Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

Item	30.06.2021	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	146,866,939	152,351,835
Tier 1 Capital	161,866,939	167,351,835
Total Capital	211,400,105	217,712,772
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.50%)	10.43	10.50
Tier 1 Capital Ratio (Minimum Requirement- 9.00%)	11.49	11.53
Total Capital Ratio (Minimum Requirement- 13.00%)	15.01	15.00
Leverage Ratio (Minimum Requirement- 3.00%)	4.57	4.67

Item	Bank	
	30.06.2021	31.12.2020
Regulatory Liquidity		
Statutory Liquid Assests - Domestic Banking (LKR '000)	676,459,033	625,559,328
Statutory Liquid Assests - Off-Shore Banking (USD '000)	744,220	855,315
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	26.23	26.57
Off -Shore Banking Unit(%)	27.39	29.48
Liquidity Coverage Ratio (%)- Rupee (Minimum Requirement - 90%)	282.00	190.00
LIquidity Coverage Ratio (%)- All Currency (Minimum Requirement - 90%)	164.84	136.97
Net Stable Funding Ratio (%) (Minimum Requirement - 90%)	120.00	131.00

Basel III Computation of Capital Ratios -30.06.2021

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**146,866,939**	**152,351,835**
Common Equity Tier 1 (CET 1) Capital	**153,872,503**	**156,577,940**
Equity Capital (Stated Capital)/ Assigned Capital	25,000,000	25,000,000
Reserve Fund	13,739,000	13,739,000
Published Retained Earnings/(Accumulated Retained Losses)	98,832,316	99,506,759
Published Accumulated other Comprehensive Income(OCI)	1,022,614	1,543,889
General and other Disclosed Reserves	2,550,889	4,060,608
Current year's profit/(losses) and gains reflected in OCI	12,727,684	12,727,684
Ordinary shares issued by consoloidated banking and financial subsidaries held by third parties	-	-
Total Adjustments to CET 1 Capital	**7,005,564**	**4,226,105**
Goodwill(net)	-	-
Intangible Assests (net)	906,514	1,097,325
Revaluation losses of property, plant and equipment	59,280	59,280
Deferred tax assets (net)	823,991	899,603
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	358,975	349,016
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	3,035,923	-
Shortfall of capital in financial subsidiaries	1,820,881	1,820,881
Additional Tier 1 (AT I) capital after adjustment	**15,000,000**	**15,000,000**
Additional Tier 1 (AT I) capital	**15,000,000**	**15,000,000**
Qualifying Additional Tier 1 Capital Instruments	15,000,000	15,000,000
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to AT 1 Capital	-	-
Investment in Own Shares	-	-
others (specify)	-	-
Tier 2 Capital after Adjustments	**49,533,166**	**50,360,937**
Tier 2 Capital	**50,053,339**	**50,866,679**
Qualifying Tier 2 Capital Instruments	23,996,128	24,396,128
Revaluation Gains	10,047,775	10,047,775
General Provisions	16,009,436	16,422,776
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustment to Tier 2	**520,173**	**505,742**
Investment in Own Shares	-	-
Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the issuing entity	520,173	505,742
Significant investments in the capital of banking and financial institutions where the bank own more than 10 per cent of the issued ordinary share capital of the entity	-	-
CET I Capital	**146,866,939**	**152,351,835**
Total Tier 1 Capital	**161,866,939**	**167,351,835**
Total Capital	**211,400,105**	**217,712,772**

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	**1,408,631,534**	**1,451,357,220**
RWAs for Credit Risk	1,280,754,889	1,313,822,060
RWAs for Market Risk	14,885,292	14,879,746
RWAs for Operational Risk	112,991,353	122,655,414
CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	**10.43**	**10.50**
of which :Capital Conservation Buffer (%)	1.50	1.50
of which :Countercyclical Buffer (%)	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50%	1.50%
Total Tier 1 Capital Ratio(%)	**11.49**	**11.53**
Total Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchanrge on D- SIBs)(%)	**15.01**	**15.00**
of which : Capital Conservation Buffer (%)	1.50	1.50
of which: Countercyclical Buffer (%)	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50	1.50

