

Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

Item	31.03.2021	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	134,178,480	139,508,731
Tier 1 Capital	149,178,480	154,508,731
Total Capital	196,463,672	202,229,371
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.50%)	9.99	10.07
Tier 1 Capital Ratio (Minimum Requirement- 9.00%)	11.11	11.15
Total Capital Ratio (Minimum Requirement- 13.00%)	14.63	14.60
Leverage Ratio (Minimum Requirement- 3.00%)	4.41	4.51

Item	Bank	
	31.03.2021	31.12.2020
Regulatory Liquidity		
Statutory Liquid Assests - Domestic (LKR '000)	734,541,286	625,559,328
Statutory Liquid Assests - FCBU (USD '000)	853,206	855,315
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	29.02	26.57
Off -Shore Banking Unit(%)	29.93	29.48
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement -90%)	224.00	190.00
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement -90%)	134.14	136.97
Net Stable Funding Ratio (%) (Minimum Requirement - 90%)	125.00	131.00

Basel III Computation of Capital Ratios -31.03.2021

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	134,178,480	139,508,731
Common Equity Tier 1 (CET 1) Capital	141,144,820	143,850,256
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	2,550,890	4,060,608
Unpublished current year's profit/(losses) and gains reflected in OCI	-	-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	6,966,340	4,341,525
Goodwill(net)	-	-
Intangible Assests (net)	947,346	1,129,892
Revaluation losses of property, plant and equipment	180,879	180,879
Deferred tax assets (net)	801,152	1,162,676
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	428,500	420,317
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	3,160,701	-
Shortfall of capital in financial subsidiaries	1,447,762	1,447,761
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	47,285,192	47,720,640
Tier 2 Capital	47,988,391	48,410,409
Qualifying Tier 2 Capital Instruments	26,121,287	26,121,287
Revaluation Gains	6,556,298	6,556,298
General Provisions	15,310,806	15,732,824
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustment to Tier 2	703,199	689,769
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	703,199	689,769
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	134,178,480	139,508,731
Total Tier 1 Capital	149,178,480	154,508,731
Total Capital	196,463,672	202,229,371

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	1,343,000,645	1,385,267,399
RWAs for Credit Risk	1,224,325,929	1,258,625,944
RWAs for Market Risk	10,293,308	10,293,308
RWAs for Operational Risk	108,381,408	116,348,147
CET I Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	9.99	10.07
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(%)	11.11	11.15
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D- SIBs)(%)	14.63	14.60
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 31.03.2021

	Bank LKR'000	Group LKR'000
Tier 1 Capital	149,178,480	154,508,730
Total Exposures	3,382,552,914	3,429,157,562
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral	3,140,081,304	3,185,499,159
Derivative Exposures	867,614	867,614
Securities Financing Transaction Exposures	77,358,913	78,545,706
Other Off- Balance Sheet Exposures	164,245,082	164,245,082
Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure)	4.41	4.51

Net Stable Funding Ratio (NSFR) as at 31.03.2021 (Bank only)

	31.03.2021 LKR '000	31.12.2020 LKR '000
Total Available Stable Funding	2,231,507,350	2,186,814,087
Required Stable Funding – On Balance Sheet Assets	1,773,346,508	1,652,394,020
Required Stable Funding – Off Balance Sheet Items	16,386,347	14,220,143
Total Required Stable Funding	1,789,732,855	1,666,614,164
NSFR	125.00%	131.00%

