

## Market Discipline – Disclosure Requirements Under Pillar III

With the implementation of Basel III directives w.e.f 1st July 2017, all licensed banks are required to disclose pillar III disclosure requirements in order to complement the minimum capital requirements and supervisory review process by developing a set of disclosure requirements which will allow the market participants to gauge the capital adequacy and risk exposures of licensed banks.

These requirements will improve the comparability and consistency of disclosures among licensed banks and facilitate assessment of the banks by others, including investors, analysts, customers, other banks and rating agencies which leads to good corporate governance.

### TEMPLATE 01

#### Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	2018	2017	2018	2017
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	104,029,151	92,876,653	114,423,431	100,246,115
Tier 1 Capital	104,029,151	92,876,653	114,423,431	100,246,115
Total Capital	123,724,773	115,340,970	134,011,553	122,560,440
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio ( <i>Minimum Requirement - 7.375%</i> )	12.80%	13.72%	13.16%	13.74%
Tier 1 Capital Ratio ( <i>Minimum Requirement - 2018 - 8.875%</i> )	12.80%	13.72%	13.16%	13.74%
Total Capital Ratio ( <i>Minimum Requirement - 2018 - 12.875%</i> )	15.22%	17.04%	15.41%	16.80%
Leverage Ratio ( <i>Minimum Requirement - 3%</i> )	8.33%	8.64%	8.78%	8.92%

Item	Bank	
	2018	2017
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets (LKR'000)	225,544,960	217,431,828
<b>Statutory Liquid Assets Ratio (<i>Minimum Requirement – 20%</i>)</b>		
Domestic Banking Unit (%)	22.03%	24.06%
Off-Shore Banking Unit (%)	43.52%	46.15%
Liquidity Coverage Ratio (%) – Rupee ( <i>Minimum Requirement - 2019-100% ; 2018-90%</i> )	153.16%	182.39%
Liquidity Coverage Ratio (%) – All Currency ( <i>Minimum Requirement - 2019-100% ; 2018-90%</i> )	103.85%	124.32%

## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 02

#### Basel III Computation of Capital Ratios

Item	Bank 2018 (LKR '000)	Group 2018 (LKR '000)
Common Equity Tier 1 (CET1) Capital after Adjustments	104,029,151	114,423,431
Common Equity Tier 1 (CET1) Capital	108,092,716	117,656,896
Equity Capital (Stated Capital)/Assigned Capital	32,338,025	32,338,026
Reserve Fund	6,260,000	6,260,000
Published Retained Earnings/(Accumulated Retained Losses)	18,777,991	23,289,858
Published Accumulated Other Comprehensive Income (OCI)	-	-
General and other Disclosed Reserves	50,716,701	50,889,561
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	4,879,452
<b>Total Adjustments to CET1 Capital</b>	<b>4,063,565</b>	<b>3,233,465</b>
Goodwill (net)	-	122,942
Intangible Assets (net)	713,228	813,228
Others (specify)	-	-
Defined benefit pension fund assets	1,399,510	1,399,510
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	266,031	349,848
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	1,684,797	547,937
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	<b>-</b>	<b>-</b>
<b>Additional Tier 1 (AT1) Capital</b>	<b>-</b>	<b>-</b>
Qualifying Additional Tier 1 Capital Instruments	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustments to AT1 Capital</b>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-
Others (specify)	-	-
<b>Tier 2 Capital after Adjustments</b>	<b>19,695,621</b>	<b>19,588,121</b>
<b>Tier 2 Capital</b>	<b>19,695,621</b>	<b>19,588,121</b>
Qualifying Tier 2 Capital Instruments	14,131,358	14,023,858
Revaluation Gains	2,090,479	2,090,479
General Provisions	3,473,785	3,473,785
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustments to Tier 2</b>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-
Others (specify)	-	-
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	-	-
<b>CET1 Capital</b>	<b>104,029,151</b>	<b>114,423,431</b>
<b>Total Tier 1 Capital</b>	<b>104,029,151</b>	<b>114,423,431</b>
Total Capital	123,724,773	134,011,553
Total Risk Weighted Assets (RWA)	812,848,003	869,562,289
RWAs for Credit Risk	752,232,014	794,670,740
RWAs for Market Risk	921,224	1,005,555
RWAs for Operational Risk	59,694,765	73,885,993
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>12.80%</b>	<b>13.16%</b>
of which: Capital Conservation Buffer (%)	1.875%	1.875%
of which: Countercyclical Buffer (%)	N/A	N/A
of which: Capital Surcharge on D-SIBs (%)	1.00%	1.00%
<b>Total Tier 1 Capital Ratio (%)</b>	<b>12.80%</b>	<b>13.16%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.22%</b>	<b>15.41%</b>
of which: Capital Conservation Buffer (%)	1.875%	1.875%
of which: Countercyclical Buffer (%)	N/A	N/A
of which: Capital Surcharge on D-SIBs (%)	1.00%	1.00%

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### TEMPLATE 03

#### Computation of Leverage Ratio

Item	Amount (LKR '000)	
	Bank	Group
	2018 (LKR'000) Basel III	2018 (LKR'000) Basel III
Tier 1 Capital	103,782,139	114,102,299
Total Exposures	1,246,065,348	1,299,297,812
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	1,084,920,160	1,137,597,126
Derivative Exposures	6,500,347	6,500,347
Securities Financing Transaction Exposures	17,133,040	17,688,539
Other Off-Balance Sheet Exposures	137,511,800	137,511,800
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	8.33%	8.78%

