

Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

| Item | 30.06.2020 | |
|---|-------------|-------------|
| | Bank | Group |
| Basel III | | |
| Regulatory Capital (LKR'000) | | |
| Common Equity Tier 1 | 126,631,799 | 134,901,616 |
| Tier 1 Capital | 126,631,799 | 134,901,616 |
| Total Capital | 175,437,722 | 185,050,595 |
| Regulatory Capital Ratios (%) | | |
| Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.50%) | 10.61% | 10.92% |
| Tier 1 Capital Ratio (Minimum Requirement- 9.00%) | 10.61% | 10.92% |
| Total Capital Ratio (Minimum Requirement- 13.00%) | 14.70% | 14.97% |
| Leverage Ratio (Minimum Requirement- 3.00%) | 4.46% | 4.68% |

| Item | Bank | |
|--|-------------|-------------|
| | 30.06.2020 | 31.12.2019 |
| Regulatory Liquidity | | |
| Statutory Liquid Assests - Domestic (LKR '000) | 676,711,860 | 547,432,530 |
| Statutory Liquid Assests - FCBU (USD '000) | 580,593 | 717,216 |
| Statutory Liquid Assests Ratio (Minimum Requirement- 20%) | | |
| Domestic Banking Unit (%) | 31.29 | 24.57 |
| Off -Shore Banking Unit(%) | 21.36 | 58.32 |
| Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2020-90%, 2019- 100%) | 270.00 | 188.19 |
| Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2020-90%, 2019-100%) | 157.16 | 125.62 |
| Net Stable Funding Ratio (%) (Minimum Requirement 2020- 90%, 2019 -100%) | 136.53% | 135.71% |

Basel III Computation of Capital Ratios -30.06.2020

| Item | Bank LKR'000 | Group LKR'000 |
|---|--------------------|--------------------|
| Common Equity Tier 1 (CET 1) Capital after Adjustments | 126,631,799 | 134,901,616 |
| Common Equity Tier 1 (CET 1) Capital | 133,494,497 | 139,057,810 |
| Equity Capital (Stated Capital)/ Assigned Capital | 25,000,000 | 25,000,000 |
| Reserve Fund | 13,383,000 | 13,383,000 |
| Published Retained Earnings/(Accumulated Retained Losses) | 91,386,218 | 95,304,367 |
| Published Accumulated other Comprehensive Income(OCI) | 1,185,961 | 1,543,094 |
| General and other Disclosed Reserves | 2,539,318 | 3,827,349 |
| Unpublished current year's profit/(losses) and gains reflected in OCI | - | - |
| Ordinary shares issued by consolidated banking and financial subsidiaries held by third parties | - | - |
| Total Adjustments to CET 1 Capital | 6,862,698 | 4,156,194 |
| Goodwill(net) | - | - |
| Intangible Assests (net) | 1,052,230 | 1,234,776 |
| Revaluation losses of property, plant and equipment | 180,879 | 180,879 |
| Deferred tax assets (net) | 575,386 | 936,910 |
| 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 | 561,153 | 534,413 |
| 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 | 3,223,834 | - |
| Shortfall of capital in financial subsidiaries | 1,269,215 | 1,269,215 |
| Additional Tier 1 (AT I) capital after adjustment | - | - |
| Additional Tier 1 (AT I) capital | - | - |
| Qualifying Additional Tier 1 Capital Instruments | - | - |
| 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 | 48,805,923 | 50,148,979 |
| Tier 2 Capital | 50,253,788 | 51,453,788 |
| Qualifying Tier 2 Capital Instruments | 31,474,683 | 32,674,683 |
| Revaluation Gains | 6,556,298 | 6,556,298 |
| General Provisions | 12,222,807 | 12,222,807 |
| Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties | - | - |
| Total Adjustment to Tier 2 | 1,447,865 | 1,304,809 |
| 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 | 1,447,865 | 1,304,809 |
| 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 | 126,631,799 | 134,901,616 |
| Total Tier 1 Capital | 126,631,799 | 134,901,616 |
| Total Capital | 175,437,722 | 185,050,595 |