Computation of Leverage Ratio as at 30.06.2021

	Bank	Group
	LKR'000	LKR'000
Tier 1 Capital	**161,866,939**	**167,351,835**
Total Exposures	**3,540,260,222**	**3,586,736,060**
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral	3,297,410,346	3,342,946,056
Derivative Exposures	973,706	973,706
Securities Financing Transaction Exposures	75,128,129	76,068,257
Other Off- Balance Sheet Exposures	166,748,042	166,748,042
Basel III Leverage Ratio (%) (Tier 1 Capital/Total Excposure)	**4.57**	**4.67**

Basel III computation of Liquidity Coverage Ratio -All Currency (Bank Only)

Item	Amount (LKR'000)			
	30.06.2021		31.12.2020	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
Total Stock of High -Quality Liquid Asset (HQLA)	**492,804,004**	**492,804,004**	**526,041,060**	**526,041,060**
Total Adjusted Level I Assets	**452,963,227**	**452,963,227**	**488,620,570**	**488,620,570**
Level 1 Assets	**446,627,512**	**446,627,512**	**483,369,807**	**483,369,807**
Total Adjusted Level 2A Assets	**52,556,020**	**44,672,617**	**48,074,816**	**40,863,594**
Level 2A Assets	**52,556,020**	**44,672,617**	**48,074,816**	**40,863,594**
Total Adjusted Level 2B Assets	**3,007,749**	**1,503,875**	**3,615,319**	**1,807,660**
Level 2B Assets	**3,007,749**	**1,503,875**	**3,615,319**	**1,807,660**
Total Cash Outflows	**3,231,157,917**	**511,722,515**	**2,971,236,389**	**446,323,071**
Deposits	2,002,443,728	200,244,373	1,938,165,827	193,816,583
Unsecured Wholesale Funding	634,992,542	280,160,930	509,999,980	223,439,248
Secured Funding Transactions	57,252,922	-	46,325,689	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	536,074,551	30,923,039	476,744,893	29,067,241
Additional Requirements	394,174	394,174	-	-
Total Cash Inflows	**394,668,262**	**212,758,604**	**138,824,216**	**62,258,492**
Maturing Secured Lending Transaction Backed by Collateral	-	-	2,000,000	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	389,668,262	212,758,604	92,215,434	61,816,854
Operational Deposits	-	-	39,167,144	-
Other Cash Inflows	-	-	441,638	441,638
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100		**164.84**		**136.97**

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D20462	LK0357D20439	LK0357D20454	LK0357D20470	LK0357D22542
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	25-Oct-13	25-Oct-13	25-Oct-13	25-Oct-13	22-Sep-14
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	11,990,000	10,000	12,000,000	16,000,000	18,334,950
Issued Quantity (LKR'000)	1,199,000	1,000	1,200,000	1,600,000	1,833,495
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	24-Oct-21	24-Oct-21	24-Oct-22	24-Oct-23	21-Sep-22
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	119,900	100	360,000	800,000	458,374
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	13.25	6.13	13.25	13.75	8.25
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D22559	LK0357D23177	LK0357D23219	LK0357D23763	LK0357D23797
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	22-Sep-14	6-Oct-15	6-Oct-15	29-Dec-16	29-Dec-16
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	300	11,802,560	20,405,480	79,981,764	10,200
Issued Quantity (LKR'000)	30	1,180,256	2,040,548	7,998,176	1,020
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	21-Sep-22	5-Oct-23	5-Oct-23	28-Dec-21	28-Dec-21
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	8	531,115	918,247	799,818	102
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FLOATING	FIXED	FLOATING	FIXED	FLOATING
Coupon Rate and any Related Index %	5.57	9.50	6.35	13.25	6.42
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D23771	LK0357D23789			
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	29-Dec-16	29-Dec-16	29-Dec-17	29-Dec-17	31-Jul-18
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	7,836	200	50,000,000	10,000,000	67,000,000
Issued Quantity (LKR'000)	784	20	5,000,000	1,000,000	6,700,000
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	28-Dec-24	28-Dec-24	28-Dec-25	28-Dec-22	30-Jul-26
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	549	14	4,500,000	300,000	6,700,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	12.75	6.42	12.75	12.50	12.00
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier					
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	3-Dec-18	27-Jun-19	17-Jul-19	18-Jul-19	23-Jul-19
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	53,000,000	30,000,000	10,488,500	22,000,000	25,000,000
Issued Quantity (LKR'000)	5,300,000	3,000,000	1,048,850	2,200,000	2,500,000
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	2-Dec-23	26-Jun-24	16-Jul-24	17-Jul-24	22-Jul-24
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	2,650,000	1,800,000	681,753	1,430,000	1,625,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	12.00	11.75	11.80	11.80	11.80
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Viability write down	Non Viability write down	Non Viability write down

