



## CENTRAL BANK OF SRI LANKA

31 December 2024

CIRCULAR

No. 05 of 2024

### PUBLICATION OF ANNUAL AND QUARTERLY FINANCIAL STATEMENTS AND OTHER DISCLOSURES BY LICENSED BANKS

- 1. Requirements under the Banking Act**
- 1.1 In terms of Sections 35 and 76H of the Banking Act, No. 30 of 1988, as amended, every licensed commercial bank and licensed specialised bank in Sri Lanka (hereinafter referred to as licensed bank), shall maintain accounts and records and prepare financial statements in accordance with applicable accounting standards. The financial statements of a licensed bank shall represent a true and accurate assessment of the bank's affairs and reflect its operations and financial condition both on a solo and consolidated basis.
- 1.2 In terms of Sections 38 and 76H of the Banking Act, No. 30 of 1988, as amended;
- (i) every licensed bank incorporated or established within Sri Lanka shall, transmit within three months after the closure of its financial year, to the Director of Bank Supervision, its audited financial statements in solo and consolidated basis for such financial year in respect of its business in and outside Sri Lanka,
  - (ii) every licensed bank incorporated outside Sri Lanka shall transmit within three months after the closure of its financial year, to the Director of Bank Supervision, its audited financial statements for such financial year in respect of its business in Sri Lanka,
  - (iii) every licensed bank shall exhibit such statements in a conspicuous place at each of its places of business until the solo and consolidated financial statements for the succeeding financial year are prepared and exhibited, and
  - (iv) every licensed bank shall publish such statements at least once within the period specified in (i) and (ii) above, in at least one Sinhala, Tamil and English daily newspaper circulating in Sri Lanka, and in the official website of the respective bank.

- 1.3 In terms of Sections 38(3) and 76H of the Banking Act, No. 30 of 1988, as amended, the Central Bank of Sri Lanka may specify the form of the financial statements including any disclosure requirements to be made and where such form is specified, the financial statements of every licensed bank shall be prepared in such form.
- 1.4 In terms of Sections 38(4) and 76H of the Banking Act, No. 30 of 1988, as amended, where the Central Bank of Sri Lanka determines that a disclosure made under this Circular does not contain information which is required to contain or is otherwise false or misleading, the Central Bank of Sri Lanka may, by notice in writing, require such bank;
- (i) to publish a disclosure statement including the information that was previously omitted;
  - (ii) to publish a disclosure statement without including false or misleading information; or
  - (iii) to take such other corrective action as may be specified in the notice.

## **2. Scope of Application**

- 2.1 Every licensed bank incorporated or established within Sri Lanka shall publish;
- (i) financial statements under solo and consolidated/group basis,
  - (ii) information with respect to the entire bank, *i.e.*, including any branches established abroad by the respective licensed bank, and
  - (iii) selected performance indicators/key financial data and the relevant ratios as at the reporting date with comparative data/ratios based on the audited financial statements for the previous financial year.
- 2.2 Every licensed bank incorporated outside Sri Lanka;
- (i) shall publish financial statements in respect of its business in Sri Lanka,
  - (ii) shall publish selected performance indicators/key financial data and the relevant ratios as at the reporting date with comparative data/ratios based on the audited financial statements for the previous financial year in respect of its business in Sri Lanka,
  - (iii) may publish the latest available selected performance indicators/key financial data and the relevant ratios as at the



reporting date relevant to its global operations with comparative data/ratios based on the audited financial statements of the parent bank, and

(iv) may use home currency or US Dollars in the column for reporting the information of the Group.

2.3 All licensed banks shall report statement of financial position as at the end of the relevant quarter and shall publish comparative figures for the same based on the audited financial statements for the previous financial year.

2.4 All licensed banks shall report the cumulative position of the income statement as at the end of the relevant quarter in the financial year with comparative figures of the same reporting period in the previous financial year.

### **3. Specified Formats**

3.1 All licensed banks shall use;

- (i) the simplified format at Annex I-A hereto for the publication of quarterly and annual financial statements in the Press,
- (ii) the detailed format at Annex I-B hereto for the publication of quarterly financial information on the website of the respective bank, and
- (iii) the format at Annex 1-C hereto for the preparation and publication of annual financial information in the annual report and the website of the respective banks.

### **4. Other Requirements**

4.1 All licensed banks shall include details of audit qualifications, if any, on audited financial statements when publishing such statements in the press, website and the annual report.

4.2 The selected performance indicators/key financial data and the relevant ratios shall be computed according to the definitions given in the respective Banking Act Directions, Determinations, Circulars and Guidelines.

4.3 If a 'nil' balance has to be reported in respect of an item in the format, such items should be reported as 'nil', instead of deleting the item.

- 5. Responsibilities of the Management**
- 5.1 The Board of Directors and the senior management of the licensed bank shall provide the true status of the financial condition of the bank, in discharging their fiduciary responsibility.
- 5.2 Licensed banks, in the event of any non-compliance with prudential ratios, shall ensure that such non-compliance and measures taken to comply with such ratios are disclosed.
- 5.3 Licensed banks shall not publish incorrect/misleading statements/information and shall avoid inadequate disclosure of information required for the decision-making process.
- 5.4 Licensed banks shall adopt the disclosure requirements contained herein as a minimum and are encouraged to make additional disclosures other than in press publications for the benefit of the general public.
- 6. Timeline for Publication of Financial Information**
- 6.1 Licensed banks shall publish quarterly financial information within two months from the end of each quarter, at least once in Sinhala, Tamil and English daily newspaper and on the website of the respective licensed bank.
- 6.2 Licensed banks shall publish annual audited financial statements within three months from the end of the financial year. Accordingly, publishing the financial statements for the fourth quarter is not required.
- 7. Effective Date/Period**
- 7.1 Licensed banks shall publish quarterly and annual financial information in the press and website in the formats specified in this Circular commencing quarter/financial year ending 31.12.2024.
- 8. Revocations**
- 8.1 Circular No. 02 of 2019 dated 18.01.2019 on Publication of Annual and Quarterly Financial Statements and Other Disclosures by Licensed Banks is hereby revoked.



**Dr. P Nandalal Weerasinghe**

*Chairman of the Governing Board and  
Governor of the Central Bank of Sri Lanka*



**FORMAT FOR THE PUBLICATION  
OF SIMPLIFIED ANNUAL/QUARTERLY FINANCIAL  
PERFORMANCE  
OF LICENSED BANKS IN THE PRESS**

..... (NAME OF THE BANK)  
**SIMPLIFIED STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE QUARTER/YEAR ENDED .....**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>dd/mm/yyyy</b>	<b>dd/mm/yyyy</b>	<b>dd/mm/yyyy</b>	<b>dd/mm/yyyy</b>
Interest income				
Interest expenses				
<b>Net interest income</b>				
Net fee and commission income				
Net other operating income				
<b>Total operating income</b>				
Impairment charges				
Personnel expenses				
Other expenses				
Share of profits/(loss) of associates and joint ventures				
<b>Operating profit/(loss) before taxes</b>				
Income tax and other taxes				
<b>Profit/(loss) for the period</b>				
Other comprehensive income, net of taxes				
<b>Total comprehensive income for the period</b>				

..... (NAME OF THE BANK)  
**SIMPLIFIED STATEMENT OF FINANCIAL POSITION**  
**AS AT .....**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>dd/mm/yyyy</b>	<b>dd/mm/yyyy</b>	<b>dd/mm/yyyy</b>	<b>dd/mm/yyyy</b>
<b>Assets</b>				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Financial assets recognized through profit or loss				
Financial assets at amortised cost - loans and advances				
Financial assets at amortised cost - debt & other instruments				
Financial assets measured at fair value through other comprehensive income				
Investment in subsidiaries, associates & joint ventures				
Property, plant and equipment				
Other assets				

In Rupees Million	Bank		Group	
	dd/mm/yyyy	dd/mm/yyyy	dd/mm/yyyy	dd/mm/yyyy
<b>Total assets</b>				
<b>Liabilities</b>				
Due to banks				
Derivative financial instruments				
Financial liabilities recognized through profit or loss				
Financial liabilities at amortised cost - Due to depositors				
Financial liabilities at amortised cost - Due to other borrowers				
Debt Securities issued				
Tax liabilities				
Other liabilities & provisions				
<b>Total liabilities</b>				
<b>Equity</b>				
Stated capital/Assigned capital				
Statutory reserve fund				
Retained earnings				
Other Reserves				
<b>Total shareholders' equity</b>				
<b>Non-controlling interests</b>				
<b>Total equity</b>				
<b>Total equity and liabilities</b>				
Contingent liabilities and commitments				
<b>(Note: Amounts stated are net of impairment and depreciation)</b>				

