,256,334	6,547,498	2,291,450
Additional Requirements	5,332,639	5,332,639	4,514,133	4,514,133
Total Cash Inflows	26,269,684	10,213,197	64,999,379	12,381,804
Maturing Secured Lending Transactions Backed by Collateral	16,840,177	5,385,397	49,583,227	4,930,627
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30Days	6,203,751	4,738,983	11,701,069	7,382,364
Operational Deposits	3,136,939	-	3,646,270	-
Other Cash Inflows	88,817	88,817	68,813	68,813
Liquidity Coverage Ratio(%)Stock of High Quality Liquid Assets/Total Net Cash Outflow over the Next 30 Calendar Days)*100		335.54		349.15

Computation of Net Stable Funding Ratio (Bank)

Item	Amount (LKR '000)	
	31.03.2026	31.12.2025
Total Available Stable Funding	1,173,320,629	1,158,737,876
Required Stable Funding – On Balance Sheet Assets	574,468,001	560,706,155
Required Stable Funding – Off Balance Sheet Items	545,495	578,448
Total Required Stable Funding	575,013,496	561,284,602
NSFR	204.05	206.44

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	
Issuer	National Savings Bank
Unique Identifier	
Governing Law(s) of the Instrument	Sri Lanka
Original Date of Issuance	27th October 2020
Par Value of Instrument	100
Perpetual or Dated	Perpetual
Original Maturity Date	-
Amount Recognised in Regulatory Capital (Rs'000)	5,000,000
Accounting Classification(Euity/Liability)	Liability
Issuer Call subject to Prior Supervisory Approval	
Optional Call Date ,Contingent Call Dates and Redemption Amount(LKR'000)	N/A
Subsequent Call Dates	N/A
Coupons/Dividends	
Fixed or Floating Dividend/Coupon	Floating/Fixed
Coupon Rate and any Related Index	Six (06) Months Treasury Bill Rate +1.50%/9.25%(Fixed)
Non-Cumulative or Cumulative	Non-Cumulative
Convertible or Non -Convertible	
If Convertible, Conversion Trigger(s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A

Credit Risk under Standardised Approach (Bank)
Credit Risk Exposures and Credit Risk Mitigation(CRM) Effects

Item	Amount (LKR '000) as at 31.03.2026					
	Exposures before Credit Conversion Factor(CCF)and CRM		Exposures Post CCF and CRM		RWA and RWA Density(%)	
	On Balance Sheet Amount	Off Balance Sheet Amount	On Balance Sheet Amount	Off Balance Sheet Amount	RWA	RWA Density (*)
Claims on Central Government and CBSL	1,014,902,997	6,310,784	992,222,649	126,216	-	-
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	127,453,952	323,970	57,491	-	57,491	100.0
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	40,713,277	2,057,387	40,713,277	1,001,148	17,100,935	41.0
Claims on Financial Institutions	37,761,072	-	37,761,072	-	18,704,210	49.5
Claims on Corporates	5,910,374	-	5,910,374	-	5,781,885	97.8
Retail Claims	393,531,643	1,500,085	351,037,243	635	134,683,872	38.4
Claims Secured by Residential Property	58,382,951	349,602	58,382,951	174,801	25,456,985	43.5
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non -Performing Assets(NPAs)	12,956,172	4,283	12,956,172	2,142	11,257,400	86.9
Higher Risk Categories	845,469	-	845,469	-	2,113,673	250.0
Cash Items and Other Assets	40,454,339	1,213,270	40,454,339	1,213,270	35,132,464	84.3
Total	1,732,912,246	11,759,381	1,540,341,037	2,518,213	250,288,915	16.2

Note:

(*) RWA Density - Total RWA/Exposures post CCF and CRM.

Credit Risk under Standardised Approach (Group)
Credit Risk Exposures and Credit Risk Mitigation(CRM) Effects

Item	Amount (LKR '000) as at 31.03.2026					
	Exposures before Credit Conversion Factor(CCF)and CRM		Exposures Post CCF and CRM		RWA and RWA Density(%)	
	On Balance Sheet Amount	Off Balance Sheet Amount	On Balance Sheet Amount	Off Balance Sheet Amount	RWA	RWA Density (*)
Claims on Central Government and CBSL	1,020,447,416	6,310,784	994,855,694	126,216	-	-
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	127,454,116	323,970	57,655	-	57,655	100.0
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	40,780,262	2,057,387	40,780,262	1,001,148	17,119,781	41.0
Claims on Financial Institutions	38,136,948	-	38,136,948	-	18,892,528	49.5
Claims on Corporates	5,916,507	-	5,916,507	-	5,788,018	97.8
Retail Claims	393,611,983	1,500,085	351,115,783	635	134,742,776	38.4
Claims Secured by Residential Property	58,382,951	349,602	58,382,951	174,801	25,456,985	43.5
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non -Performing Assets(NPAs)	12,962,582	4,283	12,962,582	2,142	11,263,810	86.9
Higher Risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	41,922,549	1,214,770	41,922,549	1,214,770	36,600,511	84.8
Total	1,739,615,314	11,760,881	1,544,130,931	2,519,713	249,922,064	16.2

Note:

(*) RWA Density - Total RWA/Exposures post CCF and CRM.

