



## PROFILE

Seasoned risk executive with over 20 years of experience in financial services industry. Proven ability to lead and manage risk, control and governance functions in a complex and rapidly changing environment. Strategic thinker with a track record of developing risk management frameworks encompassing Credit, Market, Operational & Technology Risk to support the bank's strategic objectives and inculcating an organizational culture that appreciates risk ownership and management, protecting the interests of the company while ensuring regulatory compliance.

Former President of The Association of Banking Sector Risk Professionals of Sri Lanka (ABSRP of SL), the apex body of Banking sector risk officers. Contributes to the development of Enterprise risk management discipline in the Banking sector as a resource person on Risk Management sessions at Center for Banking Studies of Central Bank of Sri Lanka.

Age : 45 Yrs  
DOB : 15<sup>th</sup> Dec 1978  
Marital Status: Married  
Nationality: Sri Lankan

## CONTACT

Phone: +94 77 7583058

LinkedIn:  
<https://www.linkedin.com/in/chamila-sumathiratne-1223961b/>

Email:  
chamila.sumathiratne@gmail.com

## HOBBIES

Swimming, Badminton & reading science fiction

## REFEREES

Provided on request

# CHAMILA SUMATHIRATNE, FRM (ACMA, CGMA, MBCS)

## Chief Credit Officer

Broadening my horizons through a challenging career with a leading role to steer the course of the organization to greater heights

## EDUCATION & PROFESSIONAL QUALIFICATIONS

**Financial Risk Manager – FRM by GARP – USA**  
**ACMA – Chartered Institute of Management Accountants (CIMA) UK**  
**CGMA - Chartered Global Management Accountant**  
**MBCS – Member of British Computer Society (BCS) UK**  
Completed Chartered Financial Analyst (CFA) Level II examination.

## WORK EXPERIENCE

### Nations Trust Bank PLC, Sri Lanka – Chief Credit Officer

2023 – to date

- Reporting to the Board Credit Committee (BCC), overall responsibility for lending book via credit control, policy and risk management
- Reviewing material credit proposals
- Monitoring portfolio quality and accordingly review appetite, controls in place and initiate remedial measures as necessary
- Responsibility for recovery efforts on stressed or defaulted credit facilities

### Nations Trust Bank PLC, Sri Lanka - Chief Risk Officer

2015– 2023

- Reporting to the Board Integrated Risk Management Committee (BIRMC), overall responsibility for IRM function of the Bank and its Subsidiaries, encompassing credit, market, operational & technology risks
- Development of an integrated enterprise-wide Risk Management Strategy that aligns with the Bank's overall strategic objectives.
- Review material credit exposures (pre sanctioning), at portfolio level and impairment assessment as per IFRS / Regulatory guidelines
- Providing necessary Foresight, Guidance & assistance to manage Bank's risk exposures within Risk appetite
- Continuous development of risk management culture in the organisation
- Overall responsibility of Business continuity management & Recovery Plan
- Anticipate changes in Credit, Market and Operational risk profile and direct mitigating actions through first and second line (Chair – ERM & ORM)

### Nations Trust Bank PLC, Sri Lanka - Chief Manager - Finance

2008–2015

- Overall Financial Reporting including Annual Report, Interim Financial Statements of the Bank and its Subsidiaries and Financial Returns to Central Bank and other statutory bodies
- Secretary to the Assets & Liabilities management committee (ALCO) and Investment committee, with the responsibility for all ALCO reports and policies
- Oversee Finance aspects of IT system implementations. Spearheaded Finance team during Core Banking System implementation
- Driving Bank wide implementation of IFRS
- Liaising with External auditors, Rating agencies, Lending institutions

### Hatton National Bank PLC, Sri Lanka – Assistant Accountant

2003–2007

- MIS & Financial Reporting including Annual Report, Interim Financial Statements of the Bank and statutory returns to the regulator
- Functioning as Branch credit officer responsible for the lending portfolio

## SKILLS

- Credit & Financial analysis supplemented with Industry expertise
- Business Continuity Planning, Management and Recovery Plans
- Technical : ECL modelling, Data analytics & MS office suite
- Soft Skills : Communication, Training & development, Leadership