

Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

Item	30.09.2020	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	126,083,434	134,463,126
Tier 1 Capital	131,083,434	139,463,126
Total Capital	177,601,295	186,020,270
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.50%)	9.97%	10.28%
Tier 1 Capital Ratio (Minimum Requirement- 9.00%)	10.37%	10.66%
Total Capital Ratio (Minimum Requirement- 13.00%)	14.04%	14.22%
Leverage Ratio (Minimum Requirement- 3.00%)	4.22%	4.44%

Item	Bank	
	30.09.2020	31.12.2019
Regulatory Liquidity		
Statutory Liquid Assests - Domestic (LKR '000)	644,057,394	547,432,530
Statutory Liquid Assests - FCBU (USD '000)	786,212	717,216
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	29.03	24.57
Off -Shore Banking Unit(%)	27.61	58.32
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2020-90%, 2019- 100%)	172.00	188.19
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2020-90%, 2019-100%)	119.16	125.62
Net Stable Funding Ratio (%) (Minimum Requirement 2020- 90%, 2019 -100%)	138.80%	135.71%

Basel III Computation of Capital Ratios -30.09.2020

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	126,083,434	134,463,126
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Unpublished current year's profit/(losses) and gains reflected in OCI	-	-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	7,411,063	4,594,684
Goodwill(net)	-	-
Intangible Assests (net)	1,020,329	1,187,087
Revaluation losses of property, plant and equipment	180,879	180,879
Deferred tax assets (net)	752,905	1,025,815
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	561,237	544,887
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	3,239,697	-
Shortfall of capital in financial subsidiaries	1,656,015	1,656,015
Additional Tier 1 (AT I) capital after adjustment	5,000,000	5,000,000
Additional Tier 1 (AT I) capital	5,000,000	5,000,000
Qualifying Additional Tier 1 Capital Instruments	5,000,000	5,000,000
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	46,517,861	46,557,144
Tier 2 Capital	47,866,363	47,866,363
Qualifying Tier 2 Capital Instruments	29,610,564	29,610,564
Revaluation Gains	6,556,298	6,556,298
General Provisions	11,699,500	11,699,500
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustment to Tier 2	1,348,502	1,309,219
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	1,348,502	1,309,219
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	126,083,434	134,463,126
Total Tier 1 Capital	131,083,434	139,463,126
Total Capital	177,601,295	186,020,270

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	1,264,635,375	1,308,149,271
RWAs for Credit Risk	1,159,165,792	1,192,203,779
RWAs for Market Risk	7,971,477	7,971,477
RWAs for Operational Risk	97,498,105	107,974,015
CET I Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	9.97%	10.28%
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(%)	10.37%	10.66%
Total Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D- SIBs)(%)	14.04%	14.22%
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 30.09.2020

	Bank	Group
	LKR'000	LKR'000
Tier 1 Capital	126,083,434	134,463,126
Total Exposures	2,985,760,442	3,029,465,591
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	2,800,451,215	2,844,652,521
Derivative Exposures	1,331,460	1,331,460
Securities Financing Transaction Exposures	48,426,761	47,930,604
Other Off- Balance Sheet Exposures	135,551,005	135,551,005
Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure)	4.22%	4.44%