..... (NAME OF THE BANK)

**SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA**

AS AT ..... (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	dd/mm/yyyy	dd/mm/yyyy
<b>Regulatory Capital Adequacy (LKR in Millions)</b>		
Common Equity Tier 1		
Tier 1 Capital		
Total Regulatory Capital		
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital (%) (Minimum Requirement:....)		
Tier 1 Capital Ratio (%) (Minimum Requirement:...)		
Total Capital Ratio (%) (Minimum Requirement:....)		
Basel III Leverage Ratio (Minimum Requirement : 3%)		

<b>Regulatory Liquidity Requirement</b> Liquidity Coverage Ratio (%) - (Minimum Requirement : 100%) -Rupee (%) -All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)		
<b>Assets Quality</b> Impaired Loans (Stage 3) to Total Loans, Ratio (%)* Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*		
<b>Income and Profitability</b> Net Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%) Cost to Income Ratio (%)		
<b>Memorandum Information</b> Credit Rating Number of Employees Number of Branches		

\* Including Undrawn Portion of Credit

#### **CERTIFICATION:**

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of..... Bank jointly certify that:

- (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;
- (b) the information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

(Name)  
(Sgd.) Chief Executive Officer  
Date: DD/MM/YY

(Name)  
(Sgd.) Chief Financial Officer  
Date: DD/MM/YY

Please provide the QR code or website link to access the publications of quarterly and annual detailed financial information available on the websites for the respective quarter or year.





**SPECIFIED FORMAT FOR THE PUBLICATION  
OF QUARTERLY FINANCIAL STATEMENTS  
AND OTHER INFORMATION  
OF LICENSED BANKS IN WEBSITES**

.....BANK  
**INCOME STATEMENT**  
**FOR THE PERIOD ENDED .....**

<b>In Rupees Millions</b>	<b>Bank</b>		<b>Group</b>	
	<b>Current</b>	<b>Previous</b>	<b>Current</b>	<b>Previous</b>
	<b>Period</b>	<b>Period</b>	<b>Period</b>	<b>Period</b>
	<b>From</b>	<b>From</b>	<b>From</b>	<b>From</b>
	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>
	<b>To</b>	<b>To</b>	<b>To</b>	<b>To</b>
	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>
Interest income				
Interest expenses				
<b>Net interest income</b>				
Fee and commission income				
Fee and commission expenses				
<b>Net fee and commission income</b>				
Net gains/(losses) from trading				
Net fair value gains/(losses) on:				
financial assets at fair value through profit or loss				
financial liabilities at fair value through profit or loss				
Net gains/(losses) on derecognition of financial assets:				
at fair value through profit or loss				
at amortised cost				
at fair value through other comprehensive income				
Net other operating income				
<b>Total operating income</b>				
Impairment charges				
<b>Net operating income</b>				
Personnel expenses				
Depreciation and amortization expenses				
Other expenses				
<b>Operating profit/(loss) before VAT &amp; NBT on financial services</b>				
Value Added Tax (VAT) on financial services				
Nation Building Tax (NBT) on financial services				
<b>Operating profit/(loss) after VAT &amp; NBT on financial services</b>				
Share of profits of associates and joint ventures				
<b>Profit/(loss) before tax</b>				
Income tax expenses				
<b>Profit/(loss) for the period</b>				
<b>Profit attributable to:</b>				
Equity holders of the parent				
Non-controlling interests				
<b>Earnings per share on profit</b>				
Basic earnings per ordinary share				
Diluted earnings per ordinary share				

.....BANK

**STATEMENT OF COMPREHENSIVE INCOME**

**FOR THE PERIOD ENDED .....**

<b>In Rupees Millions</b>	<b>Bank</b>		<b>Group</b>	
	<b>Current Period</b>	<b>Previous Period</b>	<b>Current Period</b>	<b>Previous Period</b>
	<b>From</b>	<b>From</b>	<b>From</b>	<b>From</b>
	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>
	<b>To</b>	<b>To</b>	<b>To</b>	<b>To</b>
	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>	<b>DD/MM/YY</b>

**Profit/(loss) for the period**

**Items that will be reclassified to income statement**

- Exchange differences on translation of foreign operations
- Net gains/(losses) on cash flow hedges
- Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income
- Share of profits of associates and joint ventures
- Debt instruments at fair value through other comprehensive income
- Others (specify)
- Less: Tax expense relating to items that will be reclassified to income statement

**Items that will not be reclassified to income statement**

- Change in fair value on investments in equity instruments designated at fair value through other comprehensive income
- Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss
- Re-measurement of post-employment benefit obligations
- Changes in revaluation surplus
- Share of profits of associates and joint ventures
- Others (specify)
- Less: Tax expense relating to items that will not be reclassified to income statement

**Other Comprehensive Income (OCI) for the period, net of taxes**

**Total comprehensive income for the period**

**Attributable to:**

- Equity holders of the parent
- Non-controlling interests

.....BANK  
**STATEMENT OF FINANCIAL POSITION**  
AS AT .....

<b>In Rupees Millions</b>	<b>Bank</b>		<b>Group</b>	
	<b>Current Period</b>	<b>Previous Period</b>	<b>Current Period</b>	<b>Previous Period</b>
	<b>As at DD/MM/YY</b>	<b>As at DD/MM/YY</b>	<b>As at DD/MM/YY</b>	<b>As at DD/MM/YY</b>
<b>Assets</b>				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Financial assets recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial assets at amortised cost				
- loans and advances				
- debt and other instruments				
Financial assets measured at fair value through other comprehensive income				
Investment in subsidiaries				
Investments in associates and joint ventures				
Property, plant and equipment				
Investment properties				
Goodwill and intangible assets				
Deferred tax assets				
Other assets				
<b>Total assets</b>				
<b>Liabilities</b>				
Due to banks				
Derivative financial instruments				
Financial liabilities recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial liabilities at amortised cost				
- due to depositors				
- due to debt securities holders				
- due to other borrowers				
Debt securities issued				
Retirement benefit obligations				
Current tax liabilities				
Deferred tax liabilities				
Other provisions				
Other liabilities				
Due to subsidiaries				
<b>Total liabilities</b>				
<b>Equity</b>				
Stated capital/Assigned capital				
Statutory reserve fund				
OCI reserve				
Retained earnings				
Other reserves				
Total shareholders' equity				
Non-controlling interests				
<b>Total equity</b>				
<b>Total equity and liabilities</b>				
<b>Contingent liabilities and commitments</b>				
<b>Memorandum Information</b>				
Number of Employees				
Number of Branches				

*Note:* Amounts stated are net of impairment and depreciation.



.....BANK

**STATEMENT OF CHANGES IN EQUITY**

**FOR THE PERIOD ENDED .....**

**Bank/Group**

In Rupees Millions	Stated capital/Assigned capital			Statutory Reserve fund	OCI reserve	Reserves			Total	Non-controlling interest	Total equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital			Revaluation reserve	Retained earnings	Other reserves			
<b>Balance as at DD/MM/YY (Opening balance)</b>											
<b>Total comprehensive income for the period</b>											
Profit/(loss) for the year (net of tax)											
Other comprehensive income (net of tax)											
<b>Total comprehensive income for the period</b>											
<b>Transactions with equity holders, recognised directly in equity</b>											
Share issue/increase of assigned capital											
Share options exercised											
Bonus issue											
Rights issue											
Transfers to reserves during the period											
Dividends to equity holders											
Profit transferred to head office											
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)											
Others (Please specify)											
<b>Total transactions with equity holders</b>											
<b>Balance as at DD/MM/YY (Closing balance)</b>											