### TEMPLATE 04

#### Basel III Computation of Liquidity Coverage Ratio - All Currency

Item	Amount (LKR'000)			
	2018 - December		2017 - December	
	Total Un-weighted Value	Total weighted Value	Total Un-weighted Value	Total weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	96,361,469	90,942,189	114,870,080	111,415,311
Total Adjusted Level 1A Assets	68,437,312	68,437,312	102,603,924	102,603,924
Level 1 Assets	67,655,237	67,655,237	102,085,442	102,085,442
Total Adjusted Level 2A Assets	25,525,245	21,696,459	8,393,000	7,134,050
Level 2A Assets	25,525,245	21,696,459	8,393,000	7,134,050
Total Adjusted Level 2B Assets	3,180,987	1,590,493	4,391,638	2,195,819
Level 2B Assets	3,180,987	1,590,493	4,391,638	2,195,819
Total Cash Outflows	908,732,314	162,080,877	821,254,637	135,594,004
Deposits	556,729,752	55,672,975	549,003,929	54,900,393
Unsecured Wholesale Funding	196,929,536	75,437,532	145,289,624	55,172,692
Secured Funding Transactions	16,164,607	-	4,020,888	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	123,422,711	15,484,662	122,940,196	14,651,873
Additional Requirements	15,485,708	15,485,708	-	10,869,046
Total Cash Inflows	141,188,930	74,512,931	92,294,506	45,972,734
Maturing Secured Lending Transactions Backed by Collateral	-	-	-	-
Committed Facilities	3,000,000	-	3,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	121,107,448	65,262,112	80,997,232	42,086,367
Operational Deposits	1,861,454	-	936,154	-
Other Cash Inflows	15,220,029	9,250,819	7,361,120	3,886,367
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		103.85%		124.32%

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### TEMPLATE 05

#### Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	Debtures - 2007	Debtures - 2006 Type E	Debtures - 2006 Type F	Debtures - 2011	Debtures - 2016	Debtures - 2016	Foreign Borrowing
Issuer	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	German Development Financial Institution
Unique Identifier								
Governing Law(s) of the Instrument	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	German
Original Date of Issuance	N/A	August 1, 2007	April 1, 2006	April 1, 2006	September 5, 2011	March 28, 2016	November 1, 2016	June 12, 2012
Par Value of Instrument	N/A	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	N/A
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable								
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	32,338,028	560,000	406,901	778,998	1,200,000	4,200,000	1,200,000	4,000,000
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Coupons/Dividends	Dividends	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons
Fixed or Floating Dividend/Coupon	N/A	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon Rate and any Related Index	N/A	16.75%	11.00%	11.25%	11.50%	11.25%	11.75%	13.00%
Non-Cumulative or Cumulative								6 Month LIBOR + 4.25% p.a.
Convertible or Non-Convertible	N/A	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
If Convertible, Conversion Trigger(s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Fully or Partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Mandatory or Optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Conversion Rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 06

#### Capital Planning Overview

- The Bank's balance sheet is projected based on the strategy of the Bank, macro-economic outlook and the expectation for business growth.
- Based on the projected balance sheet, future capital requirement would be assessed and the requirement for additional capital apart from the capital generated internally would be determined.
- Options for raising capital such as rights issues, debenture issues, divestment of capital inefficient investments would be evaluated.
- The most appropriate option would be recommended to the Board of Directors for approval and Board decision would be implemented in raising the required capital.
- Accordingly, for the current period, the Bank has identified the need for a Rs 10 Bn tier II capital requirement and the Bank is currently in the process of raising the said amount by way of a Basel III compliant, tier II, listed, rated, unsecured, redeemable debenture with a non-viability conversion feature.

### TEMPLATE 07

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

Item	Amount (LKR'000) as at December 31, 2018					
	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	296,459,651	-	257,320,949	-	29,424,099	0.11
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	8,633,838	-	8,633,838	-	4,485,027	0.52
Claims on Financial Institutions	30,262,578	3,062,699	30,262,578	3,062,699	17,920,337	0.54
Claims on Corporates	297,507,991	391,388,659	291,226,545	122,372,400	395,574,611	0.96
Retail Claims	344,342,860	74,136,003	301,555,794	15,067,146	225,283,644	0.71
Claims Secured by Residential Property	40,016,605	-	40,016,605	-	26,099,016	0.65
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	12,092,643	-	12,092,643	-	13,424,794	1.11
Higher-risk Categories	1,057,139	-	1,057,139	-	2,642,849	2.50
Cash Items and Other Assets	59,009,663	-	59,009,663	-	37,377,638	0.63
<b>Total</b>	<b>1,089,382,968</b>	<b>468,587,362</b>	<b>1,001,175,755</b>	<b>140,502,245</b>	<b>752,232,014</b>	

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### TEMPLATE 08

#### Credit Risk under Standardised Approach: Exposures by Asset Classes and Risk Weights

Description	Risk Weight	Amount (LKR'000) as at December 31, 2018 (Post CCF & CRM)								Total Credit Exposures Amount
		0%	20%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		110,200,453	147,120,495	-	-	-	-	-	-	257,320,949
Claims on Foreign Sovereigns and their Central Banks		-	-	-	-	-	-	-	-	-
Claims on Public Sector Entities		-	-	-	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks		-	-	-	-	-	-	-	-	-
Claims on Banks Exposures		-	5,124,812	97,923	-	-	3,411,103	-	-	8,633,838
Claims on Financial Institutions		-	3,559,307	25,114,989	-	-	4,650,981	-	-	33,325,277
Claims on Corporates		-	12,869,904	15,456,822	-	-	385,272,219	-	-	413,598,945
Retail Claims		-	-	-	111,925,571	116,556,914	70,709,739	-	-	299,192,224
Claims Secured by Gold		17,426,333	4,383	-	-	-	-	-	-	17,430,717
Claims Secured by Residential Property		-	-	27,835,178	-	-	12,181,427	-	-	40,016,605
Claims Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)		-	-	506,298	-	-	8,415,745	3,170,600	-	12,092,643
Higher-risk Categories		-	-	-	-	-	-	-	1,057,139	1,057,139
Cash Items and Other Assets		21,632,025	-	-	-	-	37,377,638	-	-	59,009,663
Total		-	-	-	-	-	-	-	-	1,141,678,000

