

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

**Key Regulatory Ratios- Capital and Liquidity**

Item	30.09.2021	
	Bank	Group
<b>Basel III</b>		
<b>Regulatory Capital (LKR'000)</b>		
Common Equity Tier 1	154,296,421	161,370,678
Tier 1 Capital	172,646,421	179,395,719
Total Capital	220,752,776	228,340,303
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.50%)	10.49	10.66
Tier 1 Capital Ratio (Minimum Requirement- 9.00%)	11.74	11.85
Total Capital Ratio (Minimum Requirement- 13.00%)	15.01	15.09
Leverage Ratio (Minimum Requirement- 3.00%)	4.44	4.56

Item	Bank	
	30.09.2021	31.12.2020
<b>Regulatory Liquidity</b>		
Statutory Liquid Assests - Domestic (LKR '000)	601,000,408	625,559,328
Statutory Liquid Assests - FCBU (USD '000)	736,586	855,315
<b>Statutory Liquid Assests Ratio (Minimum Requirement- 20%)</b>		
Domestic Banking Unit (%)	22.11	26.57
Off -Shore Banking Unit(%)	24.54	29.48
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2021-100%, 2020- 90%)	411	190.00
Lliquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2021-100%, 2020-90%)	193.86	136.97
Net Stable Funding Ratio (%) (Minimum Requirement 2021- 100%, 2020 -90%)	118	131.00

**Basel III Computation of Capital Ratios -30.09.2021**

Item	Bank LKR'000	Group LKR'000
<b>Common Equity Tier 1 ( CET 1) Capital after Adjustments</b>	<b>154,296,421</b>	<b>161,370,678</b>
<b>Common Equity Tier 1 ( CET 1) Capital</b>	<b>161,146,539</b>	<b>163,851,976</b>
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
Unpublished current year's profit/(losses) and gains reflected in OCI	20,001,720	20,001,720
Ordinary shares issued by consolidated banking and financial subsidiaries held by third parties		-
<b>Total Adjustments to CET 1 Capital</b>	<b>6,850,117</b>	<b>2,481,297</b>
Goodwill(net)	-	-
Intangible Assests (net)	903,229	1,084,174
Revaluation losses of property, plant and equipment	59,280	59,280
Deferred tax assets (net)	908,270	988,828
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	334,921	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	4,644,418	-
Shortfall of capital in financial subsidiaries	-	-
<b>Additional Tier 1 (AT I) capital after adjustment</b>	<b>18,350,000</b>	<b>18,350,000</b>
<b>Additional Tier 1 (AT I) capital</b>	<b>18,350,000</b>	<b>18,350,000</b>
Qualifying Additional Tier 1 Capital Instruments	18,350,000	18,350,000
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustments to AT 1 Capital</b>	<b>-</b>	<b>-</b>
Investment in Own Shares others ( specify)	-	-
<b>Tier 2 Capital after Adjustments</b>	<b>48,106,355</b>	<b>48,944,584</b>
<b>Tier 2 Capital</b>	<b>48,591,444</b>	<b>49,415,245</b>
Qualifying Tier 2 Capital Instruments	21,785,969	22,185,969
Revaluation Gains	10,047,775	10,047,775
General Provisions	16,757,700	17,181,501
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustment to Tier 2</b>	<b>485,089</b>	<b>470,661</b>
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	485,089	470,661
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	-	-
<b>CET I Capital</b>	<b>154,296,421</b>	<b>161,370,678</b>
<b>Total Tier 1 Capital</b>	<b>172,646,421</b>	<b>179,720,678</b>
<b>Total Capital</b>	<b>220,752,776</b>	<b>228,665,262</b>

