

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

**Disclosure 1 : Key Regulatory Ratios- Capital and Liquidity**

Item	30.06.2023	
	Bank	Group
<b>Basel III</b>		
<b>Regulatory Capital (LKR'000)</b>		
Common Equity Tier 1	194,308,178	199,986,797
Tier 1 Capital	212,658,178	218,336,797
Total Capital	259,254,901	266,020,033
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	11.72	11.84
Tier 1 Capital Ratio (Minimum Requirement- 10.00%)	12.83	12.92
Total Capital Ratio (Minimum Requirement- 14.00%)	15.64	15.75
Leverage Ratio (Minimum Requirement- 3.00%)	4.90	4.97

Item	Bank	
	30.06.2023	31.12.2022
<b>Regulatory Liquidity</b>		
Statutory Liquid Assests - Domestic (LKR '000)	1,095,348,581	698,946,861
Statutory Liquid Assests - FCBU (USD '000)	428,402	368,308
<b>Statutory Liquid Assests Ratio (Minimum Requirement- 20%)</b>		
Domestic Banking Unit (%)	32.66	21.22
Off -Shore Banking Unit(%)	42.43	32.79
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2023-100%, 2022- 90%)	268.00	169.00
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2023-100%, 2022-90%)	179.59	122.77
Net Stable Funding Ratio (%) (Minimum Requirement 2023- 100%, 2022 -90%)	142.00	137.00

**Disclosure 2 : Basel III Computation of Capital Ratios -30.06.2023**

Item	Bank LKR'000	Group LKR'000
<b>Common Equity Tier 1 ( CET 1) Capital after Adjustments</b>	<b>194,308,178</b>	<b>199,986,797</b>
<b>Common Equity Tier 1 ( CET 1) Capital</b>	<b>219,420,410</b>	<b>220,940,552</b>
Equity Capital ( Stated Capital)/ Assigned Capital	25,730,000	25,730,000
Reserve Fund	15,131,000	15,131,000
Published Retained Earnings/(Accumulated Retained Losses)	158,443,033	159,627,403
Published Accumulated other Comprehensive Income(OCI)	19,947,310	20,085,505
General and other Disclosed Reserves	169,067	366,644

Unpublished current year's profit/(losses) and gains reflected in OCI	-	-
Ordinary shares issued by consolidated banking and financial subsidiaries held by third parties	-	-
<b>Total Adjustments to CET 1 Capital</b>	<b>25,112,232</b>	<b>20,953,755</b>
Goodwill(net)	-	-
Intangible Assests (net)	1,461,218	1,586,360
Revaluation losses of property, plant and equipment	52,913	52,913
Deferred tax assets (net)	19,163,955	19,314,482
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	216,544	-
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	4,217,602	-
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>46,596,724</b>	<b>47,683,236</b>
<b>Tier 2 Capital</b>	<b>46,621,026</b>	<b>47,683,236</b>
Qualifying Tier 2 Capital Instruments	18,017,931	18,708,461
Revaluation Gains	9,902,177	9,902,177
General Provisions	18,700,918	19,072,598
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustment to Tier 2</b>	<b>24,302</b>	<b>-</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	24,302	-
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>194,308,178</b>	<b>199,986,797</b>
<b>Total Tier 1 Capital</b>	<b>212,658,178</b>	<b>218,336,797</b>
<b>Total Capital</b>	<b>259,254,901</b>	<b>266,020,033</b>

Item	Bank LKR'000	Group LKR'000
<b>Total Risk Weighted Assets (RWA)</b>	<b>1,657,635,094</b>	<b>1,689,423,593</b>
RWAs for Credit Risk	1,496,073,414	1,525,807,829
RWAs for Market Risk	9,729,775	9,735,586
RWAs for Operational Risk	151,831,905	153,880,178

<b>CET I Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs)(%)</b>	<b>11.72</b>	<b>11.84</b>
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%
<b>Total Tier 1 Capital Ratio(%)</b>	<b>12.83</b>	<b>12.92</b>
<b>Total Capital Ratio ( including Capital Conservation Buffer,Countercyclical Capital Buffer &amp; Surcharge on D- SIBs)(%)</b>	<b>15.64</b>	<b>15.75</b>
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

