

Basel III - Minimum Disclosure Requirements under Pillar III

As at 30th September 2026

(Un-audited)

Market Discipline - Minimum Disclosure Requirements under Pillar III

Key Regulatory Ratios- Capital and Liquidity

Item	Bank		Group	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
Regulatory Capital(LKR '000)				
Common Equity Tier 1	68,692,104	78,052,964	81,376,256	90,979,664
Tier 1 Capital	73,692,104	83,052,964	86,376,256	95,979,664
Total Capital	78,553,528	89,486,872	91,255,873	102,326,899
Regulatory Capital Ratios(%)				
Common Equity Tier 1 Capital Ratio(Minimum Requirement : 7%)	16.993	23.400	19.476	25.847
Tier 1 Capital Ratio(Minimum Requirement : 8.5%)	18.230	24.899	20.673	27.268
Total Capital Ratio (Minimum Requirement : 12.5%)	19.433	26.827	21.840	29.071
Leverage Ratio(Minimum Requirement : 3%)	7.931	9.342	8.424	9.478
Regulatory Liquidity				
Liquidity Coverage Ratio(%)-Rupee (Minimum Requirement : 100%)	317.11	360.39	N/A	N/A
Liquidity Coverage Ratio(%)-All Currency (Minimum Requirement: 100%)	307.17	349.15	N/A	N/A
NSFR (%)-(Minimum Requirement :100%)	195.60	206.44	N/A	N/A

Basel III Computation of Capital Ratios

(LKR '000)

Item	Bank		Group	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
Common Equity Tier 1 (CET1) Capital after Adjustments	**68,692,104**	**78,052,964**	**81,376,256**	**90,979,664**
Total Common Equity Tier 1 (CET1) Capital	**90,741,159**	**100,376,888**	**96,887,462**	**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)	33,186,248	41,194,517	39,436,828	47,446,100
Published Accumulated other comprehensive income (OCI)	(1,178,265)	449,194	(1,406,131)	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Unpublished current year's profit/(losses) and gains reflected in OCI	-	-	-	-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	**22,049,056**	**22,323,924**	**15,511,206**	**15,822,603**
Goodwill (net)	-	-	-	-
Intangible assets (net)	2,258,402	2,380,283	2,261,315	2,383,250
Revaluation losses of property, plant and equipment	46,140	46,140	46,140	46,140
Deferred tax assets (net)	6,373,258	6,562,684	6,425,960	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	6,812,762	6,869,005	6,777,791	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	6,558,494	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	-	-	-	-
Tier 2 Capital after Adjustments	**4,861,424**	**6,433,908**	**4,879,617**	**6,347,235**
Total Tier 2 Capital	**8,883,360**	**8,228,923**	**8,879,040**	**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	3,595,379	2,940,942	3,591,059	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	**4,021,936**	**1,795,015**	**3,999,423**	**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	4,021,936	1,795,015	3,999,423	1,880,225
CET 1 Capital	**68,692,104**	**78,052,964**	**81,376,256**	**90,979,664**
Total Tier 1 Capital	**73,692,104**	**83,052,964**	**86,376,256**	**95,979,664**
Total Capital	**78,553,528**	**89,486,872**	**91,255,873**	**102,326,899**
Total Risk Weighted Assets(RWA)	**404,226,475**	**333,564,655**	**417,830,088**	**351,992,795**
RWAs for Credit Risk	287,630,299	235,275,343	287,284,752	235,158,315
RWAs for Market Risk	17,672,664	19,030,728	28,502,048	33,450,856
RWAs for Operational Risk	98,923,512	79,258,584	102,043,288	83,383,624
CET I Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs(%)	**16.993**	**23.400**	**19.476**	**25.847**
of which :Capital Consrvation Buffer(%)	2.500	2.500	2.500	2.500
of which: Countercyclical Buffer(%)	0.000	0.000	0.000	0.000

Basel III Computation of Capital Ratios

(LKR '000)