.....BANK  
**STATEMENT OF CASH FLOWS**  
**FOR THE PERIOD ENDED .....**

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
<b>Cash flows from operating activities</b>				
Interest receipts				
Interest payments				
Net commission receipts				
Trading income				
Payments to employees				
VAT & NBT on financial services				
Receipts from other operating activities				
Payments on other operating activities				
<b>Operating profit before change in operating assets &amp; liabilities</b>				
<b>(Increase) / decrease in operating assets</b>				
Balances with Central Bank of Sri Lanka				
Financial assets at amortised cost – loans & advances				
Other assets (please specify)				
<b>Increase / (decrease) in operating liabilities</b>				
Financial liabilities at amortised cost – due to depositors				
Financial liabilities at amortised cost – due to debt securities holders				
Financial liabilities at amortised cost – due to other borrowers				
Other liabilities (please specify)				
<b>Net cash generated from operating activities before income tax</b>				
Income tax paid				
<b>Net cash (used in) / from operating activities</b>				
<b>Cash flows from investing activities</b>				
Purchase of property, plant and equipment				
Proceeds from the sale of property, plant and equipment				
Purchase of financial investments				
Proceeds from the sale and maturity of financial investments				
Net purchase of intangible assets				
Net cash flow from acquisition of investment in subsidiaries, joint ventures and associates				
Net cash flow from disposal of subsidiaries, associates and joint ventures				
Dividends received from investment in subsidiaries and associates				
Others (please specify)				
<b>Net cash (used in) / from investing activities</b>				
<b>Cash flows from financing activities</b>				
Net proceeds from the issue of ordinary share capital				
Net proceeds from the issue of other equity instruments				
Net proceeds from the issue of subordinated debt				
Repayment of subordinated debt				
Interest paid on subordinated debt				
Dividend paid to non-controlling interest				
Dividend paid to shareholders of the parent company				
Dividend paid to holders of other equity instruments				
Others (please specify)				
<b>Net cash (used in) / from financing activities</b>				
<b>Net increase / (decrease) in cash &amp; cash equivalents</b>				
Cash and cash equivalents at the beginning of the period				
Exchange difference in respect of cash & cash equivalents				
Cash and cash equivalents at the end of the period				

**Note:** Banks have the option to use one of the two methods specified in LKAS 7 for the preparation of the statement of cash flows.

.....BANK

ANALYSIS OF FINANCIAL INSTRUMENTS ON MEASUREMENT BASIS

AS AT .....

<b>a. Bank - Current period</b>				
<b>In Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>ASSETS</b>				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Loans and advances				
Debt instruments				
Equity instruments				
Others (specify)				
<b>Total financial assets</b>				
<b>In Rupees Millions</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
<b>LIABILITIES</b>				
Due to banks				
Derivative financial instruments				
Financial liabilities				
- due to depositors				
- due to debt securities holders				
- due to other borrowers				
Others (specify)				
<b>Total financial liabilities</b>				

AC - Financial assets/liabilities measured at amortised cost

FVPL - Financial assets/liabilities measured at fair value through profit or loss

FVOCI - Financial assets measured at fair value through other comprehensive income

**b. Bank – Previous period as above**

**c. Group – Current period as above**

**d. Group – Previous period as above**

.....BANK

**ANALYSIS OF LOANS & ADVANCES, COMMITMENTS, CONTINGENCIES AND IMPAIRMENT**

AS AT .....

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
<b>Product-wise Gross loans &amp; advances</b>				
<b>By product – Domestic currency</b>				
Overdrafts				
Term loans				
Lease rentals receivable				
Credit cards				
Pawning				
Other loans (specify)				
<b>Sub total</b>				
<b>By product – Foreign currency</b>				
Overdrafts				
Term loans				
Guarantees				
Bonds				
Other loans (specify)				
<b>Sub total</b>				
<b>Total</b>				
<b>Product-wise commitments and contingencies</b>				
<b>By product – Domestic currency</b>				
Guarantees				
Bonds				
Undrawn credit lines				
Other commitments (specify)				
Other contingencies (specify)				
<b>Sub total</b>				
<b>By product – Foreign currency</b>				
Guarantees				
Bonds				
Undrawn credit lines				
Other commitments (specify)				
Other contingencies (specify)				
<b>Sub total</b>				
<b>Total</b>				
<b>Stage-wise impairment on loans &amp; advances, commitments and contingencies</b>				
<b>Gross loans and advances, commitments and contingencies</b>				
Less: Accumulated impairment under stage 1				
Accumulated impairment under stage 2				
Accumulated impairment under stage 3				
<b>Net value of loans and advances, commitments and contingencies</b>				
<b>Movement of impairment during the period</b>				
<b>Under Stage 1</b>				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
Closing balance at DD/MM/YY				
<b>Under Stage 2</b>				
Charge/(Write back) to income statement				



Write-off during the year  
 Other movements  
 Closing balance at DD/MM/YY

**Under Stage 3**

Charge/(Write back) to income statement  
 Write-off during the year  
 Other movements  
 Closing balance at DD/MM/YY

**Total impairment**

.....BANK

**ANALYSIS OF DEPOSITS**

AS AT .....

In Rupees Millions	Bank		Group	
	Current Period	Previous Period	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY	DD/MM/YY	DD/MM/YY
<b>By product – Domestic currency</b>				
Demand deposits (current accounts)				
Savings deposits				
Fixed deposits				
Others (Specify)				
<b>Sub total</b>				
<b>By product – Foreign currency</b>				
Demand deposits (current accounts)				
Savings deposits				
Fixed deposits				
Others (Specify)				
<b>Subtotal</b>				
<b>Total</b>				

..... (NAME OF THE BANK)

**SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA**

AS AT ..... (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY
<b>Regulatory Capital Adequacy (LKR in Millions)</b>		
Common Equity Tier 1		
Tier 1 Capital		
Total Regulatory Capital		
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital (%) (Minimum Requirement :.....)		
Tier 1 Capital Ratio (%) (Minimum Requirement :...)		
Total Capital Ratio (%) (Minimum Requirement : ....)		
Basel III Leverage Ratio (Minimum Requirement : 3%)		

<b>Regulatory Liquidity Requirement</b> Liquidity Coverage Ratio (%) (Minimum Requirement : 100%) -Rupee (%) -All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)		
<b>Assets Quality</b> Impaired Loans (Stage 3) to Total Loans, Ratio (%)* Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*		
<b>Income &amp; Profitability</b> Net Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%) Cost to Income Ratio (%)		
<b>Memorandum Information</b> Credit Rating Number of Employees Number of Branches		

\* Including Undrawn Portion of Credit

**CERTIFICATION:**

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of..... Bank jointly certify that:

- (a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;
- (b) the information contained in these statements have been extracted from the unaudited financial statements of the bank unless indicated as audited.

(Name)  
 (Sgd.) Chief Executive Officer  
 Date: DD/MM/YY

(Name)  
 (Sgd.) Chief Financial Officer  
 Date: DD/MM/YY



**SPECIFIED FORMAT FOR THE PREPARATION, PRESENTATION  
AND PUBLICATION OF  
ANNUAL AUDITED FINANCIAL STATEMENTS OF LICENSED  
BANKS IN WEBSITES AND ANNUAL REPORT**

## Financial Statements

### Table of Contents

	<b>Page No.</b>
<b>Financial Statements</b>	
Income Statement	1
Statement of Comprehensive Income	2
Statement of Financial Position	3
Statement of Changes in Equity	4
Statement of Cash Flows	5
 <b>Notes to the Financial Statements</b>	
1 Corporate Information	6
2 Accounting Policies	6
3 Segment Information	7
4 Net Interest Income	7
5 Net Fee and Commission Income	7
6 Net Gain/(Loss) from Trading	8
7 Net Fair Value Gain/(Loss) from Financial Instruments at Fair Value through Profit or Loss	8
8 Net Gain/(Loss) from Derecognition of Financial Assets	8
9 Net Other Operating Income	9
10 Impairment Charges	9
11 Personnel Expenses	10
12 Other Expenses	10
13 Tax Expenses	10
14 Earnings Per Share	11
15 Analysis of Financial Instruments by Measurement Basis	11
16 Cash and Cash Equivalents	13
17 Balances with Central Banks	13
18 Placements with Banks	13
19 Derivative Financial Instruments	13
20 Financial Assets Recognized through Profit or Loss	14



21	Financial Assets at Amortised Cost – Loans and Advances	14
22	Financial Assets at Amortised Cost – Debt and Other Instruments	16
23	Financial Assets Measured at Fair Value Through Other Comprehensive Income	17
24	Investments in Subsidiaries	18
25	Investments in Associates and Joint Ventures	19
26	Property, Plant and Equipment	19
27	Investment Properties	21
28	Goodwill and Intangible Assets	22
29	Deferred Tax Assets/Liabilities	22
30	Other Assets	22
31	Due to Banks	22
32	Derivative Financial Instruments	23
33	Financial Liabilities Recognized Through Profit or Loss	23
34	Financial Liabilities at Amortised Cost	23
35	Debt Securities Issued	24
36	Retirement Benefit Obligations	24
37	Current Tax Liabilities	25
38	Other Provisions	25
39	Other Liabilities	25
40	Due to Subsidiaries	25
41	Stated Capital/Assigned Capital	25
42	Statutory Reserve Fund	25
43	Retained Earnings	26
44	Other Reserves	26
45	Non-controlling Interests	27
46	Contingent Liabilities and Commitments	27
47	Related Party Disclosures	27
48	Net Assets Value per Ordinary Share	27
49	Other Disclosure Requirements	27
50	Selected Performance Indicators/Key Financial Data	33