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

Item	Amount (LKR'000)			
	31.03.2021		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)	522,952,218	522,952,218	526,041,060	526,041,060
Total Adjusted Level I Assets	482,980,932	482,980,932	488,620,570	488,620,570
Level 1 Assets	477,402,824	477,402,824	483,369,807	483,369,807
Total Adjusted Level 2A Assets	51,642,335	43,895,985	48,074,816	40,863,594
Level 2A Assets	51,642,335	43,895,985	48,074,816	40,863,594
Total Adjusted Level 2B Assets	3,306,819	1,653,410	3,615,319	1,807,660
Level 2B Assets	3,306,819	1,653,410	3,615,319	1,807,660
Total Cash Outflows	3,118,322,688	503,274,862	2,971,236,389	446,323,071
Deposits	1,922,966,925	192,296,693	1,938,165,827	193,816,583
Unsecured Wholesale Funding	621,985,761	279,939,720	509,999,980	223,439,248
Secured Funding Transactions	55,328,318	-	46,325,689	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	517,532,759	30,529,524	476,744,893	29,067,241
Additional Requirements	508,925	508,925	-	-
Total Cash Inflows	199,119,451	113,424,047	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	194,119,451	113,424,047	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		134.14		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 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)	179,850	150	420,000	880,000	550,049
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floating 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	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)	9	590,128	1,020,274	1,199,726	153
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 %	10.43	9.50	13.05	13.25	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	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)	588	15	5,000,000	350,000	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	12.68	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 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)	2,915,000	1,950,000	734,195	1,540,000	1,750,000
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	12.00	12.00	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 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 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)	280,000	61,150
Accounting Classification (equity/Liability)	Liability	Liability
Coupons/Dividends		
Fixed or Floating Dividend/Coupon	FIXED	FIXED
Coupon Rate and any Related Index %	12.00	12.00
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 31.03.2021					
	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	1,240,794,733	19,764,375	1,240,794,733	3,952,875	32,009,674	2.57%
Claims on Foreign Sovereigns and their Central Bank	26,316,757	-	26,316,757	-	25,103,382	95.39%
Claims on Public Sector Entities	491,947,663	193,169,206	114,508,758	35,554,076	138,062,834	92.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	52,869,684	24,504,773	52,869,684	24,504,773	52,619,799	68.01%
Claims on Financial Institutions	6,595,977	-	6,595,977	-	4,584,021	69.50%
Claims on Corporates	284,725,420	227,407,431	251,217,426	50,946,085	289,131,032	95.69%
Retail Claims	709,904,183	99,470,642	666,083,047	-	446,375,161	67.01%
Claims Secured by Gold	71,304,388	-	71,304,388	-	22,009	0.03%
Claims Secured by Residential Property	87,798,367	-	87,798,367	-	43,140,299	49.14%
Claims secured by Commercial Real Estate	36,492,146	-	36,492,146	-	36,492,146	100.00%
Non- Performing Assets (NPAs)	37,819,491	-	37,819,491	-	44,701,705	118.20%
Higher - risk Categories	1,377,677	-	1,377,677	-	3,444,193	250.00%
Cash Items and Other Assets	144,349,169	37,723,553	144,349,169	37,723,553	108,639,675	59.67%
Total	3,192,295,656	602,039,980	2,737,527,621	152,681,362	1,224,325,929	42.36%

Credit Risk Under Standardised Approach

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

Asset Class	Amount (LKR'000) as at 31.03.2021					
	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	1,247,011,089	19,764,375	1,247,011,089	3,952,875	32,009,676	2.56%
Claims on Foreign Sovereigns and their Central Bank	26,316,757	-	26,316,757	-	25,103,382	95.39%
Claims on Public Sector Entities	499,647,076	193,169,206	114,508,758	35,554,076	138,062,834	92.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	55,619,223	24,504,773	55,619,223	24,504,773	55,369,338	69.10%
Claims on Financial Institutions	6,595,977	-	6,595,977	-	4,584,021	69.50%
Claims on Corporates	307,800,720	227,407,431	274,292,726	50,946,085	312,206,332	95.99%
Retail Claims	709,904,183	99,470,642	666,083,047	-	446,375,161	67.01%
Claims Secured by Gold	71,304,388	-	71,304,388	-	22,009	0.03%
Claims Secured by Residential Property	87,798,367	-	87,798,367	-	43,140,299	49.14%
Claims secured by Commercial Real Estate	36,492,146	-	36,492,146	-	36,492,146	100.00%
Non- Performing Assets (NPAs)	37,819,491	-	37,819,491	-	44,701,705	118.20%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	155,765,350	37,723,553	155,765,350	37,723,553	120,153,292	62.10%
Total	3,242,237,068	602,039,980	2,779,769,620	152,681,362	1,258,625,944	42.92%

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

Description		Amount (LKR'000) as at 31.03.2021 (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		921,444,334	319,350,399							1,240,794,733
Claims on Foreign Sovereigns and their Central Bank				2,426,751			23,890,006			26,316,757
Claims on public Sector Entities			15,000,000				99,508,758			114,508,758
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			13,753,394	1,150,620			37,965,670			52,869,684
Claims on Financial Institutions			-	4,028,697			2,562,496	4,784		6,595,977
Claims on Corporates			10,320,015	6,581,150			233,762,524	553,737		251,217,426
Retail Claims					7,416,026	581,748,347	5,614,285			594,778,658
Claims Secured by Gold	71,199,525		103,569				1,295			71,304,388
Claims Secured by Residential Property				68,704,720			19,093,647			87,798,367
Claims secured by Commercial Real Estate							36,492,146			36,492,146
Non- Performing Assets(NPAs)							24,055,061	13,764,429		37,819,491
Higher -risk Categories									1,377,677	1,377,677
Cash Item and Other Assets		67,876,227	6,946,025				69,526,917			144,349,169
Total		1,060,520,086	365,473,401	82,891,938	7,416,026	581,748,347	552,472,806	14,322,951	1,377,677	2,666,223,232