| Item | Bank LKR'000 | Group LKR'000 |
|---|----------------------|----------------------|
| Total Risk Weighted Assets (RWA) | 1,193,842,703 | 1,235,811,398 |
| RWAs for Credit Risk | 1,091,024,117 | 1,125,499,596 |
| RWAs for Market Risk | 6,842,831 | 6,842,831 |
| RWAs for Operational Risk | 95,975,755 | 103,468,972 |
| CET I Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs)(%) | 10.61% | 10.92% |
| 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(%) | 10.61% | 10.92% |
| Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D- SIBs)(%) | 14.70% | 14.97% |
| 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 30.06.2020

| | Bank LKR'000 | Group LKR'000 |
|--|----------------------|----------------------|
| Tier 1 Capital | 126,631,799 | 134,901,616 |
| Total Exposures | 2,836,149,964 | 2,882,836,302 |
| On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral) | 2,660,751,351 | 2,706,250,896 |
| Derivative Exposures | 1,196,331 | 1,196,331 |
| Securities Financing Transaction Exposures | 40,498,293 | 41,685,086 |
| Other Off- Balance Sheet Exposures | 133,703,988 | 133,703,988 |
| Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure) | 4.46% | 4.68% |

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

| Item | Amount (LKR'000) | | | |
|---|-------------------------|----------------------|-------------------------|----------------------|
| | 30.06.2020 | | 31.12.2019 | |
| | Total Un-Weighted Value | Total Weighted Value | Total Un-Weighted Value | Total Weighted Value |
| Total Stock of High -Quality Liquid Asset (HQLA) | 438,425,270 | 436,905,907 | 373,989,169 | 370,026,326 |
| Total Adjusted Level I Assets | 449,389,519 | 449,389,519 | 370,147,136 | 370,147,136 |
| Level 1 Assets | 435,036,543 | 435,036,543 | 367,930,309 | 367,930,309 |
| Total Adjusted Level 2A Assets | 500,000 | 425,000 | 500,000 | 425,000 |
| Level 2A Assets | 500,000 | 425,000 | 500,000 | 425,000 |
| Total Adjusted Level 2B Assets | 2,888,727 | 1,444,364 | 3,342,033 | 1,671,017 |
| Level 2B Assets | 2,888,727 | 1,444,364 | 3,342,033 | 1,671,017 |
| Total Cash Outflows | 2,589,889,715 | 400,210,232 | 2,417,519,836 | 376,395,054 |
| Deposits | 1,687,207,853 | 168,720,785 | 1,478,983,726 | 147,898,373 |
| Unsecured Wholesale Funding | 481,897,233 | 205,472,036 | 482,106,435 | 200,281,193 |
| Secured Funding Transactions | 26,145,317 | - | 23,239,055 | - |
| Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations | 394,639,311 | 26,017,410 | 433,190,619 | 28,215,488 |
| Additional Requirements | | | | |
| Total Cash Inflows | 240,253,105 | 122,209,671 | 137,853,615 | 81,834,633 |
| Maturing Secured Lending Transaction Backed by Collateral | 11,930,000 | - | 2,179,000 | - |
| Committed Facilities | 5,000,000 | - | 5,000,000 | - |
| Other Inflows by Counterparty which are Maturing Within 30 Days | 205,337,811 | 121,977,569 | 114,263,931 | 81,713,045 |
| Operational Deposits | 17,753,192 | - | 16,289,096 | - |
| Other Cash Inflows | 232,102 | 232,102 | 121,588 | 121,588 |
| Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100 | | 157.16% | | 125.62% |