..... BANK  
**INCOME STATEMENT**  
**FOR THE YEAR ENDED .....**

In Rupees Million	Note	Bank		Group	
		20XX	20XX	20XX	20XX
Interest income					
Interest expenses					
<b>Net interest income</b>	04				
Fee and commission income					
Fee and commission expenses					
<b>Net fee and commission income</b>	05				
Net gain/(loss) from trading	06				
Net fair value gains/(losses) from financial instruments at fair value through profit or loss	07				
Net gains/(losses) from derecognition of financial assets	08				
Net other operating income	09				
<b>Total operating income</b>					
Impairment charges	10				
<b>Net operating income</b>					
Personnel expenses	11				
Depreciation and amortization expenses					
Other expenses	12				
<b>Operating profit/(loss) before VAT &amp; NBT on financial services</b>					
Value Added Tax (VAT) on financial services					
Nation Building Tax (NBT) on financial services					
<b>Operating profit/(loss) after VAT &amp; NBT on financial services</b>					
Share of profits of associates and joint ventures					
<b>Profit/(loss) before tax</b>					
Income tax expenses	13				
<b>Profit/(loss) for the year</b>					
<b>Profit attributable to:</b>					
Equity holders of the parent					
Non-controlling interests					
<b>Earnings per share on profit</b>	14				
Basic earnings per ordinary share					
Diluted earnings per ordinary share					

..... **BANK**  
**STATEMENT OF COMPREHENSIVE INCOME**  
**FOR THE YEAR ENDED .....**

<b>In Rupees Million</b>	<b>Note</b>	<b>Bank</b>		<b>Group</b>	
		<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
<b>Profit/(loss) for the year</b>					
<b>Items that will be reclassified to income statement</b>					
Exchange differences on translation of foreign operations					
Net gains/(losses) on cash flow hedges					
Net gains/(losses) on investments in debt instruments measured at fair value through other comprehensive income					
Share of profits of associates and joint ventures					
Debt instruments at fair value through other comprehensive income					
Others (specify)					
Less: Tax expense relating to items that will be reclassified to income statement					
<b>Items that will not be reclassified to income statement</b>					
Change in fair value on investments in equity instruments designated at fair value through other comprehensive income					
Change in fair value attributable to change in the Bank's own credit risk on financial liabilities designated at fair value through profit or loss					
Re-measurement of post-employment benefit obligations					
Changes in revaluation surplus					
Share of profits of associates and joint ventures					
Others (specify)					
Less: Tax expense relating to items that will not be reclassified to income statement					
<b>Other comprehensive income for the year, net of taxes</b>					
<b>Total comprehensive income for the year</b>					
<b>Attributable to:</b>					
Equity holders of the parent					
Non-controlling interests					

.....BANK  
**STATEMENT OF FINANCIAL POSITION**  
AS AT .....

In Rupees Million	Note	Bank		Group	
		20XX	20XX	20XX	20XX
<b>Assets</b>					
Cash and cash equivalents	16				
Balances with central banks	17				
Placements with banks	18				
Derivative financial instruments	19				
Financial assets recognized through profit or loss	20				
- measured at fair value					
- designated at fair value					
Financial assets at amortised cost					
- loans and advances	21				
- debt and other instruments	22				
Financial assets measured at fair value through other comprehensive income	23				
Investment in subsidiaries	24				
Investments in associates and joint ventures	25				
Property, plant and equipment	26				
Investment properties	27				
Goodwill and intangible assets	28				
Deferred tax assets	29				
Other assets	30				
<b>Total assets</b>					
<b>Liabilities</b>					
Due to banks	31				
Derivative financial instruments	32				
Financial liabilities recognized through profit or loss	33				
- measured at fair value					
- designated at fair value					
Financial liabilities at amortised cost	34				
- due to depositors					
- due to debt securities holders					
- due to other borrowers					
Debt securities issued	35				
Retirement benefit obligations	36				
Current tax liabilities	37				
Deferred tax liabilities	29				
Other provisions	38				
Other liabilities	39				
Due to subsidiaries	40				
<b>Total liabilities</b>					
<b>Equity</b>					
Stated capital/Assigned capital	41				
Statutory reserve fund	42				
Retained earnings	43				
Other reserves	44				
Total shareholders' equity					
Non-controlling interests	45				
<b>Total equity</b>					



**Total equity and liabilities****Contingent liabilities and commitments** 46**Memorandum Information**

Number of Employees

Number of Branches

*Note:* Amounts stated are net of impairment and depreciation.

.....BANK  
**STATEMENT OF CHANGES IN EQUITY**  
**FOR THE YEAR ENDED .....**

**Bank/Group**

In Rupees Million	Stated capital/Assigned capital			Reserves					Total	Non-controlling interest	Total equity
	Ordinary voting shares	Ordinary non-voting shares	Assigned capital	Statutory Reserve fund	OCI Reserve	Revaluation reserve	Retained earnings	Other reserves			
<b>Balance as at DD/MM/YY (Opening balance)</b>											
<b>Total comprehensive income for the year</b>											
Profit/(loss) for the year (net of tax)											
Other comprehensive income (net of tax)											
<b>Total comprehensive income for the year</b>											
<b>Transactions with equity holders, recognised directly in equity</b>											
Share issue/increase of assigned capital											
Share options exercised											
Bonus issue											
Rights issue											
Transfers to reserves during the period											
Dividends to equity holders											
Profit transferred to head office											
Gain/(loss) on revaluation of Property, Plant and Equipment (if cost method is adopted)											
Others (Please specify)											
<b>Total transactions with equity holders</b>											
<b>Balance as at DD/MM/YY (Closing balance)</b>											

..... BANK  
**STATEMENT OF CASH FLOWS**  
**FOR THE YEAR ENDED .....**

In Rupees Million	Note	Bank		Group	
		20XX	20XX	20XX	20XX
<b>Cash flows from operating activities</b>					
Interest receipts					
Interest payments					
Net commission receipts					
Trading income					
Payments to employees					
VAT & NBT on financial services					
Receipts from other operating activities					
Payments on other operating activities					
<b>Operating profit before change in operating assets &amp; liabilities</b>					
<b>(Increase) / decrease in operating assets</b>					
Balances with Central Bank of Sri Lanka					
Financial assets at amortised cost – loans & advances					
Other assets (please specify)					
<b>Increase / (decrease) in operating liabilities</b>					
Financial liabilities at amortised cost – due to depositors					
Financial liabilities at amortised cost – due to debt securities holders					
Financial liabilities at amortised cost – due to other borrowers					
Other liabilities (please specify)					
<b>Net cash generated from operating activities before income tax</b>					
Income tax paid					
<b>Net cash (used in) / from operating activities</b>					
<b>Cash flows from investing activities</b>					
Purchase of property, plant and equipment					
Proceeds from the sale of property, plant and equipment					
Purchase of financial investments					
Proceeds from the sale and maturity of financial investments					
Net purchase of intangible assets					
Net cash flow from acquisition of investment in subsidiaries, associates and joint ventures					
Net cash flow from disposal of subsidiaries, associates and joint ventures					
Dividends received from investment in subsidiaries and associates					
Others (please specify)					
<b>Net cash (used in)/from investing activities</b>					
<b>Cash flows from financing activities</b>					
Net proceeds from the issue of ordinary share capital					
Net proceeds from the issue of other equity instruments					
Net proceeds from the issue of subordinated debt					
Repayment of subordinated debt					
Interest paid on subordinated debt					
Dividend paid to non-controlling interest					
Dividend paid to shareholders of the parent company					
Dividend paid to holders of other equity instruments					
Others (please specify)					
<b>Net cash (used in) / from financing activities</b>					
<b>Net increase/(decrease) in cash &amp; cash equivalents</b>					
Cash and cash equivalents at the beginning of the year	16				
Exchange difference in respect of cash & cash equivalent					
Cash and cash equivalents at the end of the year	16				

**Note:** Banks have the option to use one of the two methods specified in LKAS 7 for the preparation of the statement of cash flows.

