# SEYLAN BANK PLC

# MARKET DICIPLINE -MINIMUM DISCLOSURE REQUIREMENTS UNDER PILLAR III

as per Direction 01. of 2016

As at 31.03.2018

ltem	Minimum Requirement		Reporting Period 31.03.2018	Previous Reporting Period
Regulatory Capital (LKR'000)	2018	2017		
Common Equity Tier 1 Capital			29,981,253	30,686,859
Tier 1 Capital			29,981,253	30,686,859
Total Capital			41,305,245	36,451,164
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio	6.375%	5.750%	10.37%	11.16%
Tier 1 Capital Ratio	7.875%	7.250%	10.37%	11.16%
Total Capital Ratio	11.875%	11.250%	14.29%	13.25%
Leverage Ratio	3.00%	3.00%	7.40%	7.71%
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit (LKR 000)			75,537,756	77,783,808
Off-Shore Banking Unit (USD 000)			32,682	41,711
Statutory Liquid Assets Ratio				
Domestic Banking Unit	20%	20%	22.27%	23.57%
Off-Shore Banking Unit	20%	20%	22.79%	37.08%
Liquidity Coverage Ratio - Rupee	90%	80%	138.89	160.30
Liquidity Coverage Ratio - All Currency	90%	80%	103.66	121.94

