Basel III Disclosure Requirements Under Pillar 3 as per Banking Act Direction No 01 of 2016

Disclosure 1 : Key Regulatory Ratios- Capital and Liquidity

Item	30.06.2025		31.03.2025	
	Bank	Group	Bank	Group
Basel III				
Regulatory Capital (LKR'000)				
Common Equity Tier 1	222,254,055	234,420,582	208,760,876	220,539,299
Tier 1 Capital	240,604,055	252,770,582	227,110,876	238,889,299
Total Capital	314,763,036	329,385,165	288,443,923	301,887,944
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	12.27	12.52	11.66	11.96
Tier 1 Capital Ratio (Minimum Requirement- 10.00%)	13.28	13.50	12.69	12.95
Total Capital Ratio (Minimum Requirement- 14.00%)	17.37	17.60	16.12	16.37
Leverage Ratio (Minimum Requirement- 3.00%)	4.33	4.48	4.04	4.19

Item	Bank	
	30.06.2025	31.03.2025
Liquidity Coverage Ratio (%)- Rupee (Minimum Requirement 2023-100%, 2022- 100%)	306.00	315.00
LIquidity Coverage Ratio (%)- All Currency (Minimum Requirement 2023-100%, 2022-100%)	273.14	283.05
Net Stable Funding Ratio (%) (Minimum Requirement 2023- 100%, 2022 -100%)	157.86	161.49

Disclosure 2 : Basel III Computation of Capital Ratios

Item	30.06.2025		31.03.2025	
	Bank LKR'000	Group LKR'000	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**222,254,055**	**234,420,582**	**208,760,876**	**220,539,299**
Common Equity Tier 1 (CET 1) Capital	**248,153,316**	**256,524,070**	**231,181,965**	**239,053,184**
Equity Capital (Stated Capital)/ Assigned Capital	25,730,000	25,730,000	25,730,000	25,730,000
Reserve Fund	16,953,000	16,953,000	16,953,000	16,953,000
Published Retained Earnings/(Accumulated Retained Losses)	154,278,991	156,422,928	174,518,650	176,635,751
Published Accumulated other Comprehensive Income(OCI)	14,590,002	20,619,242	13,811,248	19,367,789
General and other Disclosed Reserves	669,067	866,644	169,067	366,644
Unpublished current year's profit/(losses) and gains reflected in OCI	35,932,256	35,932,256	-	-
Ordinary shares issued by consoloidated banking and financial subsidaries held by third parties		-		-
Total Adjustments to CET 1 Capital	**25,899,262**	**22,103,488**	**22,421,088**	**18,513,885**
Goodwill(net)	-	-	-	-
Intangible Assests (net)	2,078,253	2,167,097	1,945,552	2,041,634
Revaluation losses of property, plant and equipment	-	-	-	-
Deferred tax assets (net)	18,974,636	19,107,139	15,310,494	15,442,997
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	910,746	829,252	1,100,504	1,029,253
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	3,935,627	-	4,064,538	-
Shortfall of capital in financial subsidiaries	-	-	-	-
Additional Tier 1 (AT I) capital after adjustment	**18,350,000**	**18,350,000**	**18,350,000**	**18,350,000**
Additional Tier 1 (AT I) capital	**18,350,000**	**18,350,000**	**18,350,000**	**18,350,000**
Qualifying Additional Tier 1 Capital Instruments	18,350,000	18,350,000	18,350,000	18,350,000
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	**74,158,981**	**76,614,583**	**61,333,047**	**62,998,645**
Tier 2 Capital	**74,158,981**	**76,614,583**	**61,412,986**	**63,073,408**
Qualifying Tier 2 Capital Instruments	41,742,518	43,482,272	29,162,575	30,176,459
Revaluation Gains	12,094,493	12,094,493	12,094,493	12,094,493
General Provisions	20,321,971	21,037,818	20,155,918	20,802,456
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustment to Tier 2	**-**	**-**	79,939	74,763
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	-	-	79,939	74,763
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	**222,254,055**	**234,420,582**	**208,760,876**	**220,539,299**
Total Tier 1 Capital	**240,604,055**	**252,770,582**	**227,110,876**	**238,889,299**
Total Capital	**314,763,036**	**329,385,165**	**288,443,923**	**301,887,944**