Description of the Capital Instrument		
Issuer	Bank of Ceylon	Bank of Ceylon
Unique Identifier		
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	24-Jul-19	26-Jul-19
Par Value of Instrument -LKR	100	100
Issued quantity (No of Debentures)	4,000,000	611,500
Issued Quantity (LKR'000)	400,000	61,150
Perpetual or Dated	Dated	Dated
Original Maturity Date, if Applicable	23-Jul-24	25-Jul-27
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	260,000	61,150
Accounting Classification (equity/Liability)	Liability	Liability
Coupons/Dividends		
Fixed or Floting Dividend/Coupon	FIXED	FIXED
Coupon Rate and any Related Index %	11.50	11.75
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Viability write down	Non Viability write down

Credit Risk Under Standardised Approach
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Bank

Asset Class	Amount (LKR'000) as at 30.06.2021					
	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 Goverment and CBSL	1,348,501,326	16,261,510	1,348,501,326	3,252,302	33,298,769	2.46%
Claims on Foreign Sovereigns and their Central Bank	27,992,397	-	27,992,397	-	26,544,916	94.83%
Claims on Public Sector Entities	513,503,180	196,932,695	123,131,558	36,758,465	147,890,023	92.49%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	58,142,854	23,401,951	58,142,854	23,401,951	58,502,102	71.74%
Claims on Financial Institutions	7,159,613	-	7,159,613	-	4,603,184	64.29%
Claims on Corporates	289,260,597	229,114,289	252,217,897	55,603,953	293,855,543	95.46%
Retail Claims	639,409,034	104,497,510	592,008,038	-	443,188,260	74.86%
Claims Secured by Gold	70,237,062	-	70,237,062	-	1,597	0.00%
Claims Secured by Residential Property	86,994,682	-	86,994,682	-	42,524,186	48.88%
Claims secured by Commercial Real Estate	37,232,918	-	37,232,918	-	37,232,918	100.00%
Non- Performing Assets (NPAs)	50,585,595	-	50,585,595	-	62,987,343	124.52%
Higher - risk Categories	1,502,618	-	1,502,618	-	3,756,545	250.00%
Cash Items and Other Assets	154,451,842	36,423,458	154,451,842	36,423,458	126,369,503	66.21%
Total	**3,284,973,719**	**606,631,413**	**2,810,158,400**	**155,440,130**	**1,280,754,889**	**43.19%**

Credit Risk Under Standardised Approach
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Group

Asset Class	Amount (LKR'000) as at 30.06.2021					
	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 Goverment and CBSL	1,354,859,266	16,261,510	1,354,859,266	3,252,302	33,298,769	2.45%
Claims on Foreign Sovereigns and their Central Bank	27,992,397	-	27,992,397	-	26,544,916	94.83%
Claims on Public Sector Entities	520,073,365	196,932,695	123,131,558	36,758,465	147,890,023	92.49%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	57,107,987	23,401,951	57,107,987	23,401,951	57,467,235	71.38%
Claims on Financial Institutions	7,159,613	-	7,159,613	-	4,603,184	64.29%
Claims on Corporates	313,511,467	229,114,289	276,468,767	55,603,953	318,106,413	95.79%
Retail Claims	639,409,034	104,497,510	592,008,038	-	443,188,260	74.86%
Claims Secured by Gold	70,237,062	-	70,237,062	-	1,597	0.00%
Claims Secured by Residential Property	86,994,682	-	86,994,682	-	42,524,186	48.88%
Claims secured by Commercial Real Estate	37,232,918	-	37,232,918	-	37,232,918	100.00%
Non- Performing Assets (NPAs)	50,585,595	-	50,585,595	-	62,987,343	124.52%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	168,332,246	36,423,458	168,332,246	36,423,458	139,571,466	68.16%
Total	**3,333,657,933**	**606,631,413**	**2,852,272,429**	**155,440,130**	**1,313,822,060**	**43.68%**