## **NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED DD MM YYYY**

### **1 Corporate information**

### **2 Accounting policies**

- 2.1 Basis of preparation
  - 2.1.1 Statement of compliance
  - 2.1.2 Presentation of financial statements
- 2.2 Basis of consolidation
- 2.3 Significant accounting judgments and estimates
  - 2.3.1 Fair value of financial instruments
  - 2.3.2 Impairment losses on financial assets at amortised cost – loans and advances
  - 2.3.3 Impairment losses on other financial assets
  - 2.3.4 Deferred tax assets
  - 2.3.5 Pensions obligation
  - 2.3.6 Others
- 2.4 Changes in accounting policies and disclosures
- 2.5 Summary of significant accounting policies
  - 2.5.1 Foreign currency translation
  - 2.5.2 Financial instruments
    - 2.5.2.1 The ‘Solely-Payment-of-Principal-and-Interest’ (SPPI) test
    - 2.5.2.2 Business model assessment
    - 2.5.2.3 Initial classification and measurement of financial instruments
    - 2.5.2.4 Subsequent measurement
    - 2.5.2.5 Impairment of financial assets
  - 2.5.3 Impairment of non-financial assets
  - 2.5.4 Repurchase and reverse repurchase agreements
  - 2.5.5 Securities lending and borrowing
  - 2.5.6 Determination of fair value
  - 2.5.7 Hedge accounting
  - 2.5.8 Off-setting financial instruments
  - 2.5.9 Leasing
  - 2.5.10 Recognition of income and expenses
  - 2.5.11 Cash and cash equivalents
  - 2.5.12 Property, plant and equipment
  - 2.5.13 Business combination and goodwill
  - 2.5.14 Intangible assets
  - 2.5.15 Financial guarantees
  - 2.5.16 Pension benefits
  - 2.5.17 Provisions
  - 2.5.18 Share based payment transactions
  - 2.5.19 Taxes
  - 2.5.20 Dividends
  - 2.5.21 Reserves
  - 2.5.22 Segment reporting
  - 2.5.23 Others (Please Specify)

**3 Segment Information (as per SLFRS 8)****4 Net Interest Income**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
<b>Interest income</b>				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				
Derivative financial instruments				
Financial assets recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial assets at amortised cost				
- loans and advances				
- debt and other instruments				
Financial assets measured at fair value through other comprehensive income				
Others (Please specify)				
<b>Total interest income</b>				
<b>Interest expenses</b>				
Due to banks				
Derivative financial instruments				
Financial liabilities recognized through profit or loss				
- measured at fair value				
- designated at fair value				
Financial liabilities at amortised cost				
- due to depositors				
- due to debt securities holders				
- due to other borrowers				
Others (Please specify)				
<b>Total interest expenses</b>				
<b>Net interest income</b>				

**a. Net interest income from Sri Lanka Government Securities**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Interest income				
Less: Interest expenses				
<b>Net interest income from Sri Lanka Government Securities</b>				

**5 Net Fee and Commission Income**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Fee and commission income				
Fee and commission expenses				

<b>Net fee and commission income</b>				
<b>Comprising</b>				
Loans				
Cards				
Trade and remittances				
Investment banking				
Deposits				
Guarantees				
Others (Please specify)				
<b>Net fee and commission income</b>				
<b>6 Net Gain/(Loss) from Trading</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Foreign exchange				
From banks				
From other customers				
Fixed income securities				
Equity securities				
Derivative financial instruments				
Others (Please specify)				
<b>Total</b>				
<b>7 Net Fair Value Gains/(Losses) From Financial Instruments at Fair Value Through Profit or Loss</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Gains on financial assets at fair value through profit or loss				
Losses on financial assets at fair value through profit or loss				
Gains on financial liabilities at fair value through profit or loss				
Losses on financial liabilities at fair value through profit or loss				
<b>Total</b>				
<b>8 Net Gains/(Losses) From Derecognition of Financial Assets</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Recognized at:				
Fair value through other comprehensive income				
<b>Total</b>				

<b>9 Net Other Operating Income</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Gain/(Loss) on investment properties				
Gain/(Loss) on sale of property, plant and equipment				
Gain/(Loss) on revaluation of foreign exchange				
Recovery of loans written-off				
Less: Loans written off				
Others (Please specify)				
<b>Total</b>				
<b>10 Impairment Charges</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Financial assets at amortised cost - loans and advances (Note 21(b))				
Stage 1				
Stage 2				
Stage 3				
Financial assets at amortised cost – debt instruments (Note 22(b))				
Stage 1				
Stage 2				
Stage 3				
Financial assets measured at fair value through other comprehensive income (Note 23(b))				
Stage 1				
Stage 2				
Stage 3				
Contingent liabilities & commitments (Note 45(a))				
Stage 1				
Stage 2				
Stage 3				
Investment in subsidiaries (Note 24(a))				
Investments in associates and joint ventures (Note 25(a))				
Property, plant and equipment (Note 26(c))				
Investment properties (Note 27(b))				
Others (Please specify)				
<b>Total</b>				

<b>11 Personnel Expenses</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Salary and bonus				
Non-statutory special payments to Directors/CEO and KMP at the termination of employment or at the retirement				
Contributions to defined contribution/benefit plans				
Provision for defined benefit obligations (Note 36)				
Share based expenses				
Others				
<b>Total</b>				

<b>12 Other Expenses</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Directors' emoluments				
Auditors' remunerations				
Non-audit fees to auditors				
Professional and legal expenses				
Office administration and establishment expenses				
Others (Please specify)				
<b>Total</b>				

<b>13 Tax Expenses</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Current tax expense				
Current year				
Prior years' provision				
Deferred tax expense				
Effect of change in tax rates				
Temporary differences				
Prior years' provision				
<b>Total</b>				

<b>a. Reconciliation of Tax Expenses</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
<b>Profit/(loss) before tax</b>				
Income tax for the period (Accounting profit @ applicable tax rate)				
Adjustment in respect of current income tax of				

prior periods

Add: Tax effect of expenses that are not deductible for tax purposes

(Less): Tax effect of expenses that are deductible for tax purposes

**Tax expense for the period**

**b. The Deferred Tax (Credit)/Charge in the Income Statement Comprise of the Following**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Deferred tax assets				
Deferred tax liabilities				
Other temporary differences				
<b>Deferred tax (credit)/charge to income statement</b>				

**14 Earnings Per Share**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Net profit attributable to ordinary equity holders				
Adjust:				
Interest on preference shares				
Interest on convertible bonds				
Net profit attributable to ordinary equity holders adjusted for the effect of dilution				
Weighted average number of ordinary shares for basic earnings per share				
Effect of dilution				
Convertible bonds				
Convertible preference shares				
Others				
Weighted average number of ordinary shares adjusted for the effect of dilution				
<b>Basic earnings per ordinary share</b>				
<b>Diluted earnings per ordinary share</b>				

**15 a. Analysis of Financial Instruments by Measurement Basis – Bank Current Year**

In Rupees Million	AC	FVPL	FVOCI	Total
<b>ASSETS</b>				
Cash and cash equivalents				
Balances with central banks				
Placements with banks				



Derivative financial instruments  
 Loans and advances  
 Debt instruments  
 Equity instruments  
 Others (specify)

---

**Total financial assets**

---

<b>In Rupees Million</b>	<b>AC</b>	<b>FVPL</b>	<b>Total</b>
--------------------------	-----------	-------------	--------------

**LIABILITIES**

Due to banks  
 Derivative financial instruments  
 Financial liabilities  
     - due to depositors  
     - due to debt security holders  
     - due to other borrowers  
 Others (specify)

---

**Total financial liabilities**

---

AC – Financial assets/liabilities measured at amortised cost

FVPL – Financial assets/liabilities measured at fair value through profit or loss

FVOCI – Financial assets measured at fair value through other comprehensive income

**b. Bank - Previous Year (20XX)**

<b>In Rupees Million</b>	<b>AC</b>	<b>FVPL</b>	<b>FVOCI</b>	<b>Total</b>
--------------------------	-----------	-------------	--------------	--------------

**ASSETS**

Cash and cash equivalents  
 Balances with central banks  
 Placements with banks  
 Derivative financial instruments  
 Loans and advances  
 Debt instruments  
 Equity instruments  
 Others (specify)

---

**Total financial assets**

---

<b>In Rupees Million</b>	<b>AC</b>	<b>FVPL</b>	<b>Total</b>
--------------------------	-----------	-------------	--------------