Item	30.06.2025		31.03.2025	
	Bank LKR'000	Group LKR'000	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	**1,811,642,155**	**1,871,739,394**	**1,789,874,594**	**1,844,549,494**
RWAs for Credit Risk	1,625,757,649	1,683,025,426	1,612,473,426	1,664,196,476
RWAs for Market Risk	17,804,393	17,806,737	18,521,692	18,530,461
RWAs for Operational Risk	168,080,112	170,907,230	158,879,477	161,822,557
CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	**12.27**	**12.52**	**11.66**	**11.96**
of which :Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which :Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50	1.50	1.50	1.50
Total Tier 1 Capital Ratio(%)	**13.28**	**13.50**	**12.69**	**12.95**
Total Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchanrge on D- SIBs)(%)	**17.37**	**17.60**	**16.12**	**16.37**
of which : Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50	1.50	1.50	1.50

Classification: Internal

Disclosure 3 : Leverage Ratio

Item	30.06.2025		31.03.2025	
	Bank LKR'000	Group LKR'000	Bank LKR'000	Group LKR'000
Tier 1 Capital	**240,604,055**	**252,770,582**	**227,110,876**	**238,889,299**
Total Exposures	**5,561,825,817**	**5,641,475,558**	**5,622,497,155**	**5,695,452,350**
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral	5,209,259,606	5,289,607,000	5,237,440,857	5,310,367,019
Derivative Exposures	33,340,751	33,340,751	33,777,420	33,777,420
Securities Financing Transaction Exposures	148,114,836	147,417,183	181,992,933	182,021,965
Other Off- Balance Sheet Exposures	171,110,623	171,110,623	169,285,946	169,285,946
Basel III Leverage Ratio (%) (Tier 1 Capital/Total Excposure)	**4.33**	**4.48**	**4.04**	**4.19**

Disclosure 4 : Net Stable Funding Ratio (NSFR) & Liquidity Coverage Ratio (LCR)

Item	30.06.2025	31.03.2025
	LKR'000	LKR'000
Total Available Stable Funding	**3,537,253,585**	**3,513,106,903**
Required Stable Funding - On Balance Sheet Assets	2,226,521,441	2,161,450,422
Required Stable Funding - Off Balance Sheet Assets	14,264,159	14,010,274
Total Required Stable Funding	**2,240,785,600**	**2,175,460,696**
NSFR	**157.86%**	**161.49%**

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

Item	Amount (LKR'000)			
	30.06.2025		31.03.2025	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
Total Stock of High -Quality Liquid Asset (HQLA)	**2,356,439,570**	**2,350,440,310**	**2,390,579,827**	**2,384,463,842**
Total Adjusted Level I Assets	**2,305,981,102**	**2,305,981,102**	**2,356,438,305**	**2,356,438,305**
Level 1 Assets	**2,318,760,234**	**2,318,760,234**	**2,351,505,668**	**2,351,505,668**
Total Adjusted Level 2A Assets	**36,686,880**	**31,183,848**	**38,345,984**	**32,594,086**
Level 2A Assets	**36,686,880**	**31,183,848**	**38,345,984**	**32,594,086**
Total Adjusted Level 2B Assets	**992,456**	**496,228**	**728,176**	**364,088**
Level 2B Assets	**992,456**	**496,228**	**728,176**	**364,088**
Total Cash Outflows	**5,013,453,685**	**1,039,262,633**	**5,037,218,082**	**1,052,124,728**
Deposits	2,548,207,926	254,820,793	2,519,092,190	251,909,219
Unsecured Wholesale Funding	1,761,855,511	705,761,460	1,842,521,215	741,842,932
Secured Funding Transactions	67,409,123	-	83,111,910	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	601,030,652	43,729,907	577,368,813	43,248,622
Additional Requirements	34,950,474	34,950,474	15,123,955	15,123,955
Total Cash Inflows	**291,932,598**	**178,726,589**	**337,157,805**	**209,704,772**
Maturing Secured Lending Transaction Backed by Collateral	33,700,000	-	43,182,000	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	202,652,912	143,526,436	241,149,147	190,137,253
Operational Deposits	15,379,533	-	28,259,139	-
Other Cash Inflows	35,200,153	35,200,153	19,567,519	19,567,519
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100		**273.14**		**283.05**