Item	Bank LKR'000	Group LKR'000
<b>Total Risk Weighted Assets (RWA)</b>	<b>1,470,676,901</b>	<b>1,513,328,035</b>
RWAs for Credit Risk	1,340,616,021	1,374,520,072
RWAs for Market Risk	12,989,962	12,993,646
RWAs for Operational Risk	117,070,918	125,814,317
<b>CET I Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs)(%)</b>	<b>10.49</b>	<b>10.66</b>
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%
<b>Total Tier 1 Capital Ratio(%)</b>	<b>11.74</b>	<b>11.85</b>
<b>Total Capital Ratio ( including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D- SIBs)(%)</b>	<b>15.01</b>	<b>15.09</b>
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 30.09.2021

	Bank LKR'000	Group LKR'000
<b>Tier 1 Capital</b>	<b>172,646,422</b>	<b>179,395,719</b>
<b>Total Exposures</b>	<b>3,885,414,420</b>	<b>3,934,334,409</b>
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	3,559,590,776	3,607,341,931
Derivative Exposures	2,809,477	2,809,477
Securities Financing Transaction Exposures	145,584,730	146,753,564
Other Off- Balance Sheet Exposures	177,429,437	177,429,437
<b>Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure)</b>	<b>4.44</b>	<b>4.56</b>

#### Net Stable Funding Ratio (NSFR) as at 30.09.2021 (Bank only)

	30.09.2021 LKR'000	31.12.2020 LKR'000
<b>Total Available Stable Funding</b>	<b>2,429,856,169</b>	<b>2,186,814,087</b>
Required Stable Funding - On Balance Sheet Assets	2,044,473,694	1,652,394,020
Required Stable Funding - Off Balance Sheet Assets	18,953,709	14,220,143
<b>Total Required Stable Funding</b>	<b>2,063,427,402</b>	<b>1,666,614,164</b>
<b>NSFR</b>	<b>118%</b>	<b>131%</b>

Basel III computation of Liquidity Coverage Ratio -All Currency (Bank Only)				
Item	Amount (LKR'000)			
	30.09.2021		31.12.2020	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
<b>Total Stock of High -Quality Liquid Asset (HQLA)</b>	<b>608,928,800</b>	<b>608,928,800</b>	<b>526,041,060</b>	<b>526,041,060</b>
<b>Total Adjusted Level I Assets</b>	<b>471,867,498</b>	<b>471,867,498</b>	<b>488,620,570</b>	<b>488,620,570</b>
Level 1 Assets	566,300,891	566,300,891	483,369,807	483,369,807
<b>Total Adjusted Level 2A Assets</b>	<b>41,048,445</b>	<b>34,891,178</b>	<b>48,074,816</b>	<b>40,863,594</b>
Level 2A Assets	41,048,445	34,891,178	48,074,816	40,863,594
<b>Total Adjusted Level 2B Assets</b>	<b>1,579,464</b>	<b>789,732</b>	<b>3,615,319</b>	<b>1,807,660</b>
Level 2B Assets	1,579,464	789,732	3,615,319	1,807,660
<b>Total Cash Outflows</b>	<b>3,472,687,726</b>	<b>542,530,728</b>	<b>2,971,236,389</b>	<b>446,323,071</b>
Deposits	2,068,503,851	206,850,385	1,938,165,827	193,816,583
Unsecured Wholesale Funding	687,416,106	301,445,526	509,999,980	223,439,248
Secured Funding Transactions	143,190,002	-	46,325,689	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	573,399,410	34,056,460	476,744,893	29,067,241
Additional Requirements	178,357	178,357	-	-
<b>Total Cash Inflows</b>	<b>462,926,814</b>	<b>228,422,152</b>	<b>138,824,216</b>	<b>62,258,492</b>
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	425,780,238	228,422,152	92,215,434	61,816,854
Operational Deposits	32,146,575	-	39,167,144	-
Other Cash Inflows	-	-	441,638	441,638
<b>Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100</b>		<b>193.86</b>		<b>136.97</b>