**LIABILITIES**

Due to banks  
 Derivative financial instruments  
 Financial liabilities  
     - due to depositors  
     - due to other borrowers  
 Financial liabilities at amortised  
 cost

- due to depositors
- due to debt security holders
- due to other borrowers

Other (specify)

---

**Total financial liabilities**

---



---

**c. Group - Current year (20XX) (as per 15(a) above)**

---



---

**d. Group - Previous year (20XX) (as per 15(b) above)**

---

**16 Cash and Cash Equivalents**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Cash in hand				
Balances with banks				
Money at call and short notice				
<b>Total</b>				

**17 Balances with Central Banks**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Statutory balances with central banks				
Central bank of Sri Lanka				
Other central banks				
Non-statutory balances with central banks				
Central bank of Sri Lanka				
Other central banks				
<b>Total balances with central banks</b>				

**18 Placements with Banks**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Bank 1				
Bank 2				
Bank 3				
<b>Total</b>				

**19 Derivative Financial Instruments**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
Interest rate derivatives				
Interest rate swaps				
Interest rate futures				
Interest rate options				

Others (Please specify)  
 Foreign currency derivatives  
 Currency swaps  
 Forward foreign exchange contracts  
 Others (Please specify)  
 Others (Please specify)

**Total**

<b>20 Financial Assets Recognized Through Profit or Loss</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Measured at fair value				
Sri Lanka Government Securities (separately by instrument-wise)				
Equity securities				
Corporate debt securities				
Others (Please specify)				
<b>Sub total</b>				
Designated at fair value				
Sri Lanka Government Securities (separately by instrument-wise)				
Equity securities				
Corporate debt securities				
Others (Please specify)				
<b>Sub total</b>				
<b>Total</b>				

<b>a. Analysis</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
By collateralisation				
Pledged as collateral				
Unencumbered				
<b>Gross total</b>				
By currency				
Sri Lankan Rupee				
United States Dollar				
<b>Gross total</b>				

<b>21 Financial Assets at Amortised Cost – Loans and Advances</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Gross loans and advances				
Stage 1				

Stage 2  
 Stage 3  
 (Less): Accumulated impairment under:  
 Stage 1  
 Stage 2  
 Stage 3

---

Net loans and advances

---



---

**a. Analysis**

---

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
By product				
Overdrafts				
Trade finance				
Lease receivable				
Credit cards				
Pawning				
Staff loans				
Term loans				
Short-term				
Long-term				
Others				
Sri Lanka Government Securities (separately by instrument-wise)				
Others (Please specify)				
<b>Gross total</b>				
By currency				
Sri Lankan Rupee				
United States Dollar				
Great Britain Pound				
Others (Please specify)				
<b>Gross total</b>				
By industry				
Agriculture and fishing				
Manufacturing				
Tourism				
Transport				
Construction				
Traders				
New economy				
Others				
<b>Gross total</b>				

**b. Movements in impairment during the year**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Stage 1				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				
Stage 2				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				
Stage 3				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				

**c. Lease rentals receivable (Disclose as per SLFRS 16)**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Please specify				
<b>Total</b>				

**22 Financial Assets at Amortised Cost – Debt and Other Instruments**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Sri Lanka Government securities (separately by instrument-wise)				
Corporate debt instruments				
Trust certificates				
Others (please specify)				
<b>Total</b>				

**a. Analysis**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
By collateralization				

Pledged as collateral
Unencumbered
<b>Gross total</b>
By currency
Sri Lankan Rupee
United States Dollar
Others (Please specify)
<b>Gross total</b>

**b. Movements in impairment during the year**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Stage 1				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				
Stage 2				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				
Stage 3				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				

**23 Financial Assets at Fair Value Through Other Comprehensive Income**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Sri Lanka Government Securities (separately by instrument-wise)				
Equity securities				
Corporate debt securities				
Others				
(Less): Impairment				
<b>Net financial assets at fair value through other comprehensive income</b>				

**a. Analysis**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>

By collateralisation  
 Pledged as collateral  
 Unencumbered

**Gross total**

By currency  
 Sri Lankan Rupee  
 United States Dollar  
 Others (Please specify)

**Gross total****b. Movements in impairment during the year**

<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Stage 1				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				
Stage 2				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				
Stage 3				
Opening balance as at DD MM YY				
Charge/(Write back) to income statement				
Write-off during the year				
Other movements				
<b>Closing balance at DD MM YY</b>				

**24 Investments in Subsidiaries**

<b>In Rupees Million</b>	<b>Bank</b>	
	<b>20XX</b>	<b>20XX</b>
Quoted equity investments		
Unquoted equity investments		
(Less): Impairment		
<b>Net total</b>		

**Note:** Please provide details of subsidiaries separately.

**a. Movements in Impairment during the Year**

<b>In Rupees Million</b>	<b>Bank</b>	
	<b>20XX</b>	<b>20XX</b>
Opening balance at DD MM YY		

Charge/(Write back) to income statement  
 Net write-off during the year  
 Other movements

**Closing balance at DD MM YY**

## 25 Investments in Associates and Joint Ventures

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
<b>Associates</b>				
Unquoted equity investments				
Quoted equity investments				
(Less): Impairment				
Sub total				
<b>Joint Ventures</b>				
Unquoted equity investments				
Quoted equity investments				
(Less): Impairment				
Sub total				
Total				

**Note:** Please provide details of associates and joint ventures separately.

### a. Movements in Impairment during the Year

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX
<b>Associates</b>				
Opening balance at DD MM YY				
Charge/(Write back) to income statement				
Net write-off during the year				
Other movements				
Closing balance at DD MM YY				
<b>Joint Ventures</b>				
Opening balance at DD MM YY				
Charge/(Write back) to income statement				
Net write-off during the year				
Other movements				
Closing balance at DD MM YY				

## 26 Property, Plant and Equipment

### a. Property, Plant and Equipment -Bank

In Rupees Million	Bank 20XX						Total
	Land and Buildings	Leasehold Properties	Computer Hardware	Computer Software	Office Equipment, Furniture and Fittings	Others	
20XX (Current year)							



**Cost/fair value**

Opening balance at DD MM YY

Additions

Disposals

Exchange rate variance

Adjustments

---

Closing balance at DD MM YY

---

**(Less): Accumulated depreciation**

Opening balance at DD MM YY

Charge for the year

Additions

Disposals

Exchange rate variance

Adjustments

---

Closing balance at DD MM YY

---

(Less): Impairment

---

Net book value at DD MM YY

---

Market value at DD MM YY

---

**20XX (Previous year)**

**Cost/fair value**

Opening balance at DD MM YY

Additions

Disposals

Exchange rate variance

Adjustments

---

Closing balance at DD MM YY

---

**(Less): Accumulated depreciation**

Opening balance at DD MM YY

Charge for the year

Additions

Disposals

Exchange rate variance

Adjustments

---

Closing balance at DD MM YY

---

(Less): Impairment

---

Net book Value at DD MM YY

---

Market Value at DD MM YY

---

**b. Property, Plant and Equipment - Group (as per 26(a) above)**

---

<b>c. Movements in Impairment during the Year</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Opening balance at DD MM YY				
Charge/(Write back) to income statement				
Net write-off during the year				
Exchange rate variance and other adjustments				
<b>Closing balance at DD MM YY</b>				

<b>27 Investment Properties</b>				
<b>a. Investment Properties at Cost/Fair Value</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
<b>Cost/fair value</b>				
Opening balance at DD MM YY				
Additions				
Disposals				
Exchange rate variance				
Adjustments				
Closing balance at DD MM YY				
<b>(Less): Accumulated depreciation</b>				
Opening balance at DD MM YY				
Charge for the year				
Additions				
Disposals				
Exchange rate variance				
Adjustments				
Closing balance at DD MM YY				
(Less): Impairment				
Net book value at DD MM YY				
Market value at DD MM YY				

<b>b. Movements in Impairment During the Year</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Opening balance at DD MM YY				
Charge/ (Write back) to income statement				
Net write-off during the year				
Exchange rate variance and other adjustments				
<b>Closing balance at DD MM YY</b>				

