

Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

Item	30.06.2019	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	112,824,091	117,770,896
Tier 1 Capital	112,824,091	117,770,896
Total Capital	162,732,259	167,794,901
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	10.73%	10.73%
Tier 1 Capital Ratio (Minimum Requirement- 10.00%)	10.73%	10.73%
Total Capital Ratio (Minimum Requirement- 14.00%)	15.48%	15.28%
Leverage Ratio (Minimum Requirement- 3.00%)	4.75%	4.81%

Item	Bank	
	30.06.2019	31.12.2018
Regulatory Liquidity		
Statutory Liquid Assests - Domestic (LKR '000)	550,311,476	478,549,997
Statutory Liquid Assests - FCBU (USD '000)	649,577	835,941
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	26.62	24.47
Off -Shore Banking Unit(%)	47.85	60.20
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2019 -100% and 2018 - 90%)	199.76	143.51
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2019-100% and 2018 - 90%)	132.36	114.99
Net Stable Funding Ratio (%) (Minimum Requirement - 90%)	135.17%	N/A

NSFR new guidelines were implemented w.e.f. 01st January 2019

Basel III Computation of Capital Ratios -30.06.2019

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	112,824,091	117,770,896
Common Equity Tier 1 (CET 1) Capital	118,220,598	121,506,504
Equity Capital (Stated Capital)/ Assigned Capital	25,000,000	25,000,000
Reserve Fund	12,890,000	12,890,000
Published Retained Earnings/(Accumulated Retained Losses)	72,878,984	74,582,224
Published Accumulated other Comprehensive Income(OCI)	1,102,916	1,484,672
General and other Disclosed Reserves	2,681,679	3,882,588
Unpublished current year's profit/(losses) and gains reflected in OCI	3,667,019	3,667,019
Ordinary shares issued by consolidated banking and financial subsidiaries held by third parties		-
Total Adjustments to CET 1 Capital	5,396,507	3,735,608
Goodwill(net)	-	-
Intangible Assests (net)	1,025,686	1,859,598
Revaluation losses of property, plant and equipment	180,879	180,879
Deferred tax assets (net)	-	876,777
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	626,397	611,144
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	3,356,335	-
Shortfall of capital in financial subsidiaries	207,210	207,210
Additional Tier 1 (AT I) capital after adjustment	-	-
Additional Tier 1 (AT I) capital	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-
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	49,908,168	50,024,006
Tier 2 Capital	51,880,776	51,880,776
Qualifying Tier 2 Capital Instruments	33,282,999	33,282,999
Revaluation Gains	6,556,298	6,556,298
General Provisions	12,041,478	12,041,478
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustment to Tier 2	1,972,608	1,856,770
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	1,859,088	1,856,770
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	113,520	-
CET I Capital	112,824,091	117,770,896
Total Tier 1 Capital	112,824,091	117,770,896
Total Capital	162,732,259	167,794,901

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	1,051,432,970	1,097,852,641
RWAs for Credit Risk	963,318,265	998,882,821
RWAs for Market Risk	5,187,479	5,187,479
RWAs for Operational Risk	82,927,226	93,782,342
CET I Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	10.73%	10.73%
of which :Capital Conservation Buffer (%)	2.50%	2.50%
of which:Capital Surcharge on D- SIBs (%)	1.50%	1.50%
Total Tier 1 Capital Ratio(%)	10.73%	10.73%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D- SIBs)(%)	15.48%	15.28%
of which : Capital Conservation Buffer (%)	2.50%	2.50%
of which:Capital Surcharge on D- SIBs (%)	1.50%	1.50%

Computation of Leverage Ratio as at 30.06.2019

	Bank	Group
	LKR'000	LKR'000
Tier 1 Capital	112,824,091	117,770,896
Total Exposures	2,373,610,851	2,448,323,616
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	2,198,556,609	2,271,951,574
Derivative Exposures	1,832,162	1,832,162
Securities Financing Transaction Exposures	39,106,121	40,423,921
Other Off- Balance Sheet Exposures	134,115,959	134,115,959
Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure)	4.75%	4.81%