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 Instrument | 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 | | | | | |
| 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) | 359,700 | 300 | 600,000 | 1,120,000 | 825,073 |
| 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 | 12.99 | 13.25 | 13.25 | 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 | LK0357D23201 | LK0357D23185 | LK0357D23193 | LK0357D23177 |
| Governing Laws of the Instrument | 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 | 6-Oct-15 | 6-Oct-15 |
| Par Value of Instrument -LKR | 100 | 100 | 100 | 100 | 100 |
| Issued quantity (No of Debentures) | 300 | 2,885,900 | 122,200 | 44,783,860 | 11,802,560 |
| Issued Quantity (LKR'000) | 30 | 288,590 | 12,220 | 4,478,386 | 1,180,256 |
| Perpetual or Dated | | | | | |
| Original Maturity Date, if Applicable | 21-Sep-22 | 5-Oct-20 | 5-Oct-20 | 5-Oct-20 | 5-Oct-23 |
| Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date) | 14 | 28,859 | 1,222 | 447,839 | 767,166 |
| Accounting Classification (equity/Liability) | Liability | Liability | Liability | Liability | Liability |
| Coupons/Dividends | | | | | |
| Fixed or Floting Dividend/Coupon | FLOATING | FIXED | FIXED | FLOATING | FIXED |
| Coupon Rate and any Related Index % | 10.43 | 8.25 | 8.00 | 13.05 | 9.50 |
| 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 | LK0357D23219 | LK0357D23763 | LK0357D23797 | LK0357D23771 | LK0357D23789 |
| Governing Laws of the Instrument | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka |
| Original Date of Issuance | 6-Oct-15 | 29-Dec-16 | 29-Dec-16 | 29-Dec-16 | 29-Dec-16 |
| Par Value of Instrument -LKR | 100 | 100 | 100 | 100 | 100 |
| Issued quantity (No of Debentures) | 20,405,480 | 79,981,764 | 10,200 | 7,836 | 200 |
| Issued Quantity (LKR'000) | 2,040,548 | 7,998,176 | 1,020 | 784 | 20 |
| Perpetual or Dated | | | | | |
| Original Maturity Date, if Applicable | 5-Oct-23 | 28-Dec-21 | 28-Dec-21 | 28-Dec-24 | 28-Dec-24 |
| Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date) | 1,326,356 | 2,399,453 | 306 | 705 | 18 |
| Accounting Classification (equity/Liability) | Liability | Liability | Liability | Liability | Liability |
| Coupons/Dividends | | | | | |
| Fixed or Floating Dividend/Coupon | FLOATING | FIXED | FLOATING | FIXED | FLOATING |
| Coupon Rate and any Related Index % | 13.05 | 13.25 | 12.68 | 12.75 | 12.68 |
| 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 Instrument | 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-17 | 29-Dec-17 | 31-Jul-18 | 3-Dec-18 | 27-Jun-19 |
| Par Value of Instrument -LKR | 100 | 100 | 100 | 100 | 100 |
| Issued quantity (No of Debentures) | 50,000,000 | 10,000,000 | 67,000,000 | 53,000,000 | 30,000,000 |
| Issued Quantity (LKR'000) | 5,000,000 | 1,000,000 | 6,700,000 | 5,300,000 | 3,000,000 |
| Perpetual or Dated | | | | | |
| Original Maturity Date, if Applicable | 28-Dec-25 | 28-Dec-22 | 30-Jul-26 | 2-Dec-23 | 26-Jun-24 |
| Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date) | 5,000,000 | 500,000 | 6,700,000 | 3,710,000 | 2,400,000 |
| Accounting Classification (equity/Liability) | Liability | Liability | Liability | Liability | Liability |
