Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

Item	31.03.2020	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	127,570,766	135,828,998
Tier 1 Capital	127,570,766	135,828,998
Total Capital	178,239,990	186,534,395
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.50%)	11.05%	11.27%
Tier 1 Capital Ratio (Minimum Requirement- 9.00%)	11.05%	11.27%
Total Capital Ratio (Minimum Requirement- 13.00%)	15.43%	15.48%
Leverage Ratio (Minimum Requirement- 3.00%)	4.69%	4.90%

Item	Bank	
	31.03.2020	31.12.2019
Regulatory Liquidity		
Statutory Liquid Assests - Domestic (LKR '000)	563,297,736	547,432,530
Statutory Liquid Assests - FCBU (USD '000)	581,496	717,216
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	27.72%	24.57
Off -Shore Banking Unit(%)	22.40	58.32
Liquidity Coverage Ratio (%)- Rupee (Minimum Requirement -100%)	231.00	188.19
LIquidity Coverage Ratio (%)- All Currency (Minimum Requirement -100%)	126.14	125.62
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	136.39%	135.71%

Basel III Computation of Capital Ratios -31.03.2020

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**127,570,766**	**135,828,998**
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Unpublished current year's profit/(losses) and gains reflected in OCI	-	-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 consoloidated banking and financial subsidaries held by third parties		-
Total Adjustments to CET 1 Capital	**5,923,731**	**3,228,812**
Goodwill(net)	-	-
Intangible Assests (net)	1,212,851	1,395,397
Revaluation losses of property, plant and equipment	180,879	180,879
Deferred tax assets (net)	165,952	527,476
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	561,470	547,450
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	3,224,969	-
Shortfall of capital in financial subsidiaries	577,609	577,609
Tier 2 Capital after Adjustments	**50,669,224**	**50,705,397**
Tier 2 Capital	**52,117,907**	**52,117,907**
Qualifying Tier 2 Capital Instruments	33,338,802	33,338,802
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	**1,448,683**	**1,412,510**
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	1,448,683	1,412,510
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	**127,570,766**	**135,828,998**
Total Tier 1 Capital	**127,570,766**	**135,828,998**
Total Capital	**178,239,990**	**186,534,395**

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	**1,154,874,374**	**1,204,796,330**
RWAs for Credit Risk	1,053,151,782	1,091,900,560
RWAs for Market Risk	6,174,369	6,174,369
RWAs for Operational Risk	95,548,223	106,721,401
CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	**11.05%**	**11.27%**
of which :Capital Conservation Buffer (%)	2.50%	2.50%
of which :Countercyclical Buffer (%)	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50%	1.50%
Total Tier 1 Capital Ratio(%)	**11.05%**	**11.27%**
Total Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchanrge on D- SIBs)(%)	**15.43%**	**15.48%**
of which : Capital Conservation Buffer (%)	2.50%	2.50%
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 31.03.2019

	Bank	Group
	LKR'000	LKR'000
Tier 1 Capital	**127,570,766**	**135,828,998**
Total Exposures	**2,722,619,480**	**2,769,296,292**
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral	2,542,874,672	2,588,346,756
Derivative Exposures	1,305,737	1,305,737
Securities Financing Transaction Exposures	31,560,471	32,765,199
Other Off- Balance Sheet Exposures	146,878,600	146,878,600
Basel III Leverage Ratio (%) (Tier 1 Capital/Total Excposure)	**4.69%**	**4.90%**