### TEMPLATE 09

#### Market Risk under Standardised Measurement Method

Item	Amount (LKR '000)
	As at December 31, 2018
(a) RWA for Interest Rate Risk	-
General Interest Rate Risk	-
(i) Net Long or Short Position	-
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
(b) RWA for Equity	11,812
(i) General Equity Risk	6,239
(ii) Specific Equity Risk	5,573
(c) RWA for Foreign Exchange & Gold	106,796
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	921,224

### TEMPLATE 10

#### Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at December 31, 2018		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		43,114,218	49,769,056	60,830,747
Capital Charges for Operational Risk (LKR'000)					7,685,701
Risk Weighted Amount for Operational Risk (LKR'000)					59,694,765

## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 11

#### Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

Item	Amount (LKR '000) as at December 31 ,2018				
	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
<b>Assets</b>	<b>1,086,489,258</b>	<b>1,091,278,889</b>	<b>998,022,255</b>	<b>100,342</b>	<b>93,147,147</b>
Cash and Cash Equivalents	25,141,890	25,145,708	25,145,708	-	-
Balances with Central Banks	33,907,057	33,907,057	33,907,057	-	-
Placements with Banks	3,292,733	3,291,300	3,291,300	-	-
Reverse repurchase agreements	90,094	90,000	90,000	-	-
Derivative Financial Instruments	4,507,576	-	-	-	-
Financial assets at amortised cost - debt and other instruments/Financial investments - loans and receivables	160,145,680	158,882,465	158,882,465	-	-
Financial assets recognised through profit or loss - measured at fair value	100,342	100,342	-	100,342	-
Loans and Receivables to Banks	-	-	-	-	-
Financial assets at amortised cost - loans and advances to customers	749,048,820	761,593,269	673,386,056	-	88,207,213
Financial assets measured at fair value through other comprehensive income/Financial investments - available for sale	69,436,989	66,332,534	64,097,538	-	2,234,995
Investments in Subsidiaries	3,017,285	3,017,285	1,973,000	-	1,044,285
Investments in Joint Ventures	755,000	755,000	-	-	755,000
Property, Plant and Equipment	21,304,370	21,304,370	21,304,370	-	-
Investment Properties	325,818	325,818	325,818	-	-
Goodwill and Intangible Assets	905,653	905,653	-	-	905,653
Deferred Tax Assets	-	-	-	-	-
Other Assets	14,509,951	15,628,089	15,618,943	-	-
<b>Liabilities</b>	<b>970,735,286</b>	<b>973,477,125</b>	<b>-</b>	<b>-</b>	<b>-</b>
Due to Banks	77,492,582	76,961,138	-	-	-
Derivative Financial Instruments	2,519,172	-	-	-	-
Securities sold under repurchase agreements	16,678,946	16,663,102	-	-	-
Financial liabilities at amortised cost - due to depositors	799,975,357	781,942,560	-	-	-
Dividends payable	994,812	994,812	-	-	-
Financial liabilities at amortised cost - other borrowings	24,894,155	24,661,341	-	-	-
Debt Securities Issued	4,487,763	4,433,406	-	-	-
Current Tax Liabilities	9,184,814	9,010,693	-	-	-
Deferred Tax Liabilities	1,808,898	7,326,954	-	-	-
Other Provisions	3,559,925	3,601,867	-	-	-
Other Liabilities	6,908,911	26,424,104	-	-	-
Subordinated Term Debts	22,229,951	21,457,148	-	-	-
<b>Off-Balance Sheet Liabilities</b>	<b>763,214,236</b>	<b>763,214,236</b>	<b>-</b>	<b>-</b>	<b>-</b>
Guarantees	141,352,517	141,352,517	141,352,517	-	-
Performance Bonds	-	-	-	-	-
Letters of Credit	29,760,771	29,760,771	29,760,771	-	-
Other Contingent Items	164,549,238	164,549,238	164,549,238	-	-
Undrawn Loan Commitments	427,551,709	427,551,709	427,551,709	-	-
Other Commitments	-	-	-	-	-
<b>Shareholders' Equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Equity Capital (Stated Capital)/Assigned Capital of which Amount Eligible for CET1	32,338,026	32,002,073	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	15,728,513	19,648,717	-	-	-
Accumulated Other Comprehensive Income	-	-	-	-	-
Other Reserves	67,687,433	66,150,974	-	-	-
<b>Total Shareholders' Equity</b>	<b>115,753,972</b>	<b>117,801,764</b>	<b>-</b>	<b>-</b>	<b>-</b>

## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 12

#### Explanation of Significant Differences between Accounting and Regulatory Exposure Amounts

##### (a) Derivative financial instruments

Derivatives are financial instruments which derive values in response to changes in interest rates, financial instrument prices, commodity prices, foreign exchange rates, credit risk and indices.

The fair value of these derivative financial instruments are determined using forward pricing models. The positive fair value changes of these financial instruments as at the balance sheet date are reported as assets while the negative fair value changes are reported as liabilities. The details of derivative financial instruments have been disclosed in Note 29 to the financial statements.

##### (b) Loans and advances to customers

The loans and advances to customers considered in regulatory reporting differs with the published financial statements since CBSL time based provisions were netted off when arriving at loans and receivables for regulatory reporting purposes, while impairment allowances based on expected losses have been netted off in loans and advances for publication purposes. The impairment allowance is based on the credit losses expected to arise by considering the change in the risk of default occurring over the remaining life of the financial instrument provision has been described in detail in Note 31(b) to the financial statements.

##### (c) Financial assets at amortised cost - debt and other instruments

The loans and receivables considered in regulatory reporting differs with the published financial statements since impairment allowances based on expected losses were netted off for publication purposes. The details of financial assets at amortised cost-debt disclosed in Note 32 to financial statements.

##### (d) Financial assets at fair value through OCI

Financial assets at fair value through OCI have been measured at fair value in published financial statements while these investments have been measured at cost for regulatory reporting purpose. The details of financial investments - available for sale have been disclosed in Note 33 to the financial statements.