| Coupons/Dividends | | | | | |
| Fixed or Floating Dividend/Coupon | FIXED | FIXED | FIXED | FIXED | FIXED |
| Coupon Rate and any Related Index | 12.75 | 12.50 | 12.00 | 12.00 | 11.75 |
| 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 Instrument | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka | Laws of Sri Lanka |
| Original Date of Issuance | 17-Jul-19 | 18-Jul-19 | 23-Jul-19 | 24-Jul-19 | 26-Jul-19 |
| Par Value of Instrument -LKR | 100 | 100 | 100 | 100 | 100 |
| Issued quantity (No of Debentures) | 10,488,500 | 22,000,000 | 25,000,000 | 4,000,000 | 611,500 |
| Issued Quantity (LKR'000) | 1,048,850 | 2,200,000 | 2,500,000 | 400,000 | 61,150 |
| Perpetual or Dated | Dated | Dated | Dated | Dated | Dated |
| Original Maturity Date, if Applicable | 16-Jul-24 | 17-Jul-24 | 22-Jul-24 | 23-Jul-24 | 25-Jul-27 |
| Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date) | 891,523 | 1,870,000 | 2,125,000 | 340,000 | 61,150 |
| Accounting Classification (equity/Liability) | Liability | Liability | Liability | Liability | Liability |
| Coupons/Dividends | | | | | |
| Fixed or Floating Dividend/Coupon | FIXED | FIXED | FIXED | FIXED | FIXED |
| Coupon Rate and any Related Index % | 0.12 | 0.12 | 0.12 | 0.12 | 0.12 |
| Non-Cumulative or Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative |
| Convertible or Non-Convertible | | | | | |
| | Non Viability write down | Non Viability write down | Non Viability write down | 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 30.06.2020 | | | | | |
|---|---|--------------------------|----------------------------|--------------------------|-------------------------|-----------------|
| | 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 | 1,030,470,339 | 19,017,155 | 1,030,470,339 | 3,803,431 | 63,339,637 | 6.12% |
| Claims on Foreign Sovereigns and their Central Bank | 22,506,910 | - | 22,506,910 | - | 21,356,974 | 94.89% |
| Claims on Public Sector Entities | 425,080,289 | 138,126,785 | 93,270,697 | 24,710,548 | 105,981,245 | 89.83% |
| Claim on Official Entities and Multilateral Development Banks | - | - | - | - | - | - |
| Claims on Banks Exposures | 62,883,550 | 29,821,976 | 62,883,550 | 29,821,976 | 61,245,091 | 66.06% |
| Claims on Financial Institutions | 11,717,722 | - | 11,717,722 | - | 6,752,505 | 57.63% |
| Claims on Corporates | 295,292,771 | 146,871,586 | 257,822,071 | 35,971,491 | 280,987,573 | 95.64% |
| Retail Claims | 423,485,479 | 70,879,243 | 376,709,437 | - | 287,940,363 | 76.44% |
| Claims Secured by Gold | 64,320,208 | - | 64,320,208 | - | 1,063,417 | 1.65% |
| Claims Secured by Residential Property | 83,735,453 | - | 83,735,453 | - | 53,362,523 | 63.73% |
| Claims secured by Commercial Real Estate | 33,210,386 | - | 33,210,386 | - | 33,210,386 | 100.00% |
| Non- Performing Assets (NPAs) | 44,449,493 | - | 44,449,493 | - | 50,890,098 | 114.49% |
| Higher - risk Categories | 1,314,707 | - | 1,314,707 | - | 3,286,768 | 250.00% |
| Cash Items and Other Assets | 148,025,886 | 29,955,316 | 148,025,886 | 29,955,316 | 121,607,537 | 68.33% |
| Total | 2,646,493,196 | 434,672,061 | 2,230,436,861 | 124,262,763 | 1,091,024,117 | 46.33% |