## Template 1 Key Regulatory Ratios - Capital and Liquidity

#### Template 2 Basel III Computation of Capital Ratios

31.03.201831.12.2017Common Equity Tier I (CETI) Capital after Adjustments29,981,25330,688,655Common Equity Tier I (CETI) Capital31,481,91132,2204,715Equity capital (Stated Capital)/Assigned Capital12,025,79511,228,265Reserve fund1,609,4841,609,4841,609,484Published Accumulated Other Comprehensive Income (OCI)343,969343,965General and Other Disclosed Reserves2,002,2452,002,245Unpublished Current Year's Profit/Loss and Gains reflected in OCI(279,734)-Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties1,500,6581,517,856Total Adjustments to CET1 Capital1,500,6581,517,8561,514,405Additional Tier 1 (AT1) Capital after Adjustments341,072363,451Otal Additional Tier 1 (AT1) Capital11Qualifying Additional Tier 1 Capital Instruments11Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties11Total Adjustments to AT1 Capital11Qualifying Additional Tier 1 Capital Instruments11,323,9925,764,305Total Adjustments to AT1 Capital11,368,5125,808,825Qualifying Tier 2 Capital Instruments393,149581,257Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties11Total Adjustments to AT1 Capital11,368,5125,808,825Qualifying Tier 2 Capita		Amount	(LKR'000)
Period         Reporting Period           31.03.2018         31.12.2017           Common Equity Tier I (CETI) Capital after Adjustments         29,981,253         30,686,855           Common Equity Tier I (CETI) Capital         31,481,911         33,204,715           Equity capital (Stated Capital)/Assigned Capital         12,025,795         11,228,265           Reserve fund         1,609,484         1,609,484           Published Retained Earnings/(Accumulated Retained Losses)         15,780,152         17,020,748           Published Accumulated Other Comprehensive Income (OCI)         343,969         343,965           General and Other Disclosed Reserves         2,002,245         2,002,245           Unpublished Current Year's Profit/Loss and Gains reflected in OCI         (279,734)         -           Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties         1,500,658         1,517,856           Total Adjustments to CET1 Capital         1         341,072         363,451           Others *         1,159,586         1,154,405           Additional Tier 1 (AT1) Capital Instruments         -         -           Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties         -         -           Total Adjustments to AT1 Capital         <	lterre	Reporting	Previous
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Others (Specify)11,323,9925,764,305Total Tier 2 Capital after Adjustments11,368,5125,808,825Qualifying Tier 2 Capital Instruments10,975,3635,227,575Revaluation gains393,149581,250Loan Loss Provisions1010Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties44,520Total Adjustments to Tier 244,52044,520Investment in own shares29,981,25330,686,859Others (Specify)44,52044,520Total Capital29,981,25330,686,859Total Risk Weighted Assets (RWA)288,990,118275,070,097RWAs for Credit Risk2,426,4751,027,022RWAs for Market Risk2,426,4751,027,022	Total Adjustments to AT1 Capital		
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Tier 2 Capital after Adjustments11,323,9925,764,305Total Tier 2 Capital11,368,5125,808,825Qualifying Tier 2 Capital Instruments10,975,3635,227,575Revaluation gains393,149581,250Loan Loss Provisions10581,250Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties44,520Total Adjustments to Tier 244,52044,520Investment in own shares29,981,25330,686,859Others (Specify)44,52044,520Total Capital29,981,25330,686,859Total Risk Weighted Assets (RWA)288,990,118275,070,097RWAs for Credit Risk2,426,4751,027,022	Others (Specify)		
Qualifying Tier 2 Capital Instruments10,975,3635,227,575Revaluation gains393,149581,250Loan Loss Provisions10,975,3635,227,575Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties44,52044,520Total Adjustments to Tier 244,52044,52044,520Investment in own shares10,975,36330,686,85910,975,363Others (Specify)44,52044,52044,520Total Tier 1 Capital29,981,25330,686,85936,451,164Total Risk Weighted Assets (RWA)288,990,118275,070,097RWAs for Credit Risk262,970,048249,965,714RWAs for Market Risk2,426,4751,027,022	Tier 2 Capital after Adjustments	11,323,992	5,764,305
Revaluation gains393,149581,250Loan Loss ProvisionsInstruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties44,52044,520Total Adjustments to Tier 244,52044,52044,520Investment in own shares000Others (Specify)44,52044,52044,520Total Capital29,981,25330,686,85930,686,859Total Risk Weighted Assets (RWA)288,990,118275,070,097RWAs for Credit Risk262,970,048249,965,714RWAs for Market Risk2,426,4751,027,022	Total Tier 2 Capital	11,368,512	5,808,825
Loan Loss ProvisionsInstruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third PartiesTotal Adjustments to Tier 244,520Investment in own shares44,520Others (Specify)44,520Total Tier 1 Capital29,981,25330,686,85930,686,859Total Risk Weighted Assets (RWA)288,990,118RWAs for Credit Risk262,970,048249,965,714RWAs for Market Risk2,426,4751,027,022	Qualifying Tier 2 Capital Instruments	10,975,363	5,227,575
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties44,520Total Adjustments to Tier 244,52044,520Investment in own shares44,52044,520Others (Specify)44,52044,520Total Capital29,981,25330,686,859Total Risk Weighted Assets (RWA)288,990,118275,070,097RWAs for Credit Risk262,970,048249,965,714RWAs for Market Risk2,426,4751,027,022	Revaluation gains	393,149	581,250
the Bank and held by Third Parties       44,520       44,520         Total Adjustments to Tier 2       44,520       44,520         Investment in own shares       44,520       44,520         Others (Specify)       44,520       44,520         Total Tier 1 Capital       29,981,253       30,686,859         Total Capital       41,305,245       36,451,164         Total Risk Weighted Assets (RWA)       288,990,118       275,070,097         RWAs for Credit Risk       262,970,048       249,965,714         RWAs for Market Risk       2,426,475       1,027,022	Loan Loss Provisions		
Total Adjustments to Tier 2         44,520         44,520           Investment in own shares	Instruments issued by Consolidated Banking and Financial Subsidiaries of		
Investment in own shares         44,520           Others (Specify)         44,520           Total Tier 1 Capital         29,981,253           Total Capital         41,305,245           Total Risk Weighted Assets (RWA)         288,990,118           RWAs for Credit Risk         262,970,048         249,965,714           RWAs for Market Risk         2,426,475         1,027,022	the Bank and held by Third Parties		
Others (Specify)         44,520         44,520           Total Tier 1 Capital         29,981,253         30,686,859           Total Capital         41,305,245         36,451,164           Total Risk Weighted Assets (RWA)         288,990,118         275,070,097           RWAs for Credit Risk         262,970,048         249,965,714           RWAs for Market Risk         2,426,475         1,027,022	Total Adjustments to Tier 2	44,520	44,520
Total Tier 1 Capital         29,981,253         30,686,859           Total Capital         41,305,245         36,451,164           Total Risk Weighted Assets (RWA)         288,990,118         275,070,097           RWAs for Credit Risk         262,970,048         249,965,714           RWAs for Market Risk         2,426,475         1,027,022	Investment in own shares		
Total Tier 1 Capital         29,981,253         30,686,859           Total Capital         41,305,245         36,451,164           Total Risk Weighted Assets (RWA)         288,990,118         275,070,097           RWAs for Credit Risk         262,970,048         249,965,714           RWAs for Market Risk         2,426,475         1,027,022	Others (Specify)	44,520	44,520
Total Risk Weighted Assets (RWA)         288,990,118         275,070,097           RWAs for Credit Risk         262,970,048         249,965,714           RWAs for Market Risk         2,426,475         1,027,022	Total Tier 1 Capital	29,981,253	30,686,859
RWAs for Credit Risk         262,970,048         249,965,714           RWAs for Market Risk         2,426,475         1,027,022	Total Capital	41,305,245	36,451,164
RWAs for Market Risk         2,426,475         1,027,022	Total Risk Weighted Assets (RWA)	288,990,118	275,070,097
	RWAs for Credit Risk	262,970,048	249,965,714
	RWAs for Market Risk	2,426,475	1,027,022
	RWAs for Operational Risk	23,593,595	24,077,361
CET1 Capital Ratio (including Capital Conservation Buffer,	CET1 Capital Ratio (including Capital Conservation Buffer,		
Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) 10.37% 11.165	Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	10.37%	11.16%
	of which: Capital Conservation Buffer (%)		1.25%
of which: Countercyclical Buffer (%)	of which: Countercyclical Buffer (%)		
of which: Capital Surcharge on D-SIBs (%)	of which: Capital Surcharge on D-SIBs (%)		
		10.37%	11.16%
Total Capital Ratio (including Capital Conservation Buffer,			
		14.29%	13.25%
			1.25%
of which: Countercyclical Buffer (%)			
	of which: Capital Surcharge on D-SIBs (%)		