### TEMPLATE 13: BANK RISK MANAGEMENT APPROACH

The Risk Report from pages 37 to 73 in CG&RR sets out the Bank's approach to risk management including governance structures, policies, processes, limits and the current risk profile of the Bank.

### TEMPLATE 14: RISK MANAGEMENT RELATED TO KEY RISK EXPOSURES

Risk	Compliance
<ul style="list-style-type: none"> <li>Section I -Credit Risk</li> </ul>	<ul style="list-style-type: none"> <li>Refer Note 4 to the Financial Statements on pages 156 to 170 in IR</li> </ul>
<ul style="list-style-type: none"> <li>Section II Market Risk</li> <li>Section II (a) IRR</li> <li>Section II (b) Equity Position Risk</li> <li>Section II (c) Foreign Exchange Risk</li> </ul>	<ul style="list-style-type: none"> <li>Refer Note 4 to the Financial Statements on pages 174 to 175 in IR</li> <li>Refer Pages 82 to 83 in CG&amp;RR</li> <li>Refer Page 83 in CG&amp;RR</li> <li>Refer Page 84 in CG&amp;RR</li> </ul>
<ul style="list-style-type: none"> <li>Section III Liquidity Risk</li> <li>Section III (a)</li> <li>Section III (b)</li> <li>Section III (c) &amp; (d)</li> </ul>	<ul style="list-style-type: none"> <li>Refer Page 85 in CG&amp;RR</li> <li>Refer Pages 86 to 87 in CG&amp;RR</li> <li>Refer Pages 63 to 64 in CG&amp;RR</li> <li>Refer Note 4 to the Financial Statements on pages 170 to 174 in IR</li> </ul>
<ul style="list-style-type: none"> <li>Operational Risk (IV)</li> </ul>	<ul style="list-style-type: none"> <li>Major Financial Losses incurred by Bank on page 53 in CG&amp;RR</li> <li>Details of activities that have been outsourced together with parties and basis for payment for such services on page 55 in CG&amp;RR.</li> <li>Details of due diligence tests of third party service providers on page 55 in CG&amp;RR.</li> </ul>
<ul style="list-style-type: none"> <li>Section (V) Interest Rate Risk in Banking Book (IRRBB)</li> </ul>	<ul style="list-style-type: none"> <li>Refer page 88 in CG&amp;RR</li> </ul>



## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 14 - SECTION II MARKET RISK - (A) INTEREST RATE RISK

#### Interest Rate Sensitivity Gap Analysis as at 31-Dec-2018-LKR

(Values are in Millions LKR)

			1M	3M	6M	1Y	3Y	5Y	>5Y
Rate Sensitive Assets	Inflows	Balances due from Head Office, Affiliates and Own Branches	0.00	0.00	0.00	0.00	0.00	0.00	3,772.29
		Bills of Exchange	765.18	2.34	0.00	0.00	0.00	0.00	0.00
		Cash on hand	21,685.20	0.00	0.00	0.00	0.00	0.00	0.00
		Deposits with CBSL	1,695.35	1,695.35	1,695.35	3,390.71	8,476.76	8,476.76	8,476.76
		Investments (Net of provisions)	1,175.00	24.87	17,145.81	17,935.11	29,511.47	5,786.62	5,672.94
		Loans and Advances	312,889.24	32,414.74	18,597.74	38,619.45	74,957.92	37,820.22	24,211.63
		NPLs	0.00	0.00	0.00	2,803.95	0.00	0.00	8,411.85
		Other Assets	380.34	1,008.63	189.02	1400.29	43.88	462.55	13,666.79
		Overdraft	69,015.58	8,058.55	5,489.93	8,312.09	8,098.52	8,045.85	8,013.90
		Accrued Interest	2,663.67	377.14	457.93	723.37	193.75	0.00	0.00
		Balances due from Other Banks	0.00	0.00	0.00	0.00	0.00	0.00	575.66
		Fixed Assets L1	0.00	0.00	0.00	0.00	0.00	0.00	22,658.14
			410,269.56	43,581.63	43,575.78	73,184.95	121,282.31	60,591.99	95,459.96
Rate Sensitive Liabilities	Outflows	Balances due to Other Banks	0.00	0.00	0.00	5,000.00	0.00	0.00	0.00
		Bills Payable	1,101.84	0.00	0.00	0.00	0.00	0.00	0.00
		Demand Deposits	8,144.85	8,144.85	6,108.63	8,144.84	0.52	0.52	10,181.40
		Interest Payable	2,750.53	4,990.51	4,289.79	3,631.35	1,154.88	473.11	779.03
		Other Liabilities	302.85	273.79	306.15	6,786.20	15,734.36	1,186.89	9,922.95
		Savings Deposits	12,508.60	27,490.49	8,513.12	11,339.47	42,566.45	42,565.60	42,565.60
		Time Deposits	48,945.95	115,509.35	90,174.26	123,812.97	8,056.68	6,650.99	0.19
		Bonds Issued	0.00	0.00	0.00	2,757.24	15,406.90	2,292.13	863.04
		Borrowings	312.75	218.50	252.71	678.15	2,319.48	1,211.55	265.43
		Capital & Reserves	0.00	0.00	0.00	0.00	0.00	0.00	119,621.58
		Repo	16,164.61	416.62	71.87	10.00	0.00	0.00	0.00
			90,231.98	157,044.11	109,716.54	162,160.22	85,239.27	54,380.78	184,199.21
Net Gap			320,037.58	(113,462.49)	(66,140.76)	(88,975.27)	36,043.04	6,211.21	(88,739.25)
Cumulative Gap			320,037.58	206,575.09	140,434.33	51,459.06	87,502.10	93,713.31	4,974.06
Rate Sensitive Assets total		(Excl- Cash on hand, Deposits with CBSL)	386,889.01	41,886.27	41,880.43	69,794.25	112,805.54	52,115.23	86,983.20
Rate Sensitive Liabilities total		(Excl- Demand Deposits, Capital)	82,087.14	148,899.27	103,607.90	154,015.38	85,238.75	54,380.26	54,396.23
Net Gap			304,801.87	(107,013.00)	(61,727.48)	(84,221.13)	27,566.79	(2,265.03)	32,586.97
Cumulative Gap			304,801.87	197,788.88	136,061.40	51,840.27	79,407.06	77,142.03	109,729.00