Credit Risk Under Standardised Approach

Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Group

| Asset Class | Amount (LKR'000) as at 30.06.2020 | | | | | |
|---|---|--------------------------|----------------------------|--------------------------|-------------------------|-----------------|
| | 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 | 1,036,686,695 | 19,017,155 | 1,036,686,695 | 3,803,431 | 63,339,637 | 6.09% |
| Claims on Foreign Sovereigns and their Central Bank | 22,506,910 | - | 22,506,910 | - | 21,356,974 | 94.89% |
| Claims on Public Sector Entities | 432,367,311 | 138,126,785 | 93,270,697 | 24,710,548 | 105,981,245 | 89.83% |
| Claim on Official Entities and Multilateral Development Banks | - | - | - | - | - | - |
| Claims on Banks Exposures | 65,651,129 | 29,821,976 | 65,651,129 | 29,821,976 | 64,012,670 | 67.05% |
| Claims on Financial Institutions | 11,717,722 | - | 11,717,722 | - | 6,752,505 | 57.63% |
| Claims on Corporates | 318,368,071 | 146,871,586 | 280,897,371 | 35,971,491 | 304,062,873 | 95.96% |
| Retail Claims | 423,485,479 | 70,879,243 | 376,709,437 | - | 287,940,363 | 76.44% |
| Claims Secured by Gold | 64,320,208 | - | 64,320,208 | - | 1,063,417 | 1.65% |
| Claims Secured by Residential Property | 83,735,453 | - | 83,735,453 | - | 53,362,523 | 63.73% |
| Claims secured by Commercial Real Estate | 33,210,386 | - | 33,210,386 | - | 33,210,386 | 100.00% |
| Non- Performing Assets (NPAs) | 44,449,493 | - | 44,449,493 | - | 50,890,098 | 114.49% |
| Higher - risk Categories | 162,300 | - | 162,300 | - | 405,750 | 250.00% |
| Cash Items and Other Assets | 159,442,067 | 29,955,316 | 159,442,067 | 29,955,316 | 133,121,154 | 70.29% |
| Total | 2,696,103,227 | 434,672,061 | 2,272,759,870 | 124,262,763 | 1,125,499,596 | 46.95% |

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

| Description | | Amount (LKR'000)as at 30.06.2020 (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 | | 714,657,239 | 315,813,100 | | | | | | | 1,030,470,339 |
| Claims on Foreign Sovereigns and their Central Bank | | | | 2,299,873 | | | 20,207,037 | | | 22,506,910 |
| Claims on public Sector Entities | | | 15,000,000 | | | | 78,270,697 | | | 93,270,697 |
| Claims on Official Entities and Multilateral Development Banks | | | | | | | | | | - |
| Claims on Banks Exposures | | | 19,380,340 | 97,888 | | | 43,405,323 | | | 62,883,550 |
| Claims on Financial Institutions | | | 450,000 | 9,210,434 | | | 2,057,288 | | | 11,717,722 |
| Claims on Corporates | | | 11,941,152 | 4,557,747 | | | 240,671,075 | 652,097 | | 257,822,071 |
| Retail Claims | | | | | 10,476,450 | 338,313,976 | 27,919,011 | | | 376,709,437 |
| Claims Secured by Gold | | 63,256,791 | - | | | | 1,063,417 | | | 64,320,208 |
| Claims Secured by Commercial Residential Property | | | | 60,745,861 | | | 22,989,592 | | | 83,735,453 |
| Claims secured by Commercial Real Estate | | | | | | | 33,210,386 | | | 33,210,386 |
| Non- Performing Assests(NPAs) | | | | | | | 31,568,284 | 12,881,210 | | 44,449,493 |
| Higher -risk Categories | | | | | | | | | 1,314,707 | 1,314,707 |
| Cash Item and Other Assests | | 51,128,964 | 6,555,876 | | | | 90,341,046 | | | 148,025,886 |
| Total | | 829,042,994 | 369,140,469 | 76,911,803 | 10,476,450 | 338,313,976 | 591,703,156 | 13,533,307 | 1,314,707 | 2,230,436,861 |