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

Item	Amount (LKR'000)			
	31.03.2020		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)	**415,344,918**	**413,893,076**	**373,989,169**	**370,026,326**
Total Adjusted Level I Assets	**412,940,678**	**412,940,678**	**370,147,136**	**370,147,136**
Level 1 Assets	**412,091,234**	**412,091,234**	**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	**2,753,684**	**1,376,842**	**3,342,033**	**1,671,017**
Level 2B Assets	**2,753,684**	**1,376,842**	**3,342,033**	**1,671,017**
Total Cash Outflows	**2,359,564,421**	**419,306,562**	**2,417,519,836**	**376,395,054**
Deposits	1,583,641,779	158,364,178	1,478,983,726	147,898,373
Unsecured Wholesale Funding	515,246,941	231,931,772	482,106,435	200,281,193
Secured Funding Transactions	16,624,611	-	23,239,055	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	244,051,089	29,010,612	433,190,619	28,215,488
Additional Requirements				
Total Cash Inflows	**183,441,656**	**91,190,723**	**137,853,615**	**81,834,633**
Maturing Secured Lending Transaction Backed by Collateral	7,439,000	-	2,179,000	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	141,062,916	91,190,723	114,263,931	81,713,045
Operational Deposits	29,939,740	-	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		**126.14%**		**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 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	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)	419,650	350	660,000	1,200,000	916,748
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 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	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)	15	43,289	1,833	671,758	826,179
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 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	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)	1,428,384	2,799,362	357	744	19
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting 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 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	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	550,000	6,700,000	3,975,000	2,550,000
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 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	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)	943,965	1,980,000	2,250,000	360,000	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 31.03.2020					
	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 Goverment and CBSL	937,873,220	19,566,460	937,873,220	3,913,292	66,181,165	7.03%
Claims on Foreign Sovereigns and their Central Bank	20,270,631	-	20,270,631	-	19,450,951	95.96%
Claims on Public Sector Entities	375,841,831	200,118,472	55,300,475	36,965,411	80,265,886	86.99%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	68,602,935	29,821,976	68,602,935	29,821,976	54,489,206	55.36%
Claims on Financial Institutions	12,669,743	-	12,669,743	-	7,172,108	56.61%
Claims on Corporates	286,540,603	139,722,392	254,446,136	35,317,499	276,555,425	95.44%
Retail Claims	434,766,581	70,027,918	393,447,799	-	307,306,901	78.11%
Claims Secured by Gold	67,262,102	-	67,262,102	-	-	0.00%
Claims Secured by Residential Property	84,709,786	-	84,709,786	-	54,515,786	64.36%
Claims secured by Commercial Real Estate	34,048,101	-	34,048,101	-	34,911,072	102.53%
Non- Performing Assets (NPAs)	35,547,322	-	35,547,322	-	36,954,269	103.96%
Higher - risk Categories	1,296,650	-	1,296,650	-	3,241,625	250.00%
Cash Items and Other Assets	163,012,207	30,239,725	163,012,207	30,239,725	112,107,389	58.01%
Total	**2,522,441,710**	**489,496,943**	**2,128,487,105**	**136,257,903**	**1,053,151,782**	**46.50%**

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Credit Risk Under Standardised Approach

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

Asset Class	Amount (LKR'000) as at 31.03.2020					
	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 Goverment and CBSL	944,089,576	19,566,460	944,089,576	3,913,292	66,181,165	6.98%
Claims on Foreign Sovereigns and their Central Bank	20,270,631	-	20,270,631	-	19,450,951	95.96%
Claims on Public Sector Entities	383,487,540	200,118,472	55,300,475	36,965,411	80,265,886	86.99%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	71,397,975	29,821,976	71,397,975	29,821,976	57,284,246	56.59%
Claims on Financial Institutions	12,669,743	-	12,669,743	-	7,172,108	56.61%
Claims on Corporates	309,615,904	139,722,392	277,521,437	35,317,499	299,630,726	95.78%
Retail Claims	423,011,484	70,027,918	381,692,703	-	298,490,579	78.20%
Claims Secured by Gold	67,262,102	-	67,262,102	-	-	0.00%
Claims Secured by Residential Property	84,709,786	-	84,709,786	-	54,515,786	64.36%
Claims secured by Commercial Real Estate	34,048,101	-	34,048,101	-	34,048,101	100.00%
Non- Performing Assets (NPAs)	35,547,322	-	35,547,322	-	37,817,240	106.39%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	187,445,405	30,239,725	187,445,405	30,239,725	136,638,023	62.77%
Total	**2,573,717,867**	**489,496,943**	**2,172,117,554**	**136,257,903**	**1,091,900,560**	**47.30%**