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

Description	Amount (LKR'000)as at 30.06.2021 (Post CCF & CRM)								
Asset Classes / Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
Claims on Central Government and Central Bank of Sri Lanka	1,016,331,512	332,169,814							1,348,501,326
Claims on Foreign Sovereigns and their Central Bank			2,894,962			25,097,435			27,992,397
Claims on public Sector Entities		15,000,000				108,131,558			123,131,558
Claims on Official Entities and Multilateral Development Banks									-
Claims on Banks Exposures		12,598,937	1,805,329			43,738,587			58,142,854
Claims on Financial Institutions		152,778	4,871,403			2,132,442	2,990		7,159,613
Claims on Corporates		10,281,805	7,627,464			233,592,272	716,355		252,217,897
Retail Claims				7,018,438	584,049,613	939,987			592,008,038
Claims Secured by Gold	70,234,262	1,505				1,296			70,237,062
Claims Secured by Residential Property			68,416,148			18,578,535			86,994,682
Claims secured by Commercial Real Estate						37,232,918			37,232,918
Non- Performing Assests(NPAs)						25,782,097	24,803,497		50,585,595
Higher -risk Categories								1,502,618	1,502,618
Cash Item and Other Assests	59,749,008	5,945,986				88,756,848			154,451,842
Total	**1,146,314,783**	**376,150,825**	**85,615,306**	**7,018,438**	**584,049,613**	**583,983,975**	**25,522,843**	**1,502,618**	**2,810,158,400**

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

Description	Amount (LKR'000)as at 30.06.2021 (Post CCF & CRM)								
Asset Classes / Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
Claims on Central Government and Central Bank of Sri Lanka	1,022,689,452	332,169,814							1,354,859,266
Claims on Foreign Sovereigns and their Central Bank			2,894,962			25,097,435			27,992,397
Claims on public Sector Entities		15,000,000				108,131,558			123,131,558
Claims on Official Entities and Multilateral Development Banks									-
Claims on Banks Exposures		12,598,937	1,805,329			42,703,720			57,107,987
Claims on Financial Institutions		152,778	4,871,403			2,132,442	2,990		7,159,613
Claims on Corporates		10,281,805	7,627,464			257,843,142	716,355		276,468,767
Retail Claims				7,018,438	584,049,613	939,987			592,008,038
Claims Secured by Gold	70,234,262	1,505				1,296			70,237,062
Claims Secured by Residential Property			68,416,148			18,578,535			86,994,682
Claims secured by Commercial Real Estate						37,232,918			37,232,918
Non- Performing Assests(NPAs)						25,782,097	24,803,497		50,585,595
Higher -risk Categories								162,300	162,300
Cash Item and Other Assests	60,427,449	5,945,986				101,958,811			168,332,246
Total	**1,153,351,164**	**376,150,825**	**85,615,306**	**7,018,438**	**584,049,613**	**620,401,941**	**25,522,843**	**162,300**	**2,852,272,429**

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Market Risk under Standardised Measurement Method

Item	30.06.2021	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	**676,355**	**676,355**
General Interest Rate Risk	676,355	676,355
(i) Net Long or Short Position	676,355	676,355
(ii)Horizontal Disallowance	-	-
(iii)Vertical Disallowance	-	-
(iv)Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	**579,593**	**579,593**
(i) General Equity Risk	319,785	319,785
(ii)Specific Equity Risk	259,808	259,808
(c)Capital Charge for Foreign Exchange & Gold	**679,140**	**678,419**
Total Capital Charge for Market Risk [(a)+(b)+(c)]	**1,935,088**	**1,934,367**
Total Risk Weighted Amount for Market Risk	**14,885,292**	**14,879,746**

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		88,322,293	90,223,395	115,231,830
Capital Charges for Operational Risk(LKR'000)					**14,688,876**
Risk Weighted Amount for Operational Risk(LKR'000)					**112,991,353**

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		100,875,658	88,098,356	129,930,063
Capital Charges for Operational Risk(LKR'000)					**15,945,204**
Risk Weighted Amount for Operational Risk(LKR'000)					**122,655,414**