Item	Bank		Group	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
of which:Capital Surcharge on D-SIBs(%)	0.000	0.000	0.000	0.000
Total Tier I Capital Ratio(%)	**18.230**	**24.899**	**20.673**	**27.268**
Total Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	**19.433**	**26.827**	**21.840**	**29.071**
of which :Capital Consrvation 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	
	30.09.2026	31.12.2025	30.09.2026	31.12.2025
Tier I Capital	73,692,104	83,052,964	86,376,256	95,979,664
Total Exposures	929,178,169	889,051,335	1,025,307,008	1,012,691,730
On Balance Sheet Items(excluding Derivatives and Securities Financing Transactions,but including Collateral)	844,492,586	793,166,820	896,467,496	857,156,292
Derivative Exposures	122,731	187,179	122,731	187,179
Securities Financing Transaction Exposures	79,223,157	92,421,368	123,375,585	152,070,790
Other Off-Balance Sheet Exposures	5,339,696	3,275,968	5,341,196	3,277,468
Basel III Leverage Ratio(%)(Tier I/Total Exposure)	7.931%	9.342%	8.424%	9.478%

Basel III Computation of Liquidity Coverage Ratio (Bank)

Item	Amount (LKR '000)			
	30.09.2026		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)	**995,926,763**	**995,483,727**	**1,051,235,178**	**1,050,812,814**
Total Adjusted Level 1A Assets	**994,508,095**	**994,508,095**	**1,046,659,027**	**1,046,659,027**
Level 1 Assets	**995,040,691**	**995,040,691**	**1,050,390,449**	**1,050,390,449**
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	**886,072**	**443,036**	**844,729**	**422,365**
Level 2B Assets	**886,072**	**443,036**	**844,729**	**422,365**
Total Cash Outflows	**1,636,478,010**	**347,736,071**	**1,605,126,549**	**313,348,971**
Deposits	1,292,380,474	129,238,047	1,285,278,726	128,527,873
Unsecured Wholesale Funding	310,350,791	209,808,246	294,870,115	178,018,806
Secured Funding Transactions	16,687,164	-	13,981,870	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	10,760,269	2,356,954	6,547,498	2,291,450
Additional Requirements	6,334,586	6,334,586	4,514,133	4,514,133
Total Cash Inflows	**50,243,350**	**23,649,160**	**64,999,379**	**12,381,804**
Maturing Secured Lending Transactions Backed by Collateral	33,455,686	11,372,466	49,583,227	4,930,627
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30Days	13,597,289	12,260,483	11,701,069	7,382,364
Operational Deposits	3,174,164	-	3,646,270	-
Other Cash Inflows	16,211	16,211	68,813	68,813
Liquidity Coverage Ratio(%)Stock of High Quality Liquid Assets/Total Net Cash Outflow over the Next 30 Calendar Days)*100		**307.17**		**349.15**

Computation of Net Stable Funding Ratio (Bank)

Item	Amount (LKR '000)	
	30.09.2026	31.12.2025
Total Available Stable Funding	1,187,006,454	1,158,737,876
Required Stable Funding – On Balance Sheet Assets	605,988,363	560,706,155
Required Stable Funding – Off Balance Sheet Items	856,171	578,448
Total Required Stable Funding	606,844,534	561,284,602
NSFR	195.60	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 30.09.2026					
	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	1,030,453,707	6,904,800	1,001,672,287	138,096	-	-
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	121,010,479	323,970	57,491	-	57,491	100.0
Claims on Official Entities and Multilateral Dvelopment Banks	-	-	-	-	-	-
Cliams on Banks Exposures	40,775,487	240,568	40,775,487	4,811	18,142,043	44.5
Claims on Financial Institutions	41,006,344	-	41,006,344	-	20,316,313	49.5
Cliams on Corporates	9,473,263	7,515,000	9,473,263	3,757,500	12,500,282	94.5
Retail Cliams	439,878,782	1,561,832	397,610,675	2,813	163,961,394	41.2
Claims Secured by Residential Property	60,722,366	1,318,734	60,722,366	659,367	24,571,337	40.0
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non -Performing Assets(NPAs)	12,386,327	4,683	12,386,327	2,342	11,257,233	90.9
Higher Risk Categories	752,506	-	752,506	-	1,881,267	250.0
Cash Items and Other Assets	39,529,219	774,766	39,529,219	774,766	34,942,943	86.7
Total	**1,795,988,481**	**18,644,353**	**1,603,985,966**	**5,339,696**	**287,630,301**	**17.9**