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

Item	Amount (LKR'000)			
	30.09.2020		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)	430,776,134	430,776,134	373,989,169	370,026,326
Total Adjusted Level I Assets	396,692,858	396,692,858	370,147,136	370,147,136
Level 1 Assets	385,795,117	385,795,117	367,930,309	367,930,309
Total Adjusted Level 2A Assets	50,963,074	43,318,613	500,000	425,000
Level 2A Assets	50,963,074	43,318,613	500,000	425,000
Total Adjusted Level 2B Assets	3,324,809	1,662,405	3,342,033	1,671,017
Level 2B Assets	3,324,809	1,662,405	3,342,033	1,671,017
Total Cash Outflows	2,750,345,844	416,230,943	2,417,519,836	376,395,054
Deposits	1,851,097,723	185,109,772	1,478,983,726	147,898,373
Unsecured Wholesale Funding	442,853,838	204,978,924	482,106,435	200,281,193
Secured Funding Transactions	37,615,106	-	23,239,055	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	418,651,043	26,014,112	433,190,619	28,215,488
Additional Requirements	128,134	128,134	-	-
Total Cash Inflows	109,925,837	54,711,957	137,853,615	81,834,633
Maturing Secured Lending Transaction Backed by Collateral Committed Facilities	5,501,000	-	2,179,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	81,460,684	54,711,957	114,263,931	81,713,045
Operational Deposits	17,964,153	-	16,289,096	-
Other Cash Inflows	-	-	121,588	121,588
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100		119.16%		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)	299,750	250	540,000	1,040,000	733,398
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	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)	12	14,430	611	223,919	708,154
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floating 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)	1,224,329	1,999,544	255	666	17
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	450,000	6,700,000	3,445,000	2,250,000
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	12.75	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)	839,080	1,760,000	2,000,000	320,000	61,150
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 %	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 30.09.2020					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures Post CCF and CRM		RWA and RWA Density (%)	
	On Balance Sheet	Off Balance Sheet	On Balance Sheet	Off Balance Sheet	RWA	RWA Density (%)
	Amount	Amount	Amount	Amount		
Claims on Central Government and CBSL	1,049,030,736	18,363,805	1,049,030,736	3,672,761	65,840,417	6.25%
Claims on Foreign Sovereigns and their Central Bank	20,843,602	-	20,843,602	-	19,556,506	93.82%
Claims on Public Sector Entities	460,022,329	139,563,295	96,591,375	24,358,956	108,950,331	90.08%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	52,475,491	29,644,129	52,475,491	29,644,129	53,891,018	65.63%
Claims on Financial Institutions	9,359,979	-	9,359,979	-	5,346,278	57.12%
Claims on Corporates	302,887,295	163,768,584	264,563,273	37,984,525	290,274,002	95.94%
Retail Claims	502,456,166	80,393,552	454,651,558	-	345,562,078	76.01%
Claims Secured by Gold	68,915,393	-	68,915,393	-	1,325	0.00%
Claims Secured by Residential Property	91,370,029	-	91,370,029	-	57,948,208	63.42%
Claims secured by Commercial Real Estate	35,827,420	-	35,827,420	-	35,827,420	100.00%
Non- Performing Assets (NPAs)	46,380,078	-	46,380,078	-	52,313,396	112.79%
Higher - risk Categories	1,298,844	-	1,298,844	-	3,247,110	250.00%
Cash Items and Other Assets	145,026,865	28,293,207	145,026,865	28,293,207	120,407,702	69.47%
Total	2,785,894,228	460,026,572	2,336,334,643	123,953,578	1,159,165,792	47.12%

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

Asset Class	Amount (LKR'000) as at 30.09.2020					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures Post CCF and CRM		RWA and RWA Density (%)	
	On Balance Sheet	Off Balance Sheet	On Balance Sheet	Off Balance Sheet	RWA	RWA Density (%)
	Amount	Amount	Amount	Amount		
Claims on Central Government and CBSL	1,053,105,397	18,363,805	1,053,105,397	3,672,761	65,840,417	6.23%
Claims on Foreign Sovereigns and their Central Bank	20,843,602	-	20,843,602	-	19,556,506	93.82%
Claims on Public Sector Entities	468,906,587	139,563,295	96,591,375	24,358,956	108,950,331	90.08%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	51,489,074	29,644,129	51,489,074	29,644,129	52,904,601	65.21%
Claims on Financial Institutions	9,359,979	-	9,359,979	-	5,346,278	57.12%
Claims on Corporates	326,736,130	163,768,584	288,412,108	37,984,525	314,122,837	96.24%
Retail Claims	502,456,166	80,393,552	454,651,558	-	345,562,078	76.01%
Claims Secured by Gold	68,915,393	-	68,915,393	-	1,325	0.00%
Claims Secured by Residential Property	91,370,029	-	91,370,029	-	57,948,208	63.42%
Claims secured by Commercial Real Estate	35,827,420	-	35,827,420	-	35,827,420	100.00%
Non- Performing Assets (NPAs)	46,380,078	-	46,380,078	-	52,313,396	112.79%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	158,594,520	28,293,207	158,594,520	28,293,207	133,424,631	71.39%
Total	2,834,146,676	460,026,572	2,375,702,833	123,953,578	1,192,203,779	47.69%