#### Notes

- 1) The above figures have been prepared as per SLAS including interest cash flows and may differ from SLFRS figures given in the Statement of Financial Position
- 2) Prepared as per requirement given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

## Market Discipline – Disclosure Requirements Under Pillar III

### Interest Rate Sensitivity Gap Analysis as at 31-Dec-2018-USD

(Values are in Thousands USD)

			1M	3M	6M	1Y	3Y	5Y	>5Y
Rate Sensitive Assets	Inflows	Bills of Exchange	3,800.34	4,563.41	465.15	0.00	0.00	0.00	0.00
		Cash on hand	4,457.93	0.00	0.00	0.00	0.00	0.00	0.00
		Investments (Net of provisions)	33,500.00	0.00	0.00	0.00	477,840.00	240,256.64	53,000.00
		Loans and Advances	282,723.23	119,738.08	28,373.31	7,084.97	12,992.75	1,087.04	0.00
		NPLs	0.00	0.00	0.00	4,700.03	0.00	0.00	14,100.09
		Other Assets	0.00	7,105.30	0.00	255.8	0.00	0.00	0.00
		Overdraft	8,700.32	561.11	509.05	1,174.34	1,361.84	1,361.71	1,362.24
		Accrued Interest	1,648.86	231.70	205.88	390.12	19.51	0.00	0.00
		Balances due from Other Banks	18,021.81	0.00	0.00	0.00	0.00	0.00	894.34
		352,852.49	132,199.59	29,553.39	13,605.26	492,214.11	242,705.39	69,356.66	
Rate Sensitive Liabilities	Outflows	Balances due to Other Banks	130,000.00	236,133.09	62,296.71	80,000.00	0.00	0.00	0.00
		Demand Deposits	4,719.52	4,719.53	3,539.63	4,719.47	138.16	138.15	5,991.49
		Interest Payable	768.97	2,493.13	2,611.94	1,491.09	1,923.70	568.94	0.00
		Other Liabilities	321.04	5,759.15	403.16	43,033.22	1,203.43	1,203.40	3,159.06
		Savings Deposits	13,018.75	13,019.73	9,759.92	13,000.21	48,800.56	48,799.59	48,799.59
		Time Deposits	38,819.35	127,543.67	139,900.78	120,897.04	14,140.19	24,933.08	0.00
		187,647.64	389,668.29	218,512.13	263,141.04	66,206.03	75,643.16	86,436.04	
Net Gap		165,204.85	-257,468.69	-188,958.74	-249,535.78	426,008.07	167,062.23	-17,079.38	
Cumulative Gap		165,204.85	-92,263.84	-281,222.58	-530,758.37	-104,750.29	62,311.93	45,232.55	
Rate Sensitive Assets total (Excl - Cash on Hand)			348,394.56	132,199.59	29,553.39	13,605.26	492,214.11	242,705.39	69,356.66
Rate Sensitive Liabilities total (Excl- Demand Deposit)			182,928.12	384,948.76	214,972.50	258,421.57	66,067.88	75,505.01	80,444.56
Net Gap			165,466.44	-252,749.16	-185,419.11	-244,816.30	426,146.23	167,200.38	-11,087.89
Cumulative Gap			165,466.44	-252,749.16	-185,419.11	-79,349.86	173,397.06	-18,218.73	-90,437.75

### TEMPLATE 14 - SECTION II MARKET RISK -(B) EQUITY POSITION RISK

(Values are in Thousands LKR 000')

Equity	Carrying Value	Fair Value	Realized Gains/Losses	Unrealized Gains/Losses	Capital Adequacy Calculation
Investment Portfolio	2,809,775	4,245,922	-	1,436,147	-
Trading Portfolio	176,405	99,056	1,640	(77,349)	Capital Charge - 11.8 Mn RWA increase - 91.2 Mn

## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 14 - SECTION II MARKET RISK -(C) FOREIGN EXCHANGE RISK

#### Report on Liquidity Gap Summary as at 31st Dec 2018 (Consolidated Foreign Currency)

( Amount in Thousands USD)