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 30.09.2026					
	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	1,031,712,414	6,904,800	1,004,117,654	138,096	-	-
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	121,010,643	323,970	57,655	-	57,655	100.0
Claims on Official Entities and Multilateral Dvelopment Banks	-	-	-	-	-	-
Cliams on Banks Exposures	40,844,663	240,568	40,844,663	4,811	18,159,925	44.5
Claims on Financial Institutions	41,012,460	-	41,012,460	-	20,319,793	49.5
Cliams on Corporates	9,479,466	7,515,000	9,479,466	3,757,500	12,506,485	94.5
Retail Cliams	439,954,764	1,561,832	397,684,857	2,813	164,017,030	41.2
Claims Secured by Residential Property	60,722,366	1,318,734	60,722,366	659,367	24,571,337	40.0
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non -Performing Assets(NPAs)	12,392,738	4,683	12,392,738	2,342	11,263,643	90.9
Higher Risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	40,973,671	776,266	40,973,671	776,266	36,388,885	87.2
Total	**1,798,103,185**	**18,645,853**	**1,607,285,530**	**5,341,196**	**287,284,753**	**17.8**

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

Market Risk under Standardised Measurement Method (Bank)

Item	RWA Amount(LKR'000) as at 30.09.2026	RWA Amount(LKR'000) as at 31.12.2025
(a)RWA for Interest Rate Risk	14,811,451	15,115,723
General Interest Rate Risk	14,811,451	15,115,723
(i)Net Long or Short Position	14,811,451.07	15,115,723
(ii)Horizontal Disallowance	-	-
(iii)Vertical Disallowance	-	-
(iv)Options	-	-
Specific Interest Rate Risk	-	-
(b)RWA for Equity	2,385,064	2,642,215
(i)General Equity Risk	1,374,342	1,531,681
(ii)Specific Equity Risk	1,010,722	1,110,534
(c)RWA for Foreign Exchange & Gold	476,153	1,272,794
Capital Charge for Market Risk{(a)+(b)+(c)] *CAR	2,209,083	2,378,842

Market Risk under Standardised Measurement Method (Group)

Item	RWA Amount(LKR'000) as at 30.09.2026	RWA Amount(LKR'000) as at 31.12.2025
(a)RWA for Interest Rate Risk	25,577,745	29,468,135
General Interest Rate Risk	25,577,745	29,468,135
(i)Net Long or Short Position	25,577,745	29,468,135
(ii)Horizontal Disallowance	-	-
(iii)Vertical Disallowance	-	-
(iv)Options	-	-
Specific Interest Rate Risk	-	-
(b)RWA for Equity	2,448,153	2,709,929
(i)General Equity Risk	1,410,427	1,571,538
(ii)Specific Equity Risk	1,037,726	1,138,391
(c)RWA for Foreign Exchange & Gold	476,153	1,272,794
Capital Charge for Market Risk{(a)+(b)+(c)] *CAR	3,562,756	4,181,357

Operational Risk under Basic Indicator Approach (Bank)

Capital Charge	Capital Charge Factor	Gross Income (LKR'000) as at 30.09.2026			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	67,833,995	86,688,055	92,786,729	
Capital Charge					12,365,439
Risk Weighted Amount for Operational Risk					98,923,512

Capital Charge	Capital Charge	Gross Income (LKR'000) as at 31.12.2025			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	32,839,382	76,024,916	89,282,155	
Capital Charge					9,907,323
Risk Weighted Amount for Operational Risk					79,258,584

Operational Risk under Basic Indicator Approach (Group)

Capital Charge	Capital Charge Factor	Gross Income (LKR'000) as at 30.09.2026			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	70,965,463	89,899,535	94,243,230	
Capital Charge					12,755,411
Risk Weighted Amount for Operational Risk					102,043,288