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

Item	Amount (LKR'000)			
	30.06.2019		31.12.2018	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
Total Stock of High -Quality Liquid Asset (HQLA)	356,575,607	356,575,607	280,443,872	280,443,872
Total Adjusted Level I Assets	355,251,975	355,251,975	282,611,352	282,611,352
Level 1 Assets	354,647,060	354,647,060	278,177,780	278,177,780
Total Adjusted Level 2A Assets	750,000	637,500	850,000	722,500
Level 2A Assets	750,000	637,500	850,000	722,500
Total Adjusted Level 2B Assets	2,582,094	1,291,047	3,087,184	1,543,592
Level 2B Assets	2,582,094	1,291,047	3,087,184	1,543,592
Total Cash Outflows	2,264,307,607	349,273,983	2,240,481,512	361,439,798
Deposits	1,364,537,076	136,453,708	1,243,019,339	124,301,934
Unsecured Wholesale Funding	435,790,306	187,585,405	496,521,921	209,526,807
Secured Funding Transactions	23,253,981	-	80,175,016	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	440,726,244	25,234,871	420,347,317	27,193,138
Additional Requirements			417,919	417,919
Total Cash Inflows	149,614,138	79,880,367	167,479,174	117,552,327
Maturing Secured Lending Transaction Backed by Collateral	31,258,000	-	-	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	97,818,253	78,961,891	162,479,174	117,552,327
Operational Deposits	14,619,409	-	-	-
Other Cash Inflows	918,476	918,476	-	-
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100		132.36%		114.99%

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	LK0357D22500
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	51,256,350
Issued Quantity (LKR'000)	1,199,000	1,000	1,200,000	1,600,000	5,125,635
Perpetual or Dated					
Original Maturity Date, if Applicable	24-Oct-21	24-Oct-21	24-Oct-22	24-Oct-23	21-Sep-19
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	599,500	500	840,000	1,440,000	512,564
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	8.00
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	LK0357D22534	LK0357D22526	LK0357D22542	LK0357D22559	LK0357D23201
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	22-Sep-14	22-Sep-14	22-Sep-14	6-Oct-15
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	2,157,800	8,250,600	18,334,950	300	2,885,900
Issued Quantity (LKR'000)	215,780	825,060	1,833,495	30	288,590
Perpetual or Dated					
Original Maturity Date, if Applicable	21-Sep-19	21-Sep-19	21-Sep-22	21-Sep-22	5-Oct-20
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	21,578	82,506	1,283,447	21	86,577
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FLOATING	FIXED
Coupon Rate and any Related Index %	7.75	10.43	8.25	10.43	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	LK0357D23185	LK0357D23193	LK0357D23177	LK0357D23219	LK0357D23763
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	6-Oct-15	6-Oct-15	6-Oct-15	29-Dec-16
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	122,200	44,783,860	11,802,560	20,405,480	79,981,764
Issued Quantity (LKR'000)	12,220	4,478,386	1,180,256	2,040,548	7,998,176
Perpetual or Dated					
Original Maturity Date, if Applicable	5-Oct-20	5-Oct-20	5-Oct-23	5-Oct-23	28-Dec-21
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	3,666	1,343,516	1,062,230	1,836,493	3,999,088
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FLOATING	FIXED
Coupon Rate and any Related Index %	8.00	13.05	9.50	13.05	13.25
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	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	29-Dec-16	29-Dec-16	29-Dec-16	29-Dec-17	29-Dec-17
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	10,200	7,836	200	50,000,000	10,000,000
Issued Quantity (LKR'000)	1,020	784	20	5,000,000	1,000,000
Perpetual or Dated					
Original Maturity Date, if Applicable	28-Dec-21	28-Dec-24	28-Dec-24	28-Dec-25	28-Dec-22
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	510	784	20	5,000,000	700,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FLOATING	FIXED	FLOATING	FIXED	FIXED
Coupon Rate and any Related Index	12.68	12.75	12.68	12.75	12.50
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
Unique Identifier			
Governing Laws of the Instrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	31-Jul-18	3-Dec-18	27-Jun-19
Par Value of Instrument -LKR	100	100	100
Issued quantity (No of Debentures)	67,000,000	53,000,000	30,000,000
Issued Quantity (LKR'000)	6,700,000	5,300,000	3,000,000
Perpetual or Dated			
Original Maturity Date, if Applicable	30-Jul-26	2-Dec-23	26-Jun-24
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	6,700,000	4,770,000	3,000,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability
Coupons/Dividends			
Fixed or Floating Dividend/Coupon	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	12.00	12.00	11.75
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible