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

Description	Amount (LKR'000)as at 31.03.2020 (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	607,852,476	330,020,744							937,873,220
Claims on Foreign Sovereigns and their Central Bank			1,639,359			18,631,271			20,270,631
Claims on public Sector Entities		15,000,000				40,300,475			55,300,475
Claims on Official Entities and Multilateral Development Banks									-
Claims on Banks Exposures		28,452,385	10,533,155			29,617,395			68,602,935
Claims on Financial Institutions		450,000	10,275,270			1,944,473			12,669,743
Claims on Corporates		11,941,593	5,362,500			236,513,074	628,969		254,446,136
Retail Claims				7,816,240	332,057,612	53,573,948			393,447,799
Claims Secured by Gold	67,262,102	-							67,262,102
Claims Secured by Commercial Residential Property			60,388,000			24,321,786			84,709,786
Claims secured by Commercial Real Estate						34,048,101			34,048,101
Non- Performing Assests(NPAs)						31,007,485	4,539,837		35,547,322
Higher -risk Categories								1,296,650	1,296,650
Cash Item and Other Assests	79,438,587	2,132,445				81,441,175			163,012,207
Total	**754,553,165**	**387,997,167**	**88,198,284**	**7,816,240**	**332,057,612**	**551,399,182**	**5,168,806**	**1,296,650**	**2,128,487,105**
									-

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

Description	Amount (LKR'000)as at 31.03.2020 (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	614,068,832	330,020,744							944,089,576
Claims on Foreign Sovereigns and their Central Bank			1,639,359			18,631,271			20,270,631
Claims on public Sector Entities		15,000,000				40,300,475			55,300,475
Claims on Official Entities and Multilateral Development Banks									-
Claims on Banks Exposures		28,452,385	10,533,155			32,412,435			71,397,975
Claims on Financial Institutions		450,000	10,275,270			1,944,473			12,669,743
Claims on Corporates		11,941,593	5,362,500			259,588,375	628,969		277,521,437
Retail Claims				7,816,240	320,302,515	53,573,948			381,692,703
Claims Secured by Gold	67,262,102	-							67,262,102
Claims Secured by Commercial Residential Property			60,388,000			24,321,786			84,709,786
Claims secured by Commercial Real Estate						34,048,101			34,048,101
Non- Performing Assests(NPAs)						31,007,485	4,539,837		35,547,322
Higher -risk Categories								162,300	162,300
Cash Item and Other Assests	79,341,151	2,132,445				105,971,808			187,445,404
Total	**760,672,085**	**387,997,167**	**88,198,284**	**7,816,240**	**320,302,515**	**601,800,156**	**5,168,806**	**162,300**	**2,172,117,553**

Market Risk under Standardised Measurement Method

Item	31.03.2020	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	**264,019**	**264,019**
General Interest Rate Risk	264,019	264,019
(i) Net Long or Short Position	264,019	264,019
(ii)Horizontal Disallowance	-	-
(iii)Vertical Disallowance	-	-
(iv)Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	**518,043**	**518,043**
(i) General Equity Risk	280,637	280,637
(ii)Specific Equity Risk	237,406	237,406
(c)Capital Charge for Foreign Exchange & Gold	**20,606**	**20,606**
Total Capital Charge for Market Risk [(a)+(b)+(c)]	**802,668**	**802,668**
Total Risk Weighted Amount for Market Risk	**6,174,369**	**6,174,369**

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 31.03.2020		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		69,094,561	86,012,998	93,317,819
Capital Charges for Operational Risk(LKR'000)					**12,421,269**
The Basic Indicator Approach					12,421,269
Risk Weighted Amount for Operational Risk(LKR'000)					**95,548,223**

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 31.03.2020		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		81,145,520	98,890,340	97,439,783
Capital Charges for Operational Risk(LKR'000)					**13,873,782**
The Basic Indicator Approach					13,873,782
Risk Weighted Amount for Operational Risk(LKR'000)					**106,721,401**