<b>28 Goodwill and Intangible Assets</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
<b>Goodwill</b>				
Opening balance DD MM YY				
Adjustments				
(Less): Impairment				
Sub-total (closing balance at DD MM YY)				
<b>Other Intangible Assets</b>				
Opening balance at DD MM YY				
Adjustments				
(Less): Impairment				
Sub-total (closing balance at DD MM YY)				
<b>Total</b>				
<b>29 Deferred Tax Assets/(Liabilities)</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Opening balance DD MM YYYY				
Charge for the year recognized in				
- profit and loss				
- other comprehensive income				
<b>Closing balance DD MM YYYY</b>				
<b>30 Other Assets</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
<b>Cost</b>				
Receivables				
Deposits and prepayments				
Sundry debtors				
Others (Please specify)				
<b>Total</b>				
<b>31 Due to Banks</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Borrowings				
Securities sold under repurchase (repo) agreements				
Others (Please specify)				
<b>Total</b>				

<b>32 Derivative Financial Instruments</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Interest rate derivatives				
Interest rate swaps				
Interest rate options				
Others (Please specify)				
Foreign exchange derivatives				
Currency swaps				
Forward foreign exchange contracts				
Others (Please specify)				
Others (Please specify)				
<b>Total</b>				

<b>33 Financial Liabilities Recognized Through Profit or Loss</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Measured at fair value				
Debt securities				
Due to non-bank customers				
Other financial liabilities				
<b>Sub total</b>				
Designated at fair value				
Debt securities				
Due to non-bank customers				
Other financial liabilities				
<b>Sub total</b>				
<b>Total</b>				

<b>34 Financial Liabilities at Amortised Cost</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Due to depositors				
Debt securities issued by the bank				
Securities sold under repurchase (repo) agreements				
Others (Please specify)				
<b>Total</b>				

<b>a. Analysis of Amount Due to Depositors</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
By product				
Demand deposits (current accounts)				

Savings deposits  
 Fixed deposits  
 Other deposits (Please specify)

**Total**

By currency

Sri Lanka Rupee  
 United States Dollar  
 Great Britain Pound  
 Others (Please specify)

**Total****35 Debt Securities Issued**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX

Issued by the bank

Issued by other subsidiaries

**Total**

Due within 1 year

Due after 1 year

**Total****a. Details of Debt Securities Issued**

Type	Face Value In Rupees Millions	Interest Rate and Repayment Terms	Issue Date	Maturity Date	Bank		Group	
					20XX	20XX	20XX	20XX

Issued by the bank

(i)

(ii)

Sub total

Issued by other subsidiaries

(i)

(ii)

Sub total

**Total****36 Retirement Benefit Obligations**

In Rupees Million	Bank		Group	
	20XX	20XX	20XX	20XX

Present value of defined benefit obligation

Less: Fair value of plan assets

**Total**

<b>37 Current Tax Liabilities</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Opening balance DD MM YYYY				
Charge for the year				
<b>Closing balance DD MM YYYY</b>				
<b>38 Other Provisions</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Please specify				
<b>Total</b>				
<b>39 Other Liabilities</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Sundry creditors				
Interest payable				
Impairment in respect of off-balance sheet credit exposures (Note 10)				
Other payables				
<b>Total</b>				
<b>40 Due to Subsidiaries</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Please specify				
<b>Total</b>				
<b>41 Stated Capital/Assigned Capital</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Please specify				
<b>Total</b>				
<b>42 Statutory Reserve Fund</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Opening balance at DD MM YY				
Transfers during the period				
<b>Closing balance at DD MM YY</b>				

<b>43 Retained Earnings</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Opening balance at DD MM YY				
Profit for the year				
Transfers to other reserves				
Dividend				
<b>Closing balance at DD MM YY</b>				

<b>44 Other Reserves</b>
--------------------------

<b>a. Bank - Current year (20XX)</b>			
--------------------------------------	--	--	--

<b>In Rupees Million</b>	<b>Opening balance at DD/ MM/ YY</b>	<b>Movement/ transfers</b>	<b>Closing balance at DD/ MM/ YY</b>
General reserve			
Revaluation reserve			
Cash flow hedge reserve			
Foreign currency translation reserve			
OCI reserve			
Others (please specify)			
<b>Total</b>			

<b>b. Bank – Previous Year (20XX)</b>			
---------------------------------------	--	--	--

<b>In Rupees Million</b>	<b>Opening balance at DD/ MM/ YY</b>	<b>Movement/ transfers</b>	<b>Closing balance at DD /MM/ YY</b>
General reserve			
Revaluation reserve			
Cash flow hedge reserve			
Foreign currency translation reserve			
OCI reserve			
Others (please specify)			
<b>Total</b>			

<b>c. Group - Current Year (20XX) (as per 44(a) above)</b>			
--	--	--	--

<b>d. Group - Previous Year (20XX) (as per 44(b) above)</b>			
---	--	--	--

<b>45 Non-controlling Interests</b>			
<b>In Rupees Million</b>	<b>Group</b>		<b>20XX</b>
	<b>20XX</b>	<b>20XX</b>	
Please specify			
<b>Total</b>			

<b>46 Contingent Liabilities and Commitments</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Guarantees				
Bonds				
Letters of credit				
Other contingent items				
Undrawn loan commitments				
Others (Please specify)				
<b>Total</b>				

<b>a. Movements in Impairment during the Year</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Opening balance at DD MM YY				
Charge/ (Write back) to income statement				
Net write-off during the year				
Exchange rate variance and other adjustments				
<b>Closing balance at DD MM YY</b>				

<b>47 Related Party Disclosures</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Please specify details				

<b>48 Net Assets Value per Ordinary Share</b>				
<b>In Rupees Million</b>	<b>Bank</b>		<b>Group</b>	
	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>	<b>20XX</b>
Please specify				

**49 Other Disclosure Requirements**

While complying with the disclosure requirements of all applicable Sri Lanka Accounting Standards, the following minimum disclosure requirements are applicable for all licensed banks on standalone basis and on consolidated basis and shall be disclosed either on financial statements or on the notes.



## **1. Information about the Significance of Financial Instruments for Financial Position and Performance**

### **1.1 Statement of Financial Position**

- 1.1.1 Disclosures on categories of financial assets and financial liabilities (refer notes to the financial statements).
- 1.1.2 Other disclosures
  - (i) Special disclosures about financial assets and financial liabilities designated to be measured at fair value through profit or loss, including disclosures about credit risk and market risk, changes in fair values attributable to these risks and the methods of measurement.
  - (ii) Reclassifications of financial instruments from one category to another.
  - (iii) Information about financial assets pledged as collateral and about financial or non-financial assets held as collateral.
  - (iv) Reconciliation of the impairment allowance account for credit losses by class of financial assets.
  - (v) Information about compound financial instruments with multiple embedded derivatives.
  - (vi) Breaches of terms of loan agreements.

### **1.2 Statement of Comprehensive Income**

- 1.2.1 Disclosures on items of income, expense, gains and losses (refer notes to the financial statements).
- 1.2.2 Other disclosures:
  - (i) Total interest income and total interest expense for those financial instruments that are not measured at fair value through profit and loss.
  - (ii) Fee income and expense.
  - (iii) Amount of impairment losses by class of financial assets.
  - (iv) Interest income on impaired financial assets.

### **1.3 Other Disclosures**

- 1.3.1 Accounting policies for financial instruments
- 1.3.2 Financial liabilities designated as at FVTPL
  - (i) If a bank is presenting the effects of changes in that financial liability's credit risk in other comprehensive income (OCI):
    - any transfers of the cumulative gain/loss within equity during the period, including the reasons for the transfers;
    - if the liability is derecognised during the period, then the amount (if any) presented in OCI that was realised at derecognition;
    - detailed description of the methodologies used to determine whether presenting the effects of changes in a liability's credit risk in OCI would create or enlarge an accounting mismatch in profit or loss; and
  - (ii) Detailed description, if the effects of changes in a liability's credit risk are presented in profit or loss.
- 1.3.3 Investments in equity instruments designated as at FVOCI

- (i) Details of equity instruments that have been designated as at FVOCI and the reasons for the designation;
- (ii) Fair value of each investment at the reporting date;
- (iii) Dividends recognised during the period, separately for investments derecognised during the reporting period and those held at the reporting date;
- (iv) Any transfers of the cumulative gain or loss within equity during the period and the reasons for those transfers;
- (v) If investments in equity instruments measured at FVOCI are derecognized during the reporting period,
  - reasons for disposing of the investments;
  - fair value of the investments at the date of derecognition; and
  - the cumulative gain or loss on disposal.