## 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)	59,950	50	300,000	720,000	366,699
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>					
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
<b>Convertible or Non-Convertible</b>	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 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	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					
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)	6	472,102	816,219	399,909	51
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>					
Fixed or Floting Dividend/Coupon	FLOATING	FIXED	FLOATING	FIXED	FLOATING
Coupon Rate and any Related Index %	6.45	9.50	6.35	13.25	6.42
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	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 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-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					
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)	509	13	4,250,000	250,000	6,365,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>					
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
<b>Convertible or Non-Convertible</b>	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	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
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)	2,385,000	1,650,000	629,310	1,320,000	1,500,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>					
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
<b>Convertible or Non-Convertible</b>	Non Convertible	Non Convertible	Non Viability write down	Non Viability write down	Non Viability write down

<b>Description of the Capital Instrument</b>		
Issuer	Bank of Ceylon	Bank of Ceylon
Unique Identifier		
Governing Laws of the Instrument	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)	240,000	61,150
Accounting Classification (equity/Liability)	Liability	Liability
<b>Coupons/Dividends</b>		
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
<b>Convertible or Non-Convertible</b>	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 30.09.2021					
	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 Government and CBSL	1,574,408,695	21,881,495	1,574,408,695	4,376,299	33,507,465	2.12%
Claims on Foreign Sovereigns and their Central Bank	28,720,814	-	28,720,814	-	26,429,671	92.02%
Claims on Public Sector Entities	509,088,649	211,043,608	120,743,549	39,683,198	160,292,347	99.92%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	74,386,872	24,128,448	74,386,872	24,128,448	74,651,391	75.78%
Claims on Financial Institutions	4,763,261	-	4,763,261	-	2,682,236	56.31%
Claims on Corporates	307,849,374	218,231,206	263,796,136	52,483,834	302,239,150	95.56%
Retail Claims	659,798,627	134,297,936	606,121,804	-	456,149,149	75.26%
Claims Secured by Gold	72,299,511	-	72,299,511	-	1,982,841	2.74%
Claims Secured by Residential Property	88,182,326	-	88,182,326	-	43,058,159	48.83%
Claims secured by Commercial Real Estate	40,627,624	-	40,627,624	-	40,627,624	100.00%
Non- Performing Assets (NPAs)	53,853,029	-	53,853,029	-	65,973,093	122.51%
Higher - risk Categories	1,562,214	-	1,562,214	-	3,905,535	250.00%
Cash Items and Other Assets	145,325,615	45,070,662	145,325,615	45,070,662	129,117,361	67.82%
<b>Total</b>	<b>3,560,866,612</b>	<b>654,653,354</b>	<b>3,074,791,450</b>	<b>165,742,441</b>	<b>1,340,616,021</b>	<b>41.37%</b>

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

Asset Class	Amount (LKR'000) as at 30.09.2021					
	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 Government and CBSL	1,581,015,589	21,881,495	1,581,015,589	4,376,299	33,507,465	2.11%
Claims on Foreign Sovereigns and their Central Bank	28,720,814	-	28,720,814	-	26,429,671	92.02%
Claims on Public Sector Entities	515,402,457	211,043,608	120,743,549	39,683,198	160,292,347	99.92%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	72,722,233	24,128,448	72,722,233	24,128,448	72,986,752	75.36%
Claims on Financial Institutions	4,763,261	-	4,763,261	-	2,682,236	56.31%
Claims on Corporates	333,509,461	218,231,206	289,456,223	52,483,834	327,899,237	95.89%
Retail Claims	659,798,627	134,297,936	606,121,804	-	456,149,149	75.26%
Claims Secured by Gold	72,299,511	-	72,299,511	-	1,982,841	2.74%
Claims Secured by Residential Property	88,182,326	-	88,182,326	-	43,058,159	48.83%
Claims secured by Commercial Real Estate	40,627,624	-	40,627,624	-	40,627,624	100.00%
Non- Performing Assets (NPAs)	53,853,029	-	53,853,029	-	65,973,093	122.51%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	159,037,328	45,070,662	159,037,328	45,070,662	142,525,749	69.83%
<b>Total</b>	<b>3,610,094,561</b>	<b>654,653,354</b>	<b>3,117,705,591</b>	<b>165,742,441</b>	<b>1,374,520,072</b>	<b>41.86%</b>