Capital Charge	Capital Charge	Gross Income (LKR'000) as at 31.12.2025			LKR'000
		1st Year	2nd Year	3rd Year	
The Basic Indicator Approach	15%	37,734,741	79,407,480	91,316,833	
Capital Charge					10,422,953
Risk Weighted Amount for Operational Risk					83,383,624

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

Item	Amount (LKR'000) as at 30.09.2026				
	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not Subject to Capital Requirements or Subject to Deduction from Capital
Assets	**1,878,747,206**	**1,878,747,206**	**1,599,790,092**	**64,935,472**	**214,021,642**
Cash and cash equivalents	8,373,627	8,373,627	8,359,164	14,464	-
Balances with Central Bank	175,882	175,882	175,882	-	-
Placements with banks	28,736,310	28,736,310	28,736,310	-	-
Derivative financial instruments	16,211	16,211	-	-	16,211
Financial assets recognized through profit or loss measured at fair value/Other Financial Assets Held for Trading	**20,536,064**	**20,536,064**	**-**	**19,852,911**	**683,153**
Financial assets designated at fair value through profit or loss	**-**	**-**	**-**	**-**	**-**
Financial assets at amortised cost	**-**	**-**	**-**	**-**	**-**
Loans and Advances	**-**	**-**	**-**	**-**	**-**
Loans and receivables to banks	21,154,928	21,154,928	8,785,816	-	12,369,112
Loans and receivables to other customers	591,954,207	591,954,207	412,320,804	-	179,633,403
Debt and other instruments/Financial Investments Held to Maturity	**1,087,648,730**	**1,087,648,730**	**1,087,648,730**	**-**	**-**
Financial assets measured at fair value through OCI/Financial Investments Available for Sale	51,225,444	51,225,444	27,737	45,068,097	6,129,610
Investments in subsidiaries	7,311,000	7,311,000	752,506	-	6,558,494
Investments in associates and joint ventures	-	-	-	-	-
Property, Plant and Equipment	17,225,203	17,225,203	17,225,203	-	-
Investment properties	-	-	-	-	-
Intangible assets	2,258,402	2,258,402	-	-	2,258,402
Deferred tax assets	6,373,258	6,373,258	-	-	6,373,258
Other assets	**35,757,941**	**35,757,941**	**35,757,941**	**-**	**-**
Liabilities	**1,749,023,826**	**1,749,023,826**	**-**	**-**	**-**
Due to banks	71,069	71,069	-	-	-
Derivative financial instruments	103	103	-	-	-
Financial liabilities recognized through profit	-	-	-	-	-
Financial liabilities at amortised cost:	-	-	-	-	-
- Due to depositors	1,639,090,124	1,639,090,124	-	-	-
- due to debt securities holders	-	-	-	-	-
- due to other borrowers	47,490,684	47,490,684	-	-	-
Debt securities issued	1,527,780	1,527,780	-	-	-
Retirement benefit obligations	18,673,004	18,673,004	-	-	-
Current tax liabilities	8,045,173	8,045,173	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other Provisions	-	-	-	-	-
Other liabilities	21,525,787	21,525,787	-	-	-
Due to Subsidiaries	7,390,841	7,390,841	-	-	-
Subordinated Term Debt	5,209,262	5,209,262	-	-	-
Off Balance Sheet Liabilities	**18,656,389**	**18,679,627**	**17,088,148**	**-**	**1,591,480**
Guarantees	1,556,205	1,556,205	-	-	1,556,205
Performance Bonds	-	-	-	-	-
Letters of Credit	35,275	35,275	-	-	35,275
Other Contingent Items	7,145,368	7,145,368	7,145,368	-	-
Undrawn Loan Commitments	9,168,014	9,168,014	9,168,014	-	-
Other Commitments	751,528	774,766	774,766	-	-
Sharholders' 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	53,410,679	53,410,679	-	-	-
Accumulated Other Comprehensive Income	3,703,342	3,703,342	-	-	-
Other Reserves	63,209,359	63,209,359	-	-	-
Total Shareholders' Equity	**129,723,380**	**129,723,380**	**-**	**-**	**-**