		1M	3M	6M	1Y	3Y	5Y	>5Y
Total Inflows	Bills of Exchange	3,926.76	4,668.07	465.15	0.00	0.00	0.00	0.00
	Cash on hand	6,698.22	0.00	0.00	0.00	0.00	0.00	0.00
	Investments (Net of provisions)	35,910.71	0.00	1,723.60	3,536.59	491,982.38	250,530.89	64,519.36
	Loans and Advances	41,467.59	81,740.99	40,840.14	50,371.54	156,221.51	96,446.28	28,605.70
	NPLs	0.00	0.00	0.00	4,704.39	0.00	0.00	14,113.18
	Other Assets	0.00	1,782.96	0.00	0.00	0.00	0.00	4,723.35
	Other	0.00	0.00	5,840.17	11,682.09	0.00	0.00	0.00
	Overdraft	1,177.50	1,229.70	1,264.92	2,494.38	3,828.94	3,546.87	3,271.79
	Accrued Interest	1,668.90	231.97	216.86	390.12	19.51	0.00	0.00
	Balances due from Other Banks	18,066.25	0.00	0.00	0.00	0.00	0.00	2,027.89
	Forward Contracts	176,999.06	94,494.37	87,459.36	91,831.58	0.00	0.00	0.00
		285,914.98	184,148.05	137,810.19	165,010.69	652,052.34	350,524.04	117,261.26
Total Outflows	Balances due to Other Banks	31,338.79	50,099.11	9,598.33	221,066.10	179,718.08	38,874.87	12,678.19
	Demand Deposits	5,599.80	5,599.80	4,199.83	5,599.71	236.15	236.15	7,157.15
	Interest Payable	900.16	2,751.64	2,985.92	1,684.62	1,924.48	570.34	0.00
	Letters of Credit/ Guarantees/Acceptances	0.00	5,840.17	5,840.17	5,841.92	0.00	0.00	0.00
	Other Liabilities	327.15	575.99	424.27	42,906.95	1,226.30	1,226.27	3,167.41
	Savings Deposits	16,333.11	16,634.15	12,932.96	17,756.94	65,586.76	63,243.27	60,946.81
	Time Deposits	63,013.94	153,724.20	199,818.01	151,543.61	18,549.52	30,965.42	0.00
	Forward Contracts Payable	234,563.45	86,596.14	31,392.46	25,786.75	0.00	0.00	0.00
	352,076.40	321,821.20	267,191.95	472,186.60	267,241.28	135,116.32	83,949.56	
Net Liquidity Gap	(66,161.43)	(137,673.15)	(129,381.76)	(307,175.91)	384,811.06	215,407.72	33,311.70	
Net Gap as % of Total Outflows	(18.79)	(42.78)	(48.42)	(65.05)	143.99	159.42	39.68	
Cumulative Gap	(66,161.43)	(203,834.58)	(333,216.34)	(640,392.24)	(255,581.19)	(40,173.47)	(6,861.77)	

#### Notes

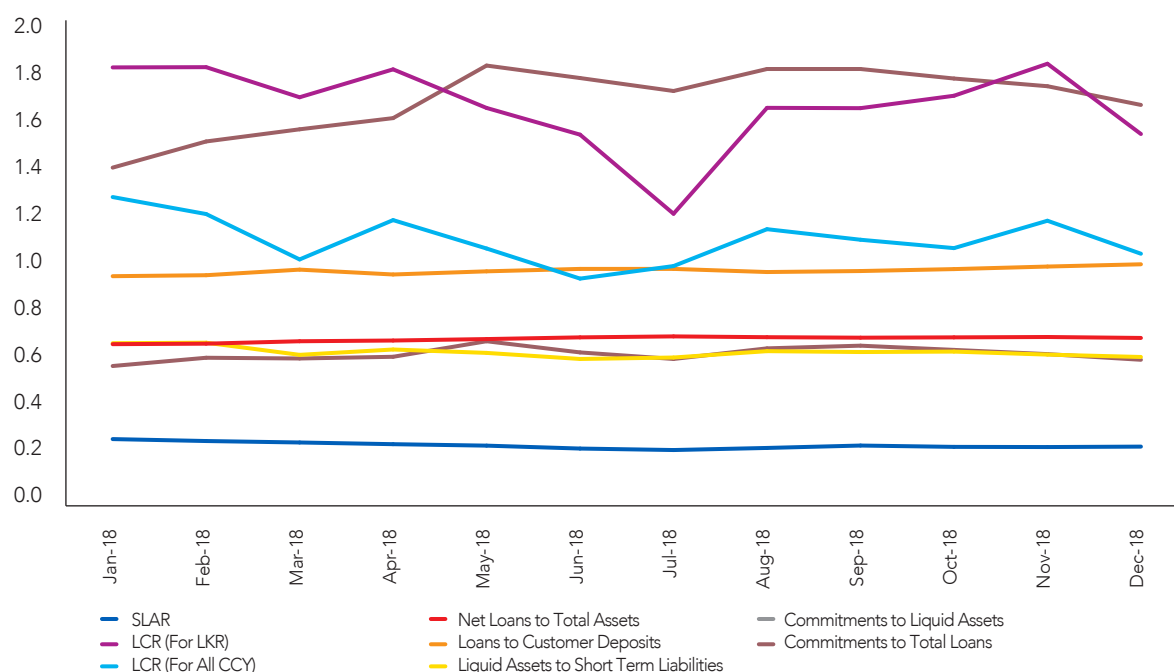
- 1) The above figures have been prepared as per SLAS including interest cash flows and may differ from SLFRS figures given in the Statement of Financial Position.
- 2) Prepared as per requirement given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 14 - SECTION III (A) LIQUIDITY RISK - KEY LIQUIDITY RATIOS

#### Key Liquidity Ratios

Ratio	Jan-18	Feb-18	Mar-18	Apr-18	May-18	Jun-18	Jul-18	Aug-18	Sep-18	Oct-18	Nov-18	Dec-18
SLAR	27.50%	26.70%	26.10%	25.40%	24.80%	23.60%	22.99%	23.85%	24.84%	24.29%	24.22%	24.40%
LCR (For LKR)	180.60%	180.70%	168.30%	179.80%	163.90%	152.90%	120.31%	163.94%	163.81%	168.92%	182.11%	153.16%
LCR (For All CCY)	127.20%	120.20%	101.50%	117.70%	106.00%	93.60%	98.77%	113.96%	109.61%	106.16%	117.44%	103.85%
Net Loans to Total Assets	66.60%	66.80%	67.80%	68.10%	68.70%	69.40%	69.80%	69.47%	69.27%	69.40%	69.55%	69.16%
Loans to Customer Deposits	94.60%	95.00%	97.30%	95.30%	96.60%	97.60%	97.60%	96.31%	96.72%	97.52%	98.57%	99.50%
Liquid Assets to Short Term Liabilities	67.00%	67.20%	62.20%	64.40%	63.00%	60.50%	61.10%	63.72%	63.36%	63.54%	62.30%	61.32%
Commitments to Liquid Assets	139.32%	150.09%	155.10%	159.71%	181.36%	176.22%	170.88%	179.94%	179.94%	176.02%	172.85%	165.14%
Commitments to Total Loans	57.60%	61.00%	60.70%	61.40%	67.80%	63.20%	60.50%	64.87%	65.98%	64.24%	62.50%	60.17%



## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 14 - SECTION III (B) LIQUIDITY RISK - CURRENCY WISE

#### Report on Liquidity Gap Summary as at 31st Dec 2018 (LKR/ Behavioural)

(Amount in Million LKR )

	1M	3M	6M	1Y	3Y	5Y	>5Y
Total Inflows							
Balances due from Head Office, Affiliates and Own Branches	0.00	0.00	0.00	0.00	0.00	0.00	3,772.29
Bills of Exchange	765.18	2.41	0.00	0.00	0.00	0.00	0.00
Cash on hand	21,632.03	0.00	0.00	53.17	0.00	0.00	0.00
Deposits with CBSL	1,695.35	1,695.35	1,695.35	3,390.71	8,476.76	8,476.76	8,476.76
Investments (Net of provisions)	1,546.01	1,672.29	17,973.26	20,678.67	37,022.12	7,796.29	6,138.61
Loans and Advances	75,485.71	94,728.20	64,376.11	93,459.02	198,335.52	92,383.92	88,979.12
Other Assets	380.34	1,008.63	189.02	0.00	43.88	462.55	13,666.79
Other	0.00	0.00	654.56	1,309.32	0.00	0.00	0.81
Overdraft	9,968.39	11,235.91	12,329.03	23,784.04	43,108.86	35,367.01	27,791.64
Accrued Interest	2,663.67	377.14	457.93	723.37	193.75	0.00	0.00
Balances due from Other Banks	0.00	0.00	0.00	0.00	0.00	0.00	575.66
Fixed Assets L1	0.00	0.00	0.00	0.00	0.00	0.00	22,658.14
Forward Contracts	7,646.37	10,193.49	1,646.14	3,968.70	0.00	0.00	0.00
Reverse Repo	90.16	0.00	0.00	0.00	0.00	0.00	0.00
	121,873.21	120,913.43	99,321.40	147,366.99	287,180.90	144,486.54	172,059.82
Total Outflows							
Balances due to Other Banks	0.00	0.00	0.00	5,504.25	0.00	0.00	0.00
Bills Payable	1,101.84	0.00	0.00	0.00	0.00	0.00	0.00
Demand Deposits	8,144.85	8,144.85	6,108.63	8,144.84	0.52	0.52	10,181.40
Interest Payable	2,750.53	4,990.51	4,289.79	3,631.35	1,154.88	473.11	779.03
Letters of Credit/ Guarantees/Acceptances	0.00	654.56	654.56	654.76	0.00	0.00	0.00
Other Liabilities	302.85	273.79	306.15	5,385.91	15,734.36	1,186.89	9,922.95
Savings Deposits	13,199.01	13,744.67	11,148.97	15,815.58	57,421.77	53,157.37	48,977.35
Time Deposits	52,143.53	122,892.07	98,718.09	136,292.48	10,489.22	10,512.62	0.36
Bonds Issued	0.00	787.50	340.74	3,737.11	19,661.66	3,163.64	2,475.40
Borrowings	398.39	249.59	292.43	811.25	2,676.94	1,349.05	322.44
Capital & Reserves	0.00	0.00	0.00	0.00	0.00	0.00	119,621.58
Forward Contracts Payable	7,314.62	19,324.53	14,519.77	16,430.45	0.00	0.00	0.00
Repo	16,176.49	428.98	76.56	10.89	0.00	0.00	0.00
	101,532.10	171,491.05	136,455.71	196,418.87	107,139.35	69,843.20	192,280.52
Net Liquidity Gap	20,341.11	(50,577.62)	(37,134.31)	(49,051.88)	180,041.55	74,643.34	(20,220.70)
Net Gap as % of Total Outflows	20.03	(29.49)	(27.21)	(24.97)	168.04	106.87	(10.52)
Cumulative Gap	20,341.11	(30,236.50)	(67,370.81)	(116,422.69)	63,618.85	138,262.20	118,041.50
Adjustments for Behavioural Maturities							
Time Deposits	42,642.98	102,788.17	68,477.27	95,904.01	(143,221.77)	(72,763.04)	(81,666.53)
Unutilised O/D	(10,587.34)	(10,587.34)	(10,587.34)	(10,587.34)			
Undisbursed Loans	(3,182.09)	(3,182.09)	(3,182.09)	(3,182.09)	(5,303.49)		
Pawning Rollovers	(326.42)	(774.56)	(1,461.82)	(5,132.39)	7,695.18		
Total Adjustments	28,547.13	88,244.18	53,246.02	77,002.19	(140,830.07)	(72,763.04)	(81,666.53)
Adjusted Net Liquidity Gap	48,888.24	37,666.57	16,111.72	27,950.31	39,211.48	1,880.30	(101,887.23)
Adjusted Net Gap as % of Total Outflows	66.98	45.25	19.36	23.41	15.81	1.32	(37.19)
Adjusted Cumulative Gap	48,888.24	86,554.81	102,666.53	130,616.84	169,828.31	171,708.61	69,821.39

#### Notes

- 1) The above figures have been prepared as per SLAS including interest cash flows and may differ from SLFRS figures given in the Statement of Financial Position.
- 2) Prepared as per requirement given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

## Market Discipline – Disclosure Requirements Under Pillar III

### Report on Liquidity Gap Summary as at 31st Dec 2018 (USD/ Behavioural)

(Amount in Thousands USD)