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

Description		Amount (LKR'000)as at 30.09.2021 (Post CCF & CRM)								Total Credit Exposures Amount
Asset Classes	Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		1,240,151,921	334,256,774							1,574,408,695
Claims on Foreign Sovereigns and their Central Bank				4,582,285			24,138,529			28,720,814
Claims on public Sector Entities			168,000				120,575,549			120,743,549
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			13,141,572	1,920,009			59,325,290			74,386,872
Claims on Financial Institutions			643,293	3,133,977			984,795	1,196		4,763,261
Claims on Corporates			10,935,847	7,090,030			245,186,075	584,184		263,796,136
Retail Claims					6,535,174	589,434,339	10,152,291			606,121,804
Claims Secured by Gold		62,390,492	9,907,723				1,296			72,299,511
Claims Secured by Residential Property				69,421,796			18,760,530			88,182,326
Claims secured by Commercial Real Estate							40,627,624			40,627,624
Non- Performing Assests(NPAs)							29,612,900	24,240,129		53,853,029
Higher -risk Categories									1,562,214	1,562,214
Cash Item and Other Assests		52,877,416	10,501,876				81,946,324			145,325,615
<b>Total</b>		<b>1,355,419,829</b>	<b>379,555,085</b>	<b>86,148,098</b>	<b>6,535,174</b>	<b>589,434,339</b>	<b>631,311,203</b>	<b>24,825,509</b>	<b>1,562,214</b>	<b>3,074,791,450</b>

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

Description		Amount (LKR'000)as at 30.09.2021 (Post CCF & CRM)								Total Credit Exposures Amount
Asset Classes	Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		1,246,758,815	334,256,774							1,581,015,589
Claims on Foreign Sovereigns and their Central Bank				4,582,285			24,138,529			28,720,814
Claims on public Sector Entities			168,000				120,575,549			120,743,549
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			13,141,572	1,920,009			57,660,651			72,722,233
Claims on Financial Institutions			643,293	3,133,977			984,795	1,196		4,763,261
Claims on Corporates			10,935,847	7,090,030			270,846,162	584,184		289,456,223
Retail Claims					6,535,174	589,434,339	10,152,291			606,121,804
Claims Secured by Gold		62,390,492	9,907,723				1,296			72,299,511
Claims Secured by Residential Property				69,421,796			18,760,530			88,182,326
Claims secured by Commercial Real Estate							40,627,624			40,627,624
Non- Performing Assests(NPAs)							29,612,900	24,240,129		53,853,029
Higher -risk Categories									162,300	162,300
Cash Item and Other Assests		53,180,741	10,501,876				95,354,712			159,037,328
<b>Total</b>		<b>1,362,330,048</b>	<b>379,555,085</b>	<b>86,148,098</b>	<b>6,535,174</b>	<b>589,434,339</b>	<b>668,715,039</b>	<b>24,825,509</b>	<b>162,300</b>	<b>3,117,705,591</b>

**Market Risk under Standardised Measurement Method**

Item	30.09.2021	
	Bank (LKR'000)	Group (LKR'000)
<b>(a) Capital Charge for Interest Rate Risk</b>	<b>532,713</b>	<b>532,713</b>
General Interest Rate Risk	532,713	532,713
(i) Net Long or Short Position	532,713	532,713
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) Capital Charge for Equity</b>	<b>615,362</b>	<b>615,362</b>
(i) General Equity Risk	339,498	339,498
(ii) Specific Equity Risk	275,864	275,864
<b>(c) Capital Charge for Foreign Exchange &amp; Gold</b>	<b>540,620</b>	<b>541,099</b>
<b>Total Capital Charge for Market Risk [(a)+(b)+(c)]</b>	<b>1,688,695</b>	<b>1,689,174</b>
<b>Total Risk Weighted Amount for Market Risk</b>	<b>12,989,962</b>	<b>12,993,646</b>