Disclosure 5 : 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					
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-17	31-Jul-18	26-Jul-19	22-Nov-21	30-Dec-22
Par Value of Instrument -LKR	100	100	100	100	
Issued quantity (No of Debentures)	50,000,000	67,000,000	611,500	51,500,000	64,900,000
Issued Quantity (LKR'000)	5,000,000	6,700,000	61,150	5,150,000	6,490,000
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	28-Dec-25	30-Jul-26	25-Jul-27	22-Nov-26	29-Dec-27
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	500,000	1,675,000	27,518	1,545,000	3,245,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FIXED	FLOATING	FIXED
Coupon Rate and any Related Index %	12.75	12.00	11.75	10.47	29.00
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	Bank of Ceylon
Unique Identifier			
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	27-Dec-23	20-Sep-24	26-May-25
Par Value of Instrument -LKR			
Issued quantity (No of Debentures)	100,000,000	150,000,000	15,000,000
Issued Quantity (LKR'000)	10,000,000	15,000,000	15,000,000
Perpetual or Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	26-Dec-28	20-Sep-29	26-May-30
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	7,000,000	12,750,000	15,000,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability
Coupons/Dividends			
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	15.00	13.50	11.25
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Viability write down	Non Viability write down	Non Viability write down

Disclosure 7 : Credit Risk Under Standardised Approach-Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

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

Asset Class	Amount (LKR'000) as at 30.06.2025					
	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	3,164,608,265	22,247,585	3,164,608,265	4,449,517	107,337,632	3.39%
Claims on Foreign Sovereigns and their Central Bank	54,707,316	-	54,707,316	-	77,105,947	140.94%
Claims on Public Sector Entities	249,682,446	80,550,951	37,800,524	5,337,285	38,542,173	89.35%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	95,835,846	41,536,260	95,835,846	41,536,260	86,110,038	62.68%
Claims on Financial Institutions	13,845,066	1,203	13,845,066	1,203	7,633,109	55.13%
Claims on Corporates	294,552,353	295,180,638	247,300,586	36,577,338	260,865,004	91.89%
Retail Claims	696,152,012	384,561,702	628,573,223	-	498,982,090	79.38%
Claims Secured by Gold	188,257,129	-	188,257,129	-	464,558	0.25%
Claims Secured by Residential Property	83,922,464	-	83,922,464	-	35,337,614	42.11%
Claims secured by Commercial Real Estate	44,741,956	-	44,741,956	-	44,741,956	100.00%
Non- Performing Assets (NPAs)	177,974,593	-	177,974,593	-	234,488,974	131.75%
Higher - risk Categories	2,271,004	-	2,271,004	-	5,677,511	250.00%
Cash Items and Other Assets	261,694,698	52,079,177	261,694,698	52,079,177	228,471,044	72.81%
Total	**5,328,245,146**	**876,157,517**	**5,001,532,669**	**139,980,781**	**1,625,757,649**	**31.62%**

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

Asset Class	Amount (LKR'000) as at 30.06.2025					
	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	3,176,864,780	22,247,585	3,176,864,780	4,449,517	107,337,632	3.37%
Claims on Foreign Sovereigns and their Central Bank	54,707,316	-	54,707,316	-	77,105,947	140.94%
Claims on Public Sector Entities	276,614,708	80,550,951	37,800,524	5,324,854	38,535,957	89.36%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	92,460,174	41,536,260	92,460,174	41,536,260	82,734,366	61.74%
Claims on Financial Institutions	13,845,066	1,203	13,845,066	1,203	7,633,109	55.13%
Claims on Corporates	344,334,207	295,180,638	297,082,440	36,577,338	310,646,858	93.10%
Retail Claims	696,152,012	384,561,702	628,573,223	-	498,982,090	79.38%
Claims Secured by Gold	188,257,129	-	188,257,129	-	464,558	0.25%
Claims Secured by Residential Property	83,922,464	-	83,922,464	-	35,337,614	42.11%
Claims secured by Commercial Real Estate	44,741,956	-	44,741,956	-	44,741,956	100.00%
Non- Performing Assets (NPAs)	177,974,593	-	177,974,593	-	234,488,974	131.75%
Higher - risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	279,261,284	52,079,177	279,261,284	52,079,177	245,016,365	73.95%
Total	**5,429,135,687**	**876,157,517**	**5,075,490,948**	**139,968,350**	**1,683,025,426**	**32.27%**