Credit Risk Under Standardised Approach

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

Asset Class	Amount (LKR'000) as at 30.06.2019					
	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	763,250,685	14,894,135	763,250,685	2,978,827	45,851,457	5.98%
Claims on Foreign Sovereigns and their Central Bank	16,631,402	-	16,631,402	-	15,712,214	94.47%
Claims on Public Sector Entities	349,324,907	175,385,411	40,112,638	30,004,516	70,117,154	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	60,028,880	28,466,898	60,028,880	28,466,898	52,091,163	58.86%
Claims on Financial Institutions	14,316,038	-	14,316,038	-	8,118,163	56.71%
Claims on Corporates	271,888,497	156,165,269	241,399,985	37,581,527	264,856,629	94.94%
Retail Claims	389,098,129	101,156,442	349,716,018	-	268,864,443	76.88%
Claims Secured by Gold	56,214,303	-	56,214,303	-	672,622	1.20%
Claims Secured by Residential Property	94,072,697	-	94,072,697	-	68,274,259	72.58%
Claims secured by Commercial Real Estate	49,263,819	-	49,263,819	-	49,263,819	100.00%
Non- Performing Assets (NPAs)	31,904,158	-	32,588,976	-	35,987,852	110.43%
Higher - risk Categories	1,182,206	-	1,182,206	-	2,955,515	250.00%
Cash Items and Other Assets	115,068,725	19,355,298	115,068,725	19,355,298	79,868,157	59.42%
Total	2,212,244,447	495,423,453	1,833,846,373	118,387,067	962,633,446	49.31%

Credit Risk Under Standardised Approach

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

Asset Class	Amount (LKR'000) as at 30.06.2019					
	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	801,056,893	14,894,135	801,056,893	2,978,827	45,851,457	5.70%
Claims on Foreign Sovereigns and their Central Bank	16,631,402	-	16,631,402	-	15,712,214	94.47%
Claims on Public Sector Entities	362,006,322	175,385,411	40,112,638	30,004,516	70,117,154	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	85,542,758	28,466,898	85,542,758	28,466,898	77,605,041	68.07%
Claims on Financial Institutions	14,316,038	-	14,316,038	-	8,118,163	56.71%
Claims on Corporates	272,334,409	156,165,269	241,845,897	37,581,527	265,302,541	94.95%
Retail Claims	389,098,129	101,156,442	349,716,018	-	268,864,443	76.88%
Claims Secured by Gold	56,214,303	-	56,214,303	-	672,622	1.20%
Claims Secured by Residential Property	94,072,697	-	94,072,697	-	68,274,259	72.58%
Claims secured by Commercial Real Estate	49,263,819	-	49,263,819	-	49,263,819	100.00%
Non- Performing Assets (NPAs)	31,904,158	-	32,588,976	-	35,987,852	110.43%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	127,358,596	19,355,298	127,358,596	19,355,298	92,022,688	62.72%
Total	2,299,961,824	495,423,453	1,908,882,336	118,387,067	998,198,002	49.24%

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

Description	Amount (LKR'000) as at 30.06.2019 (Post CCF & CRM)									
	Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
Claims on Central Government and Central Bank of Sri Lanka		534,782,464	228,468,220							763,250,685
Claims on Foreign Sovereigns and their Central Bank				1,838,377			14,793,025			16,631,402
Claims on public Sector Entities							40,112,638			40,112,638
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			21,350,351	8,565,170			30,113,360			60,028,880
Claims on Financial Institutions			1,107,000	10,624,550			2,584,488			14,316,038
Claims on Corporates			14,070,493	2,775,000			224,521,297	33,195		241,399,985
Retail Claims					836,410	322,068,042	26,811,566			349,716,018
Claims Secured by Gold		52,851,193	3,363,110							56,214,303
Claims Secured by Commercial Residential Property				51,596,877			42,475,820			94,072,697
Claims secured by Commercial Real Estate							49,263,819			49,263,819
Non- Performing Assets(NPAs)				-			24,421,588	8,167,389		32,588,976
Higher -risk Categories									1,182,206	1,182,206
Cash Item and Other Assets		46,452,048	10,129,773				58,486,905			115,068,725
Total		634,085,705	278,488,947	75,399,974	836,410	322,068,042	513,584,505	8,200,584	1,182,206	1,833,846,373

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

Description	Amount (LKR'000) as at 30.06.2019(Post CCF & CRM)									
	Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
Claims on Central Government and Central Bank of Sri Lanka		572,588,672	228,468,220							801,056,893
Claims on Foreign Sovereigns and their Central Bank				1,838,377			14,793,025			16,631,402
Claims on public Sector Entities							40,112,638			40,112,638
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			21,350,351	8,565,170			55,627,238			85,542,758
Claims on Financial Institutions			1,107,000	10,624,550			2,584,488			14,316,038
Claims on Corporates			14,070,493	2,775,000			224,967,209	33,195		241,845,897
Retail Claims					836,410	322,068,042	26,811,566			349,716,018
Claims Secured by Gold		52,851,193	3,363,110							56,214,303
Claims Secured by Commercial Residential Property				51,596,877			42,475,820			94,072,697
Claims secured by Commercial Real Estate							49,263,819			49,263,819
Non- Performing Assets(NPAs)				-			24,421,588	8,167,389		32,588,976
Higher -risk Categories									162,300	162,300
Cash Item and Other Assets		46,587,388	10,129,773				70,641,436			127,358,596
Total		672,027,253	278,488,947	75,399,974	836,410	322,068,042	551,698,826	8,200,584	162,300	1,908,882,336