**Operational Risk under Basic Indicator Approach -Bank**

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		88,758,303	88,343,351	127,282,734
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>15,219,219</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>117,070,918</b>

**Operational Risk under Basic Indicator Approach -Group**

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		102,778,622	93,477,923	130,860,679
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>16,355,861</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>125,814,317</b>

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

Item	Amount ( LKR'000) as at 30.09.2021				
	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 Deduction from Capital
<b>Assets</b>	<b>3,566,778,974</b>	<b>3,607,032,445</b>	<b>3,594,564,075</b>	<b>18,768,423</b>	<b>7,275,926</b>
Cash and Cash Equivalents	84,209,908	85,392,763	85,392,763	179,788	-
Balances With Central Bank	67,886,775	70,604,488	70,604,488	-	-
Placements with Banks	29,945,101	30,512,090	30,512,090	-	-
Securities Purchased under resale agreements	2,394,728	-	-	-	-
Derivative Financial Instruments	2,639,155	2,639,155	-	-	-
Financial assets recognized through profit or loss measure	8,927,491	7,067,999	7,058,777	5,222,910	9,222
Financial assets at amortized cost	-	-	-	-	-
Loans and advances	2,440,904,043	2,473,558,023	2,473,558,023	-	-
Debt and other instruments	793,731,792	780,367,332	779,882,243	-	485,089
Financial assets - measured at fair value through other comprehensive income / Available for sale	19,995,416	19,454,415	19,128,716	13,365,725	325,699
Investments in Subsidiaries	8,181,138	8,156,138	3,511,720	-	4,644,418
investments in Associates and Joint Ventures	92,988	117,988	117,988	-	-
Property, plant and Equipment	32,729,266	32,636,967	32,636,967	-	-
Investment Properties	2,444,510	2,444,510	2,444,510	-	-
Right of Use Asset	2,667,856	2,553,288	-	-	-
Goodwill and Intangible Assets	961,352	903,229	-	-	903,229
Deferred Tax Assets	-	908,270	-	-	908,270
Other Assets	69,067,455	89,715,790	89,715,790	-	-
<b>On Balance Sheet Liabilities</b>	<b>3,381,380,041</b>	<b>3,401,153,593</b>	<b>-</b>	<b>-</b>	<b>-</b>
Due to banks	4,739,803	38,883,375	-	-	-
Derivative Financial Instruments	413,934	-	-	-	-
Securities Sold under resale agreements	140,859,602	287,692,711	-	-	-
Other Financial Liabilities Held -For -Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	2,766,422,731	2,720,225,447	-	-	-
Other Borrowings	348,095,203	164,076,805	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	1,987,584	31,825,743	-	-	-
Deferred Tax Liabilities	116,529	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	47,931,548	91,835,184	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	70,813,107	66,614,329	-	-	-
<b>Shareholder's Equity</b>	<b>20,000,000</b>	<b>20,000,000</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Equity Capital (Stated Capital)/Assigned Capital</b>					
of which Amount Eligible for CET 1	25,000,000	25,000,000	-	-	-
of which Amount Eligible FOR AT1	-	-	-	-	-
Retained Earnings	122,307,562	146,130,974	-	-	-
Accumulated Other Comprehensive Income	1,080,843	(472,266)	-	-	-
Other Reserves	37,010,528	35,220,143	-	-	-
<b>Total Shareholder's Equity</b>	<b>185,398,933</b>	<b>205,878,851</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total On -Balance Sheet Liabilities &amp; Equity Capital and Reserves</b>	<b>3,566,778,974</b>	<b>3,607,032,445</b>	<b>-</b>	<b>-</b>	<b>-</b>