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

Description	Amount (LKR'000)as at 30.06.2025 (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	2,632,340,603	532,267,662							3,164,608,265
Claims on Foreign Sovereigns and their Central Bank			4,559,306			791,444	49,356,567		54,707,316
Claims on Public Sector Entities		-	9,178,843			28,621,681			37,800,524
Claims on Official Entities and Multilateral Development Banks									-
Claims on Banks Exposures		35,955,302	5,655,901			54,224,644			95,835,846
Claims on Financial Institutions		1,131,142	10,615,289			2,098,635	-		13,845,066
Claims on Corporates		28,212,665	133,575			218,669,920	284,426		247,300,586
Retail Claims		56,516		3,381,421	512,773,409	112,361,878			628,573,223
Claims Secured by Gold	185,939,209	2,316,702				1,217			188,257,129
Claims Secured by Residential Property			74,745,922			9,176,541			83,922,464
Claims secured by Commercial Real Estate						44,741,956			44,741,956
Non- Performing Assests(NPAs)						64,945,829	113,028,764		177,974,593
Higher -risk Categories								2,271,004	2,271,004
Cash Item and Other Assests	75,456,204	12,308,283				173,930,210			261,694,698
Total	**2,893,736,017**	**612,248,271**	**104,888,835**	**3,381,421**	**512,773,409**	**709,563,955**	**162,669,757**	**2,271,004**	**5,001,532,669**

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

Description	Amount (LKR'000)as at 30.06.2025 (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	2,644,597,118	532,267,662							3,176,864,780
Claims on Foreign Sovereigns and their Central Bank			4,559,306			791,444	49,356,567		54,707,316
Claims on public Sector Entities		-	9,178,843			28,621,681			37,800,524
Claims on Official Entities and Multilateral Development Banks									-
Claims on Banks Exposures		35,955,302	5,655,901			50,848,972			92,460,174
Claims on Financial Institutions		1,131,142	10,615,289			2,098,635	-		13,845,066
Claims on Corporates		28,212,665	133,575			268,451,774	284,426		297,082,440
Retail Claims		56,516		3,381,421	512,773,409	112,361,878			628,573,223
Claims Secured by Gold	185,939,209	2,316,702				1,217			188,257,129
Claims Secured by Residential Property			74,745,922			9,176,541			83,922,464
Claims secured by Commercial Real Estate						44,741,956			44,741,956
Non- Performing Assests(NPAs)						64,945,829	113,028,764		177,974,593
Higher -risk Categories								-	-
Cash Item and Other Assests	76,477,469	12,308,283				190,475,531			279,261,284
Total	**2,907,013,797**	**612,248,271**	**104,888,835**	**3,381,421**	**512,773,409**	**772,515,458**	**162,669,757**	**-**	**5,075,490,948**

Disclosure 9 : Market Risk under Standardised Measurement Method

Item	30.06.2025		31.03.2025	
	Bank (LKR'000)	Group (LKR'000)	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	**1,006,617**	**1,006,617**	**1,453,267**	**1,453,267**
General Interest Rate Risk	1,006,617	1,006,617	1,453,267	1,453,267
(i) Net Long or Short Position	1,006,617	1,006,617	1,453,267	1,453,267
(ii)Horizontal Disallowance	-	-	-	-
(iii)Vertical Disallowance	-	-	-	-
(iv)Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
(b) Capital Charge for Equity	**271,697**	**271,697**	**199,432**	**199,432**
(i) General Equity Risk	140,818	140,818	102,025	102,025
(ii)Specific Equity Risk	130,879	130,879	97,407	97,407
(c)Capital Charge for Foreign Exchange & Gold	**1,214,301**	**1,214,629**	**940,338**	**941,565**
Total Capital Charge for Market Risk [(a)+(b)+(c)]	**2,492,615**	**2,492,943**	**2,593,037**	**2,594,265**
Total Risk Weighted Amount for Market Risk	**17,804,393**	**17,806,737**	**18,521,692**	**18,530,461**

Disclosure 10 : Operational Risk under Basic Indicator Approach

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2025		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		92,855,380	144,474,997	233,293,937
Capital Charges for Operational Risk(LKR'000)					**23,531,216**
Risk Weighted Amount for Operational Risk(LKR'000)					**168,080,112**

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2025		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		91,275,802	145,842,372	241,422,071
Capital Charges for Operational Risk(LKR'000)					**23,927,012**
Risk Weighted Amount for Operational Risk(LKR'000)					**170,907,230**