### Template 3 Computation of Leverage Ratio\*

	Amount	(LKR'000)
ltem	Reporting Period	Previous Reporting Period
Tier 1 Capital	29,981,253	30,686,859
Total Exposures	405,043,925	397,985,784
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	382,315,236	377,102,177
Derivative Exposures		
Securities Financing Transaction Exposures		
Other Off-Balance Sheet Exposures	22,728,689	20,883,607
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.40%	7.71%

Template 4
Basel III Computation of Liquidity Coverage Ratio

	Amount (LKR'000)						
ltem	Reporting Period - 31.03.2018			Previous Repor	rting Peri	od - 31.12.2017	
	Total Un- weighted Value	Factor (%)	Total Weighted Value	Total Un- weighted Value	Factor (%)	Total Weighted Value	
Toatal Stock of High-Quality Liquid Assets (HQLA)			58,713,650			56,261,229	
Total Adjusted Level 1A Assets	58,975,955		58,975,955	56,553,893		56,553,893	
Level 1A Assets	58,584,309		58,584,309	56,157,004		56,157,004	
Total Adjusted Level 2A Assets							
Level 2A Assets			-			-	
Total Adjusted Level 2B Assets			129,341			104,225	
Level 2B Assets	258,681		129,341	208,450		104,225	
Total Cash Outflows			79,782,543			68,381,552	
Deposits	244,228,745		24,422,875	241,876,890		24,187,689	
Unsecured Wholesale Funding	65,298,206		35,847,250	58,961,390		28,263,268	
Secured Funding Transactions			-			-	
Undrawn Portion of Commited (Irrevocable) Facilities and Other							
Contingent Funding Obligations	111,111,765		8,833,579	96,478,724		6,773,396	
Additional Requirements	10,678,839		10,678,839	9,157,199		9,157,199	
Total Cash Inflows			23,140,786			22,242,860	
Maturing Secured Lending Transactions Backed by Collateral			-			-	
Commited Facilities	3,419		-	3,719		-	
Other Inflows by Counterparty which are Maturing within 30 Days	42,999,205		21,499,603	40,923,442		20,461,721	
Operational Deposits	1,250,244		-	1,159,518		-	
Other Cash Inflows	3,282,367		1,641,184	3,562,278		1,781,139	
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid							
Assets/Total Net Cash Outflows over the Next 30 Calendar							
Days)*100			103.66			121.94	