		1M	3M	6M	1Y	3Y	5Y	>5Y
Total Inflows	Bills of Exchange	3,800.34	4,568.20	465.15	0.00	0.00	0.00	0.00
	Cash on hand	4,457.93	0.00	0.00	0.00	0.00	0.00	0.00
	Investments (Net of provisions)	35,910.71	0.00	1,723.60	3,536.59	491,982.41	250,530.91	64,159.00
	Loans and Advances	39,294.58	80,846.19	37,726.36	54,379.77	154,061.56	94,979.98	41,572.04
	Other Assets	0.00	1,782.96	0.00	0.00	0.00	0.00	0.00
	Other	0.00	0.00	4,386.64	8,774.59	0.00	0.00	0.00
	Overdraft	1,177.50	1,229.70	1,264.92	2,494.38	3,828.94	3,546.87	3,271.79
	Accrued Interest	1,648.86	231.70	205.88	390.12	19.51	0.00	0.00
	Balances due from Other Banks	18,066.25	0.00	0.00	0.00	0.00	0.00	894.34
	Forward Contracts	24,741.97	92,646.95	79,170.24	91,831.59	0.00	0.00	0.00
		129,098.13	181,305.69	124,942.78	161,407.03	649,892.42	349,057.75	109,897.17
Total Outflows	Balances due to Other Banks	31,338.79	50,099.12	9,598.33	221,066.11	179,718.09	38,874.88	12,678.19
	Demand Deposits	4,719.52	4,719.53	3,539.63	4,719.47	138.16	138.15	5,991.49
	Interest Payable	768.97	2,493.13	2,611.94	1,491.09	1,923.70	568.94	0.00
	Letters of Credit/ Guarantees/Acceptances	0.00	4,386.64	4,386.64	4,387.95	0.00	0.00	0.00
	Other Liabilities	321.04	437.58	408.00	42,798.18	1,203.43	1,203.40	11,008.53
	Savings Deposits	13,360.21	13,630.60	10,634.36	14,641.38	54,000.05	51,894.57	49,831.25
	Time Deposits	39,670.36	130,948.60	144,717.01	126,504.85	18,478.17	30,927.40	0.00
	Forward Contracts Payable	227,902.27	84,635.81	31,392.46	25,426.40	0.00	0.00	0.00
			318,081.18	291,350.99	207,288.37	441,035.43	255,461.59	123,607.35
Net Liquidity Gap		(188,983.05)	(110,045.30)	(82,345.59)	(279,628.40)	394,430.83	225,450.41	30,387.71
Net Gap as % of Total Outflows		(59.41)	(37.77)	(39.73)	(63.40)	154.40	182.39	38.22
Cumulative Gap		(188,983.05)	(299,028.35)	(381,373.93)	(661,002.33)	(266,571.50)	(41,121.10)	(10,733.38)
Adjustments for Behavioural Maturities	Time Deposits	28,843.01	108,037.09	110,252.91	80,475.94	(156,699.31)	(63,978.11)	(93,072.07)
	Unutilised O/D	(5,195.26)	(5,195.26)	(5,195.26)	(5,195.26)			
	Undisbursed Loans	(19,855.50)	(19,855.50)	(19,855.50)	(19,855.50)	(33,092.49)		
Total Adjustments		3,792.26	82,986.33	85,202.15	55,425.18	(189,791.80)	(63,978.11)	(93,072.07)
Adjusted Net Liquidity Gap		(185,190.79)	(27,058.97)	2,856.57	(224,203.22)	204,639.03	161,472.30	(62,684.36)
Adjusted Net Gap as % of Total Outflows		(58.92)	(12.99)	2.34	(58.14)	45.96	86.08	(36.32)
Adjusted Cumulative Gap		(185,190.79)	(212,249.76)	(209,393.19)	(433,596.41)	(228,957.38)	(67,485.08)	(130,169.44)

#### Notes

- 1) The above figures have been prepared as per SLAS including interest cash flows and may differ from SLFRS figures given in the Statement of Financial Position.
- 2) Prepared as per requirement given in the Banking Act Direction No 7 of 2011 on "Integrated Risk Management Framework".

## Market Discipline – Disclosure Requirements Under Pillar III

### TEMPLATE 14 - SECTION (V) INTEREST RATE RISK IN THE BANKING BOOK (IRRBB)

#### Present Market Value of RSA/ RSL on Movement of Market Interest Rates - LKR

(Values are in Millions LKR)	1M	3M	6M	1Y	3Y	5Y	>5Y
Rate Sensitive Assets total	386,889	41,886	41,880	63,544	112,806	52,115	86,984
Rate Sensitive Liabilities total	82,087	148,899	103,608	147,765	85,239	54,380	142,016
Net Gap	304,802	(107,013)	(61,727)	(84,221)	27,567	(2,265)	(55,032)
Cumulative Gap	304,802	197,789	136,061	51,840	79,407	77,142	22,110
Duration weight	0	0	1	1	3	5	7
Market Rates	9%	9%	10%	10%	11%	11%	10%
Present Value at market rates	304,779	106,989	61,698	84,134	27,476	2,252	54,637
Present Value at market rates + 50 basis pt	304,652	106,855	61,544	83,716	27,069	2,197	52,764
Change in Market value for 50 basis point interest movement	(127)	133	154	418	(408)	55	1,873

#### Present Market Value of RSA/ RSL on Movement of Market Interest Rates - USD

(Values are in Thousands USD)	1M	3M	6M	1Y	3Y	5Y	>5Y
Rate Sensitive Assets total	348,395	126,877	29,553	-28,508	492,214	242,705	40,871
Rate Sensitive Liabilities total	182,928	379,626	214,973	216,308	66,068	75,505	51,959
Net Gap	165,466	-252,749	-185,419	-244,816	426,146	167,200	-11,088
Cumulative Gap	165,466	-252,749	-185,419	-244,816	426,146	167,200	-11,088
Duration weight	0	0	0	1	3	5	7
Market Rates	2%	2%	3%	3%	3%	3%	3%
Present Value at market rates	165,183	251,290	183,117	238,099	390,678	144,439	9,023
Present Value at market rates + 10 basis pt	165,170	251,229	183,028	237,867	389,542	143,739	8,962
Change in Market value for 10 basis point interest movement	(13)	61	89	231	(1,136)	(699)	61