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

Description		Amount (LKR'000) as at 30.09.2020 (Post CCF & CRM)								Total Credit Exposures Amount
		0%	20%	50%	60%	75%	100%	150%	>150%	
Asset Classes	Risk Weight									
Claims on Central Government and Central Bank of Sri Lanka		720,543,087	328,487,649							1,049,030,736
Claims on Foreign Sovereigns and their Central Bank				2,574,193				18,269,409		20,843,602
Claims on public Sector Entities			15,000,000					81,591,375		96,591,375
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			15,629,253	99,963			36,746,274			52,475,491
Claims on Financial Institutions			1,083,333	6,294,069			1,982,577			9,359,979
Claims on Corporates			11,941,152	3,781,720			248,298,436	541,965		264,563,273
Retail Claims					7,088,076	425,016,995	22,546,486			454,651,558
Claims Secured by Gold		68,914,068	-				1,325			68,915,393
Claims Secured by Commercial Residential Property				66,843,642			24,526,387			91,370,029
Claims secured by Commercial Real Estate							35,827,420			35,827,420
Non- Performing Assets(NPAs)							34,513,441	11,866,636		46,380,078
Higher -risk Categories									1,298,844	1,298,844
Cash Item and Other Assets		43,563,403	11,686,208				89,777,253			145,026,865
Total		833,020,558	383,827,596	79,593,588	7,088,076	425,016,995	594,080,385	12,408,601	1,298,844	2,336,334,643

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

Description		Amount (LKR'000) as at 30.09.2020 (Post CCF & CRM)								Total Credit Exposures Amount
		0%	20%	50%	60%	75%	100%	150%	>150%	
Asset Classes	Risk Weight									
Claims on Central Government and Central Bank of Sri Lanka		724,617,748	328,487,649							1,053,105,397
Claims on Foreign Sovereigns and their Central Bank				2,574,193				18,269,409		20,843,602
Claims on public Sector Entities			15,000,000					81,591,375		96,591,375
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			15,629,253	99,963			35,759,857			51,489,074
Claims on Financial Institutions			1,083,333	6,294,069			1,982,577			9,359,979
Claims on Corporates			11,941,152	3,781,720			272,147,271	541,965		288,412,108
Retail Claims					7,088,076	425,016,995	22,546,486			454,651,558
Claims Secured by Gold		68,914,068	-				1,325			68,915,393
Claims Secured by Commercial Residential Property				66,843,642			24,526,387			91,370,029
Claims secured by Commercial Real Estate							35,827,420			35,827,420
Non- Performing Assets(NPAs)							34,513,441	11,866,636		46,380,078
Higher -risk Categories									162,300	162,300
Cash Item and Other Assets		44,114,129	11,686,208				102,794,182			158,594,520
Total		837,645,945	383,827,596	79,593,588	7,088,076	425,016,995	629,959,732	12,408,601	162,300	2,375,702,833

Market Risk under Standardised Measurement Method

Item	30.09.2020	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	309,500	309,500
General Interest Rate Risk	309,500	309,500
(i) Net Long or Short Position	309,500	309,500
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	664,797	664,797
(i) General Equity Risk	304,192	304,192
(ii) Specific Equity Risk	360,605	360,605
(c) Capital Charge for Foreign Exchange & Gold	61,995	61,995
Total Capital Charge for Market Risk [(a)+(b)+(c)]	1,036,292	1,036,292
Total Risk Weighted Amount for Market Risk	7,971,477	7,971,477

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2020		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		76,393,422	88,758,301	88,343,351
Capital Charges for Operational Risk(LKR'000)					12,674,754
Risk Weighted Amount for Operational Risk(LKR'000)					97,498,105

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2019		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		84,475,893	102,778,622	93,477,923
Capital Charges for Operational Risk(LKR'000)					14,036,622
Risk Weighted Amount for Operational Risk(LKR'000)					107,974,015