Description of the Capital Instrument		latory Capital Instruments Ordinary Non- Voting	Debnture Isssue - 2016	Debature Isseue - 2019 /E
Description of the Capital Instrument	Ordinary Voting Shares	Ordinary Non- Voting Shares	(5 years and 7 years)	Debnture Isssue - 2018 (5 years, 7 years & 10 years)
Issuer	Seylan Bank PLC	Seylan Bank PLC	Seylan Bank PLC	Seylan Bank PLC
Unique Identifier (e., ISIN or Bloombers Identifier for Private Placement)	SEYB-N	SEYB-X	SEYB-D	SEYB-D
Governing Law (s) of the Instrument	Provisions of the Banking Act, Rules of the Colombo Stock Exchange and the Securities and Exchange Commission of Sri Lanka, Provisions of the Companies Act No. 7 of 2007 and the Articles of Association of the Bank	Provisions of the Banking Act, Rules of the Colombo Stock Exchange and the Securities and Exchange Commission of Sri Lanka, Provisions of the Companies Act No. 7 of 2007 and the Articles of Association of the Bank	Stock Exchange and the Securities and Exchange Commission of Sri Lanka, Provisions of the Companies Act No. 7 of 2007, the Articles of Association of the Bank, Prospectus of the Debenture Issue and the Trust Deed	
Original Date of Issuance	April 1988	September 2003	15th July 2016	29th March 2018
Par Value of Instrument	N/A	N/A	LKR 100/- each	LKR 100/- each
Prepetual or Dated	N/A	N/A	dated	dated
Original Maturity Date, If Applicable	N/A	N/A	15th July 2021	30th March 2023
Amount Recognized in Regulatory Capital (in '000 as at the F Accounting Classification (Equity /Liability)	eporting Date) Equity	Equity	Liability	Liability
Issuer call subject to prior Supervisory Approval				
Optional Call Date, Contingent Call Dates and Redemption A		N/A	N/A	N/A
Subsequent Call Dates, If Applicable Coupons/Dividends	N/A	N/A	N/A	N/A
Fixed or Floating Dividend /Coupon	Dividend as decided by the Board annually	Dividend as decided by the Board annually	Fixed and floating interest rate	Fixed interest rate
			month T-Bill (gross) +	Semi-Annual Interest - 13.50% p.a. (for 10 years)
Non-Cumulative or Cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
Convertible or Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Convertible
If Convertible, Conversion Trigger (s)				Convertible in the event of a 'Trigger Event" in terms of the Banking Act Direction No.1 of 2016
If Convertible, Fully or Partially				when determined at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka
lf Convertible, Mandatory or Optional				Mandatory in the event of a 'Trigger Event'
If Convertible, Conversion Rate				Simple Average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting share of Seylan Bank PLC as published by the Colombo Stock Exchange during the 3 month period immediately preceding the date on which the Monetary Board of the Central Bank of Sri Lanka.

#### Template 7 Credit Risk under Standardised Approach -Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

	Amount (LKR'000) as at 31st March 2018							
Description	Exposures before Cro Factor (CCF) a		Exposur	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	Total	RWA	RWA Density (ii)	
Claims on Central Government and CBSL	97,622,114		97,622,114		97,622,114	2,033,381	2.08%	
Claims on Foreign Sovereigns and their Central Banks	-		-	-	-	-	0.00%	
Claims on Public Sector Entities	-		-	-	-	-	0.00%	
Claims on Official Entities and								
Multilateral Development Banks	-		-	-	-	-	0.00%	
Claims on Banks Exposures	1,254,543	-	1,254,543	-	1,254,543	1,254,543	100.00%	
Claims on Financial Institutions	18,296,593	-	17,837,851	-	17,837,851	15,445,908	86.59%	
Claims on Corporates	105,308,070	102,092,017	103,450,774	16,692,741	120,143,515	119,529,081	99.49%	
Retail Claims	135,464,073	33,567,964	110,534,210	6,035,947	116,570,157	81,372,049	69.81%	
Claims Secured by Residential Property	15,339,847		15,305,288		15,305,288	8,098,519	52.91%	
Claims Secured by Commercial Real								
Estate	-		-		-	-		
Non-Performing Assets (NPAs) (i)	13,527,704		13,527,704		13,527,704	19,692,444	145.57%	
Higher-Risk Categories	-		-		-			
Cash Items and Other Assets	22,782,753		22,782,753		22,782,753	15,544,122	68.23%	
Total	409,595,697	135,659,981	382,315,236	22,728,688	405,043,925	262,970,048	64.92%	