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

| Description | | Amount (LKR'000)as at 30.06.2020 (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 | | 720,873,595 | 315,813,100 | | | | | | | 1,036,686,695 |
| Claims on Foreign Sovereigns and their Central Bank | | | | 2,299,873 | | | 20,207,037 | | | 22,506,910 |
| Claims on public Sector Entities | | | 15,000,000 | | | | 78,270,697 | | | 93,270,697 |
| Claims on Official Entities and Multilateral Development Banks | | | | | | | | | | - |
| Claims on Banks Exposures | | | 19,380,340 | 97,888 | | | 46,172,902 | | | 65,651,129 |
| Claims on Financial Institutions | | | 450,000 | 9,210,434 | | | 2,057,288 | | | 11,717,722 |
| Claims on Corporates | | | 11,941,152 | 4,557,747 | | | 263,746,375 | 652,097 | | 280,897,371 |
| Retail Claims | | | | | 10,476,450 | 338,313,976 | 27,919,011 | | | 376,709,437 |
| Claims Secured by Gold | | 63,256,791 | - | | | | 1,063,417 | | | 64,320,208 |
| Claims Secured by Commercial Residential Property | | | | 60,745,861 | | | 22,989,592 | | | 83,735,453 |
| Claims secured by Commercial Real Estate | | | | | | | 33,210,386 | | | 33,210,386 |
| Non- Performing Assests(NPAs) | | | | | | | 31,568,284 | 12,881,210 | | 44,449,493 |
| Higher -risk Categories | | | | | | | | | 162,300 | 162,300 |
| Cash Item and Other Assests | | 51,031,528 | 6,555,876 | | | | 101,854,663 | | | 159,442,067 |
| Total | | 835,161,914 | 369,140,469 | 76,911,803 | 10,476,450 | 338,313,976 | 629,059,652 | 13,533,307 | 162,300 | 2,272,759,870 |

Market Risk under Standardised Measurement Method

| Item | 30.06.2020 | |
|---|-------------------|--------------------|
| | Bank (LKR'000) | Group (LKR'000) |
| (a) Capital Charge for Interest Rate Risk | 270,040 | 270,040 |
| General Interest Rate Risk | 270,040 | 270,040 |
| (i) Net Long or Short Position | 270,040 | 270,040 |
| (ii) Horizontal Disallowance | - | - |
| (iii) Vertical Disallowance | - | - |
| (iv) Options | - | - |
| Specific Interest Rate Risk | - | - |
| (b) Capital Charge for Equity | 554,220 | 554,220 |
| (i) General Equity Risk | 299,483 | 299,483 |
| (ii) Specific Equity Risk | 254,737 | 254,737 |
| (c) Capital Charge for Foreign Exchange & Gold | 65,308 | 65,308 |
| Total Capital Charge for Market Risk [(a)+(b)+(c)] | 889,568 | 889,568 |
| Total Risk Weighted Amount for Market Risk | 6,842,831 | 6,842,831 |

Operational Risk under Basic Indicator Approach -Bank

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 30.06.2020 | | |
|---|-----------------------|--------------|---|------------|-------------------|
| | | | 1st Year | 2nd Year | 3rd Year |
| The Basic Indicator Approach | 15% | | 70,991,275 | 88,322,293 | 90,223,395 |
| Capital Charges for Operational Risk(LKR'000) | | | | | 12,476,848 |
| Risk Weighted Amount for Operational Risk(LKR'000) | | | | | 95,975,755 |

Operational Risk under Basic Indicator Approach -Group

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 30.06.2020 | | |
|---|-----------------------|--------------|---|-------------|--------------------|
| | | | 1st Year | 2nd Year | 3rd Year |
| The Basic Indicator Approach | 15% | | 80,045,313 | 100,875,658 | 88,098,356 |
| Capital Charges for Operational Risk(LKR'000) | | | | | 13,450,966 |
| Risk Weighted Amount for Operational Risk(LKR'000) | | | | | 103,468,972 |