#### 1.3.4 Reclassifications of financial assets

- (i) For all reclassifications of financial assets in the current or previous reporting period:
  - date of reclassification;
  - detailed explanation of the change in the business model and a qualitative description of its effect on the financial statements; and
  - the amount reclassified into and out of each category.
- (ii) For reclassifications from FVTPL to amortised cost or FVOCI:
  - the effective interest rate (EIR) determined on the date of reclassification; and
  - the interest revenue recognised.
- (iii) For reclassifications from FVOCI to amortised cost, or from FVTPL to amortised cost or FVOCI:
  - the fair value of the financial assets at the reporting date; and
  - the fair value gain or loss that would have been recognised in profit or loss or OCI during the reporting period if the financial assets had not been reclassified.

#### 1.3.5 Information on hedge accounting

#### 1.3.6 Information about the fair values of each class of financial asset and financial liability, along with:

- (i) Comparable carrying amounts.
- (ii) Description of how fair value was determined.
- (iii) The level of inputs used in determining fair value.
- (iv) Reconciliations of movements between levels of fair value measurement hierarchy, additional disclosures for financial instruments for which fair value is determined using level 3 inputs.
- (v) Information if fair value cannot be reliably measured.

## **2. Information about the Nature and Extent of Risks arising from Financial Instruments**

### **2.1 Qualitative Disclosures**

#### 2.1.1 Risk exposures for each type of financial instrument

#### 2.1.2 Management's objectives, policies, and processes for managing those risks

#### 2.1.3 Changes from the prior period

### **2.2 Quantitative Disclosures**

- 2.2.1 Summary of quantitative data about exposure to each risk at the reporting date.
- 2.2.2 Disclosures about credit risk, liquidity risk, market risk, operational risk, interest rate risk and how these risks are managed.

(i) **Credit Risk**

- (a) Maximum amount of exposure (before deducting the value of collateral), description of collateral, information about credit quality of financial assets that are neither past due nor impaired and information about credit quality of financial assets.
- (b) For financial assets that are past due or impaired, disclosures on age, factors considered in determining as impaired and the description of collateral on each class of financial asset.
- (c) Information about collateral or other credit enhancements obtained or called.
- (d) Credit risk management practices:
  - Information about credit risk management practices and how they relate to the recognition and measurement of expected credit losses (ECL), including the methods, assumptions and information used to measure ECL.
  - Quantitative and qualitative information to evaluate the amounts in the financial statements arising from ECL, including changes and the reasons for those changes.
  - How the bank determines whether the credit risk of financial instruments has increased significantly since initial recognition, including whether and how financial instruments are considered to have low credit risk, including the classes of financial instruments to which the low credit risk exception has been applied; and the presumption that financial assets with contractual payments more than 30 days past due have a significant increase in credit risk has been rebutted;
  - The bank's definitions of default for different financial instruments, including the reasons for selecting those definitions;
  - How instruments are grouped if ECL are measured on a collective basis;
  - How the bank determines that financial assets are credit-impaired;
  - The bank's write-off policy, including the indicators that there is no reasonable expectation of recovery; and
  - How the modification requirements have been applied, including how the bank determines whether the credit risk of a financial asset that has been modified while subject to a lifetime ECL allowance has improved to the extent that the loss allowance reverts to being measured at an amount equal to 12-month ECL and monitors the extent to which the loss allowance on those assets subsequently reverts to being measured at an amount equal to lifetime ECL.
- (e) ECL calculations
  - Basis of the inputs, assumptions and the estimation techniques used when,
    - estimating 12-month and lifetime ECL;
    - determining whether the credit risk of financial instruments has increased significantly since initial recognition; and
    - determining whether financial assets are credit-impaired.

- How forward-looking information has been incorporated into the determination of ECL, including the use of macro-economic information; and
  - changes in estimation techniques or significant assumptions made during the reporting period and the reasons for those changes.
- (f) Amounts arising from ECL
- Provide reconciliation for each class of financial instrument [Financial assets measured at AC, Financial assets mandatorily measured at FVOCI, Loan commitments when there is an obligation to extend credit (except those measured at Fair Value through Profit or Loss), Financial guarantee contracts (except those measured at Fair Value through Profit or Loss), Lease receivables within the scope of SLFRS 16: Leases, Contract assets within the scope of SLFRS 15: Revenue from contracts with customers etc..) of the opening balance to the closing balance of the impairment loss allowance.
  - Explain the reasons for changes in the loss allowances in the reconciliation.
- (g) Collaterals
- Amount that best represents the bank's maximum exposure to credit risk at the reporting date, without taking account of any collateral held or other credit enhancements;
  - Narrative description of collateral held as security and other credit enhancements (except for lease receivables), including:
    - discussion on the nature and quality of the collaterals held;
    - explanation of any significant changes in quality as a result of a deterioration or changes in the bank's collateral policies during the reporting period;
    - information about financial instruments for which the bank has not recognised a loss allowance because of the collateral;
    - quantitative information about the collateral held as security and other credit enhancements;
    - information about the fair value of the collateral and other credit enhancements, or to quantify the exact value of the collateral that was included in the calculation of ECL.
- (h) Written-off assets
- Contractual amount outstanding of financial assets written off during the reporting period that are still subject to enforcement activity.
- (i) For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.
- (ii) **Liquidity Risk**
- (a) A maturity analysis of financial assets and liabilities.
  - (b) Description of approach to risk management.
  - (c) For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.
- (iii) **Market Risk**
- (a) A sensitivity analysis of each type of market risk to which the bank is exposed.

- (b) Additional information, if the sensitivity analysis is not representative of the bank's risk exposure.
- (c) For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.

(iv) **Operational Risk**

For other disclosures, refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.

(v) **Equity risk in the Banking Book**

- (a) Qualitative disclosures
  - Differentiation between holdings on which capital gains are expected and those taken under other objectives including for relationship and strategic reasons.
  - Discussion of important policies covering the valuation and accounting of equity holdings in the banking book.
- (b) Quantitative disclosures
  - Value disclosed in the statement of financial position of investments, as well as the fair value of those investments; for quoted securities, a comparison to publicly quoted share values where the share price is materially different from fair value.
  - The types and nature of investments
  - The cumulative realised gains/(losses) arising from sales and liquidations in the reporting period.

(vi) **Interest Rate Risk in the Banking Book**

- (a) Qualitative disclosures

Nature of interest rate risk in the banking book (IRRBB) and key assumptions
- (b) Quantitative disclosures

The increase/(decline) in earnings or economic value (or relevant measure used by management) for upward and downward rate shocks according to management's method for measuring IRRBB, broken down by currency (as relevant).

2.2.3 Information on concentrations of risk

**3. Other Disclosures**

**3.1 Capital** - Refer Pillar III disclosures of the Banking Act Directions No. 01 of 2016 on Capital Requirements under Basel III for Licensed Banks.

..... (NAME OF THE BANK)

**SELECTED PERFORMANCE INDICATORS/KEY FINANCIAL DATA**

AS AT ..... (Based on Regulatory Reporting)

Item	Current Period	Previous Period
	DD/MM/YY	DD/MM/YY
<b>Regulatory Capital Adequacy (LKR in Millions)</b> Common Equity Tier 1 Tier 1 Capital Total Regulatory Capital		
<b>Regulatory Capital Ratios (%)</b> Common Equity Tier 1 Capital (%) (Minimum Requirement :....) Tier 1 Capital Ratio (%) (Minimum Requirement :...) Total Capital Ratio (%) (Minimum Requirement : ....)		
Basel III Leverage Ratio (Minimum Requirement : 3%)		
<b>Regulatory Liquidity Requirement</b> Liquidity Coverage Ratio (%) (Minimum Requirement : 100%) -Rupee (%) -All Currency (%) Net Stable Funding Ratio (%) - (Minimum Requirement : 100%)		
<b>Assets Quality</b> Impaired Loans (Stage 3) to Total Loans, Ratio (%)* Impairment (Stage 3) to Stage 3 Loans, Ratio (%)*		
<b>Income &amp; Profitability</b> Net Interest Margin (%) Return on Assets (before Tax) (%) Return on Equity (%) Cost to Income Ratio (%)		
<b>Memorandum Information</b> Credit Rating Number of Employees Number of Branches		

\* Including Undrawn Portion of Credit

**CERTIFICATION:**

We, the undersigned, being the Chief Executive Officer and the Chief Financial Officer of..... Bank jointly certify that:

(a) the above statements have been prepared in compliance with the format and definitions prescribed by the Central Bank of Sri Lanka;

(Name)  
(Sgd.) Chief Executive Officer  
Date: DD/MM/YY

(Name)  
(Sgd.) Chief Financial Officer  
Date: DD/MM/YY