Market Risk under Standardised Measurement Method (Bank)

Item	RWA Amount(LKR'000) as at 31.03.2026
(a)RWA for Interest Rate Risk	17,484,483
General Interest Rate Risk	17,484,483
(i)Net Long or Short Position	17,484,483.07
(ii)Horizontal Disallowance	-
(iii)Vertical Disallowance	-
(iv)Options	-
Specific Interest Rate Risk	-
(b)RWA for Equity	2,355,825
(i)General Equity Risk	1,371,651
(ii)Specific Equity Risk	984,174
(c)RWA for Foreign Exchange & Gold	869,722
Capital Charge for Market Risk{(a)+(b)+(c) } *CAR	2,588,754

Market Risk under Standardised Measurement Method (Group)

Item	RWA Amount(LKR'000) as at 31.03.2026
(a)RWA for Interest Rate Risk	30,178,346
General Interest Rate Risk	30,178,346
(i)Net Long or Short Position	30,178,346
(ii)Horizontal Disallowance	-
(iii)Vertical Disallowance	-
(iv)Options	-
Specific Interest Rate Risk	-
(b)RWA for Equity	2,416,636
(i)General Equity Risk	1,407,504
(ii)Specific Equity Risk	1,009,132
(c)RWA for Foreign Exchange & Gold	869,722
Capital Charge for Market Risk{(a)+(b)+(c) } *CAR	4,183,088

Operational Risk under Basic Indicator Approach (Bank)

Capital Charge	Capital Charge Factor	Gross Income (LKR'000) as at 31.03.2026			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	39,406,027	82,217,645	90,829,585	
Capital Charge					10,622,663
Risk Weighted Amount for Operational Risk					84,981,304

Operational Risk under Basic Indicator Approach (Group)

Capital Charge	Capital Charge Factor	Gross Income (LKR'000) as at 31.03.2026			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	44,277,547	85,269,350	92,566,391	
Capital Charge					11,105,664
Risk Weighted Amount for Operational Risk					88,845,320

Differences between Accounting and Regulatory Scopes and Mapping Financial Statement Categories with Regulatory Risk Categories - Bank Only

Item	Amount (LKR'000) as at 31.03.2026				
	a Carrying Values as Reported in Published Financial Statements	b Carrying Values under Scope of Regulatory Reporting	c Subject to Credit Risk Framework	d Subject to Market Risk Framework	e Not Subject to Capital Requirements or Subject to Deduction from Capital
Assets	1,849,079,116	1,849,079,116	1,533,337,144	101,244,230	214,497,742
Cash and cash equivalents	9,687,008	9,687,008	9,671,885	15,123	-
Balances with Central Bank	167,283	167,283	167,283	-	-
Placements with banks	27,028,093	27,028,093	27,028,093	-	-
Derivative financial instruments	88,817	88,817	-	-	88,817
Financial assets recognized through profit or loss measured at fair value/Other Financial Assets Held for Trading	39,088,545	39,088,545	-	38,728,835	359,711
Financial assets designated at fair value through profit or loss	-	-	-	-	-
Financial assets at amortised cost	-	-	-	-	-
Loans and Advances	-	-	-	-	-
Loans and receivables to banks	15,559,504	15,559,504	-	-	15,559,504
Loans and receivables to other customers	540,513,183	540,513,183	363,511,884	-	177,001,299
Debt and other instruments/Financial Investments Held to Maturity	1,079,457,998	1,079,457,998	1,079,457,998	-	-
Financial assets measured at fair value through OCI/Financial Investments Available for Sale	69,057,975	69,057,975	33,793	62,500,272	6,523,910
Investments in subsidiaries	7,311,000	7,311,000	845,469	-	6,465,531
Investments in associates and joint ventures	-	-	-	-	-
Property, Plant and Equipment	17,253,398	17,253,398	17,253,398	-	-
Investment properties	-	-	-	-	-
Intangible assets	2,161,899	2,161,899	-	-	2,161,899
Deferred tax assets	6,337,070	6,337,070	-	-	6,337,070
Other assets	35,367,341	35,367,341	35,367,341	-	-
Liabilities	1,723,476,027	1,723,476,027	-	-	-
Due to banks	6,106,792	6,106,792	-	-	-
Derivative financial instruments	0	0	-	-	-
Financial liabilities recognized through profit	-	-	-	-	-
Financial liabilities at amortised cost:	-	-	-	-	-
- Due to depositors	1,602,094,628	1,602,094,628	-	-	-
- due to debt securities holders	-	-	-	-	-
- due to other borrowers	47,545,623	47,545,623	-	-	-
Debt securities issued	11,562,074	11,562,074	-	-	-
Retirement benefit obligations	21,170,511	21,170,511	-	-	-
Current tax liabilities	8,484,602	8,484,602	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other Provisions	-	-	-	-	-
Other liabilities	21,311,134	21,311,134	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debt	5,200,663	5,200,663	-	-	-
Off Balance Sheet Liabilities	11,560,199	11,560,199	10,061,385	-	1,498,814
Guarantees	1,421,095	1,421,095	-	-	1,421,095
Performance Bonds	-	-	-	-	-
Letters of Credit	77,719	77,719	-	-	77,719
Other Contingent Items	6,168,989	6,168,989	6,168,989	-	-
Undrawn Loan Commitments	2,679,127	2,679,127	2,679,127	-	-
Other Commitments	1,213,270	1,213,270	1,213,270	-	-
Shareholders' Equity	9,400,000	9,400,000	-	-	-
Equity Capital(Stated Capital)/Assigned Capital	-	-	-	-	-
of which Amount Eligible for CET 1	9,400,000	9,400,000	-	-	-
of which Amount Eligible for AT 1	-	-	-	-	-
Retained Earnings	53,263,221	53,263,221	-	-	-
Accumulated Other Comprehensive Income	5,292,540	5,292,540	-	-	-
Other Reserves	57,647,328	57,647,328	-	-	-
Total Shareholders' Equity	125,603,089	125,603,089	-	-	-