Market Risk under Standardised Measurement Method

Item	30.06.2019	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	109,680	109,680
General Interest Rate Risk	109,680	109,680
(i) Net Long or Short Position	109,680	109,680
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	598,516	598,516
(i) General Equity Risk	317,101	317,101
(ii) Specific Equity Risk	281,415	281,415
(c) Capital Charge for Foreign Exchange & Gold	18,051	18,051
Total Capital Charge for Market Risk [(a)+(b)+(c)]	726,247	726,247
Total Risk Weighted Amount for Market Risk	5,187,479	5,187,479

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.06.2019		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		72,882,665	70,991,275	88,322,293
Capital Charges for Operational Risk(LKR'000)					11,609,812
The Basic Indicator Approach					11,609,812
Risk Weighted Amount for Operational Risk(LKR'000)					82,927,226

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.06.2019		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		80,834,532	80,045,313	101,710,712
Capital Charges for Operational Risk(LKR'000)					13,129,528
The Basic Indicator Approach					13,129,528
Risk Weighted Amount for Operational Risk(LKR'000)					93,782,342
The Basic Indicator Approach					93,782,342

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

Item	Amount (LKR'000) as at 30.06.2019				
	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	2,233,346,400	2,261,797,317	2,250,930,110	7,092,479	9,624,191
Cash and Cash Equivalents	95,914,429	61,087,092	61,087,092	66,202	-
Balances With Central Bank	54,314,589	54,593,215	54,593,215	-	-
Placements with Banks	19,281,614	44,105,996	44,105,996	-	-
Securities Purchased under resale agreements	31,280,822	42,428,000	42,428,000	-	-
Derivative Financial Instruments	1,243,015	1,243,015	-	-	-
Financial assets recognized through profit or loss measure	7,726,018	8,369,905	8,361,515	5,280,478	8,389
Financial assets at amortized cost	-	-	-	-	-
Loans and advances	1,409,512,961	1,442,449,097	1,442,449,097	-	-
Debt and other instruments	533,129,243	513,731,460	510,775,798	-	2,955,662
Financial assets - measured at fair value through other comprehensive income / Available for sale	8,195,081	14,417,308	13,501,357	1,745,799	915,951
Investments in Subsidiaries	6,513,048	6,488,048	1,949,507	-	4,538,541
Investments in Associates and Joint Ventures	92,988	117,988	117,988	-	-
Property, plant and Equipment	24,266,738	24,127,578	24,127,578	-	-
Investment Properties	2,707,320	2,707,320	2,707,320	-	-
Right of Use Asset	1,004,538	-	-	-	-
Goodwill and Intangible Assets	1,025,685	1,025,686	-	-	1,025,686
Deferred Tax Assets	179,962	179,963	-	-	179,963
Other Assets	36,958,349	44,725,647	44,725,647	-	-
On Balance Sheet Liabilities	2,105,640,005	2,124,486,944	-	-	-
Due to banks	2,165,585	3,519,419	-	-	-
Derivative Financial Instruments	220,744	220,744	-	-	-
Securities Sold under resale agreements	36,987,307	36,620,108	-	-	-
Other Financial Liabilities Held-For -Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	1,819,930,634	1,787,148,311	-	-	-
Other Borrowings	162,281,669	157,864,177	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	4,726,368	30,461,262	-	-	-
Deferred Tax Liabilities	5,569,655	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	17,469,754	55,652,924	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	56,288,289	53,000,000	-	-	-
Off-Balance Sheet Liabilities	500,898,603	532,655,659	-	-	-
Guarantees	69,181,487	69,181,487	69,181,487	-	-
Performance Bonds	32,081,074	32,081,074	32,081,074	-	-
Letters of Credit	115,118,581	115,118,581	115,118,581	-	-
Other Contingent Items	84,504,114	84,504,114	84,504,114	-	-
Undrawn Loan Commitment	27,834,624	27,834,624	27,834,624	-	-
Other Commitments	172,178,723	203,935,779	203,935,779	-	-
Shareholder's Equity	20,000,000	20,000,000	-	-	-
Equity Capital (Stated Capital)/Assigned Capital					
of which Amount Eligible for CET 1	25,000,000	25,000,000	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	74,109,017	85,257,560	-	-	-
Accumulated Other Comprehensive Income	1,575,801	391,141	-	-	-
Other Reserves	27,021,577	26,882,415	-	-	-
Total Shareholder's Equity	127,706,395	137,531,116	-	-	-
Total On -Balance Sheet Liabilities & Equity Capital and Reserves	2,233,346,400	2,261,797,317	-	-	-