# Template 9 Market Risk under Standardised Measurement Method

ltem	RWA Amount (LKR'000) as at 31st March 2018
(a) RWA for Interest Rate Risk	
General Interest Rate Risk	1,670,470
(i) Net Long or Short Position	1,670,470
(ii) Horizontal Disallowance	
(iii) Vertical Disallowance	
(iv) Options	
Specific Interest Rate Risk	
(b) RWA for Equity	475,275
(i) General Equity Risk	214,141
(ii) Specific Equity Risk	261,134
(c)RWA for Foreign Exchange & Gold	368,692
Capital Charge for Market Risk [(a)+(b)+(c)]*CAR	288,144

#### Template 10 Operational Risk Under Basic Indicator Approach/The Standardised Approach/The Alternative Standardised Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31st 2018		t 31st March		
	i detoi		1 <sup>st Year</sup>	2 <sup>nd Year</sup>	3 <sup>rd Year</sup>		
The Basic Indicator Approach	15%		21,366,256	18,919,433	15,749,098		
Capital Charges for Operational Risk (LKR'000)							
The Basic Indicator Approach	2,801,739						
Risk-Weighted Amount for operational Risk (LKR'000)							
The Basic Indicator Approach	23,593,595						

#### Template 11

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

		Amount (Ll	(R'000) as at 31st M	arch 2018	
	а	b	с	d	e
Item	a Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	u Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
Assets	412,747,484	414,761,964	414,761,964	6,504,031	385,592
Cash and Cash Equivalents	8,100,574	8,536,226	8,536,226		
Balances with Central Bank	17,922,925	17,922,925	17,922,925		
Placements with Banks	-	-	-		
Derivative Financial Instruments	40,010				
Other Financial Assets Held-For-Trading	8,195,591	8,056,612	8,056,612	6,504,031	
Securities Purchased under Resale Agreements	1,777,816	1,749,752	1,749,752		
Loans and Receivables to Banks	-	-			
Loans and Receivables to Other Customers	289,301,809	291,627,828	291,627,828		
Financial Investments - Available-For-Sale	52,914,937				
Financial Investments - Held-To-Maturity	20,443,411	69,867,784	69,867,784		44,520
Investments in Subsidiaries	1,153,602	1,153,602	1,153,602		
Investments in Associates and Joint Ventures		-			
Property, Plant and Equipment	3,470,850	3,470,850	3,470,850		
Investment Properties	-	-			
Goodwill and Intangible Assets	341,072	341,072	341,072		341,072
Deffered Tax Assets		-			
Other Assets	9,084,887	12,035,313	12,035,313		
Liabilities	378,211,339	-	-	-	-
Due to Banks	26,312,285				
Derivative Financial Instruments	429,995				
Other Financial Assets Held-For-Trading					
Financial Liabilities Designated at Fair Value Through Profit or Loss					
Due to Other Customers	310,904,159				
Other Borrowings	12,866,275				
Debt Securities Issued	16,429,801				
Current Tax Liabilities	1,094,350				
Deferred Tax Liabilities	1,045,896				
Other Provisions					
Other Liabilities	8,859,181				
Due to Subsidiaries	269,397				
Subordinated Term Debts					
Off-Balance Sheet Liabilities	99,500,731	163,918,027	150,369,599	-	-
Guarantees	27,504,396	28,115,970	25,327,202		
Performance Bonds					
Letters of Credit	10,387,636	11,373,074	10,690,607		
Foreign Exchange Contracts	(940,322)	49,058,030	49,058,030		
Other Contingent Items	14,509,191	12,782,584	6,452,823		
Undrawn Loan Commitments	47,467,028	58,840,937	58,840,937		
Other Commitments	572,802	3,747,432			
Shareholders' Equity					
Equity Capital (Stated Capital)/Assigned Capital	12,025,795	12,025,796			
of which Amount Eligible for CET1	5,141,512	4,749,709			
of which Amount Eligible for AT1		-			
Retained Earnings	17,368,838	17,483,546			
Accumulated Other Comprehensive Income		-			
Other Reserves					
Total Shareholders' Equity	34,536,145	34,259,051	-	-	-