Market Risk under Standardised Measurement Method

Item	30.06.2021	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	**676,355**	**676,355**
General Interest Rate Risk	676,355	676,355
(i) Net Long or Short Position	676,355	676,355
(ii)Horizontal Disallowance	-	-
(iii)Vertical Disallowance	-	-
(iv)Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	**579,593**	**579,593**
(i) General Equity Risk	319,785	319,785
(ii)Specific Equity Risk	259,808	259,808
(c)Capital Charge for Foreign Exchange & Gold	**679,140**	**678,419**
Total Capital Charge for Market Risk [(a)+(b)+(c)]	**1,935,088**	**1,934,367**
Total Risk Weighted Amount for Market Risk	**14,885,292**	**14,879,746**

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		88,322,293	90,223,395	115,231,830
Capital Charges for Operational Risk(LKR'000)					**14,688,876**
Risk Weighted Amount for Operational Risk(LKR'000)					**112,991,353**

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		100,875,658	88,098,356	129,930,063
Capital Charges for Operational Risk(LKR'000)					**15,945,204**
Risk Weighted Amount for Operational Risk(LKR'000)					**122,655,414**

Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Catergories-Bank only

Item	Amount (LKR'000) as at 30.06.2021				
	a	b	c	d	e
	Carrying Values Reported in Published Financial Statement	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 Deducation from Capital
Assets	**3,304,627,884**	**3,332,982,453**	**3,327,217,272**	**20,727,385**	**5,645,576**
Cash and Cash Equivalents	101,905,869	78,566,575	78,566,575	197,214	-
Balances With Central Bank	25,067,242	25,393,637	25,393,637	-	-
Placements with Banks	7,309,295	32,812,720	32,812,720	-	-
Securities Purchased under resale agreements	-	-	-	-	-
Derivative Financial Instruments	119,604	119,604	-	-	-
Financial assets recognized through profit or loss measured at fair value	8,962,647	8,369,905	8,361,140	5,460,166	8,764
Financial assets at amortized cost					
Loans and advances	2,319,605,025	2,347,832,102	2,347,832,102	-	-
Debt and other instruments	711,770,914	702,669,032	702,148,859	-	520,173
Financial assests - measured at fair value through other comprehensive income / Available for sale	22,174,767	14,417,308	14,067,097	14,890,005	350,211
Investments in Subsidiaries	6,513,048	6,488,048	3,452,125	-	3,035,923
investments in Associates and Joint Ventures	92,988	117,988	117,988	-	
Investment Properties	2,475,281	2,475,281	2,475,281	-	-
Property,plant and Equipment	32,959,313	29,074,195	29,074,195	-	-
Right of Use Asset	2,927,224	-	-	-	-
Goodwill and Intangible Assets	957,259	906,514	-	-	906,514
Deferred Tax Assets	-	823,991	-	-	823,991
Other Assets	61,787,408	82,915,553	82,915,553	-	-
On Balance Sheet Liabilities	**3,129,224,518**	**3,141,882,043**	**-**	**-**	**-**
Due to banks	3,125,629	59,760,811	-	-	-
Securities Sold under resale agreements	75,383,575	145,828,129	-	-	-
Derivative Financial Instruments	3,108,453	-	-	-	-
Financial Liabilities Designated at Amortized cost	-	-	-	-	-
- Due to Other Customers	2,642,460,136	2,600,789,868	-	-	-
- Due to Other Borrowers	287,597,025	157,340,777	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	2,677,100	34,415,461	-	-	-
Deferred Tax Liabilities	293,257	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	46,833,348	80,482,668	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	67,745,995	63,264,329	-	-	-
Equity Capital					
Share Capital	25,000,000	25,000,000	-	-	-
Permanent Reserve Fund	13,739,000	13,739,000	-	-	-
Accumulated Other Comprehensive Income	1,805,215	234,794	-	-	-
Retained Earnings	116,985,668	137,240,503	-	-	-
Other Reserves	17,873,483	14,886,113.07	-	-	-
Total Shareholder's Equity	**175,403,366**	**191,100,410**	**-**	-	-
Total On -Balance Sheet Liabilities & Equity Capital and Reserves	**3,304,627,884**	**3,332,982,453**	**-**	**-**	**-**