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

Description		Amount (LKR'000) as at 31.03.2021 (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		927,660,690	319,350,399							1,247,011,089
Claims on Foreign Sovereigns and their Central Bank				2,426,751			23,890,006			26,316,757
Claims on public Sector Entities			15,000,000				99,508,758			114,508,758
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			13,753,394	1,150,620			40,715,209			55,619,223
Claims on Financial Institutions			-	4,028,697			2,562,496	4,784		6,595,977
Claims on Corporates			10,320,015	6,581,150			256,837,824	553,737		274,292,726
Retail Claims					7,416,026	581,748,347	5,614,285			594,778,658
Claims Secured by Gold	71,199,525		103,569				1,295			71,304,388
Claims Secured by Residential Property				68,704,720			19,093,647			87,798,367
Claims secured by Commercial Real Estate							36,492,146			36,492,146
Non- Performing Assets(NPAs)							24,055,061	13,764,429		37,819,491
Higher -risk Categories									162,300	162,300
Cash Item and Other Assets		67,778,791	6,946,025				81,040,534			155,765,350
Total		1,066,639,006	365,473,401	82,891,938	7,416,026	581,748,347	589,811,262	14,322,951	162,300	2,708,465,231

Market Risk under Standardised Measurement Method

Item	31.03.2021	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	642,012	642,012
General Interest Rate Risk	642,012	642,012
(i) Net Long or Short Position	642,012	642,012
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	659,375	659,375
(i) General Equity Risk	358,609	358,609
(ii) Specific Equity Risk	300,766	300,766
(c) Capital Charge for Foreign Exchange & Gold	36,743	36,743
Total Capital Charge for Market Risk [(a)+(b)+(c)]	1,338,130	1,338,130
Total Risk Weighted Amount for Market Risk	10,293,308	10,293,308

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31.03.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		86,012,998	93,317,819	102,460,844
Capital Charges for Operational Risk(LKR'000)					14,089,583
Risk Weighted Amount for Operational Risk(LKR'000)					108,381,408

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31.03.2021		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		98,890,340	98,845,933	104,768,909
Capital Charges for Operational Risk(LKR'000)					15,125,259
Risk Weighted Amount for Operational Risk(LKR'000)					116,348,147

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

Item	Amount (LKR'000) as at 31.03.2021				
	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
Assets	3,145,425,882	3,170,987,080	3,164,782,592	21,468,725	6,040,898
Cash and Cash Equivalents	97,480,424	82,232,436	82,232,436	135,738	-
Balances With Central Bank	27,288,589	27,603,336	27,603,336	-	-
Placements with Banks	15,416,407	31,900,472	31,900,472	-	-
Securities Purchased under resale agreements	-	-	-	-	-
Derivative Financial Instruments	163,589	163,589	-	-	-
Financial assets recognized through profit or loss measured at fair value	9,578,323	8,369,905	8,361,870	21,332,988	8,035
Financial assets at amortized cost					
Loans and advances	2,166,062,737	2,189,991,131	2,189,991,131	-	-
Debt and other instruments	719,125,417	713,627,324	712,924,125	-	703,199
Financial assets - measured at fair value through other comprehensive income / Available for sale	21,487,147	14,417,308	13,996,843	-	420,465
Investments in Subsidiaries	6,513,048	6,488,048	3,327,347	-	3,160,701
investments in Associates and Joint Ventures	92,988	117,988	117,988	-	-
Investment Properties	2,504,700	29,556,832	29,556,832	-	-
Property, Plant and Equipment	33,161,026	2,504,700	2,504,700	-	-
Right of Use Asset/Leasehold properties	3,215,521				
Intangible Assets	990,718	947,346			947,346
Deferred Tax Assets	-	801,152	-	-	801,152
Other Assets	42,345,248	62,265,514	62,265,514	-	-
On Balance Sheet Liabilities	2,974,932,669	2,985,752,123	-	-	-
Due to banks	9,459,415	21,801,681	-	-	-
Securities Sold under repurchase agreements	70,328,716	70,151,671	-	-	-
Derivative Financial Instruments	902,771		-	-	-
Financial Liabilities at amortized cost					
- Due to Depositors	2,543,259,946	2,501,131,435	-	-	-
- Due to other Borrowers	235,855,424	220,832,378	-	-	-
Debt Securities Issued	-		-	-	-
Current Tax Liabilities	2,172,583	34,714,046	-	-	-
Deferred Tax Liabilities	337,316		-	-	-
Other Provisions	-		-	-	-
Other Liabilities	46,251,400	73,856,584	-	-	-
Subordinated Term Debts	66,365,098	63,264,329	-	-	-
Shareholder's Equity	-	-	-	-	-
Equity Capital (Stated Capital)/Assigned Capital	25,000,000	20,000,000	-	-	-
of which Amount Eligible for CET 1	25,000,000	25,000,000	-	-	-
of which Amount Eligible FOR AT1	-	-	-	-	-
Retained Earnings	109,316,313	131,948,762	-	-	-
Accumulated Other Comprehensive Income	1,810,974	318,000	-	-	-
Other Reserves	34,365,926	27,968,195	-	-	-
Total Shareholder's Equity	170,493,213	185,234,957	-	-	-
Total On -Balance Sheet Liabilities & Equity Capital and Reserves	3,145,425,882	3,170,987,080	-	-	-