### Disclosure 3 : Leverage Ratio as at 30.06.2023

	Bank	Group
	LKR'000	LKR'000
<b>Tier 1 Capital</b>	<b>212,658,178</b>	<b>218,336,797</b>
<b>Total Exposures</b>	<b>4,335,647,833</b>	<b>4,393,316,919</b>
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	3,976,461,337	4,034,037,198
Derivative Exposures	18,159,866	18,159,866
Securities Financing Transaction Exposures	148,628,100	148,721,325
Other Off- Balance Sheet Exposures	192,398,531	192,398,531
<b>Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure)</b>	<b>4.90</b>	<b>4.97</b>

### Disclosure 4 : Net Stable Funding Ratio (NSFR) & Liquidity Coverage Ratio (LCR)

	30.06.2023	31.12.2022
	LKR'000	LKR'000
<b>Total Available Stable Funding</b>	<b>2,868,547,277</b>	<b>2,912,887,816</b>
Required Stable Funding - On Balance Sheet Assets	2,003,221,285	2,110,679,438
Required Stable Funding - Off Balance Sheet Assets	11,546,813	12,901,216
<b>Total Required Stable Funding</b>	<b>2,014,768,098</b>	<b>2,123,580,654</b>
<b>NSFR</b>	<b>142%</b>	<b>137%</b>

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

Item	Amount (LKR'000)			
	30.06.2023		31.12.2022	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
Total Stock of High -Quality Liquid Asset (HQLA)	922,341,203	915,417,828	528,321,184	522,718,279
Total Adjusted Level I Assets	1,008,712,669	1,008,712,669	495,276,344	495,276,344
Level 1 Assets	884,059,552	884,059,552	496,650,654	496,650,654

<b>Total Adjusted Level 2A Assets</b>	<b>34,907,002</b>	<b>29,670,951</b>	<b>29,235,313</b>	<b>24,850,016</b>
<b>Level 2A Assets</b>	<b>34,907,002</b>	<b>29,670,951</b>	<b>29,235,313</b>	<b>24,850,016</b>
<b>Total Adjusted Level 2B Assets</b>	<b>3,374,650</b>	<b>1,687,325</b>	<b>2,435,217</b>	<b>1,217,609</b>
<b>Level 2B Assets</b>	<b>3,374,650</b>	<b>1,687,325</b>	<b>2,435,217</b>	<b>1,217,609</b>
<b>Total Cash Outflows</b>	<b>3,870,887,799</b>	<b>672,582,481</b>	<b>4,143,573,873</b>	<b>591,674,653</b>
Deposits	2,340,129,516	234,012,952	2,549,717,356	254,971,736
Unsecured Wholesale Funding	946,500,370	382,704,628	689,360,250	283,199,642
Secured Funding Transactions	11,989,081	-	347,682,220	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	569,044,453	52,640,523	556,814,047	53,503,275
Additional Requirements	3,224,379	3,224,379	-	-
<b>Total Cash Inflows</b>	<b>274,052,999</b>	<b>162,859,970</b>	<b>312,827,811</b>	<b>165,920,811</b>
Maturing Secured Lending Transaction Backed by Collateral	-	-	-	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	232,626,628	159,618,627	263,185,809	165,459,409
Operational Deposits	33,185,028	-	44,180,601	-
Other Cash Inflows	3,241,343	3,241,343	461,402	461,402
<b>Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100</b>		<b>179.59</b>		<b>122.77</b>

#### Disclosure 5 : 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	LK0357D20470	LK0357D23177	LK0357D23219	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	25-Oct-13	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)	16,000,000	11,802,560	20,405,480	7,836	200
Issued Quantity (LKR'000)	1,600,000	1,180,256	2,040,548	784	20
Perpetual or Dated					
Original Maturity Date, if Applicable	24-Oct-23	5-Oct-23	5-Oct-23	28-Dec-24	28-Dec-24
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	80,000	59,013	102,027	196	5
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>					
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FLOATING	FIXED	FLOATING
Coupon Rate and any Related Index %	13.75	9.50	31.84	12.75	33.51
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	29-Dec-17	31-Jul-18	3-Dec-18	27-Jun-19	17-Jul-19
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity ( No of Debentures)	50,000,000	67,000,000	53,000,000	30,000,000	10,488,500
Issued Quantity (LKR'000)	5,000,000	6,700,000	5,300,000	3,000,000	1,048,850
Perpetual or Dated					Dated
Original Maturity Date, if Applicable	28-Dec-25	30-Jul-26	2-Dec-23	26-Jun-24	16-Jul-24
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	2,250,000	4,020,000	265,000	450,000	209,770
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 %	12.75	12.00	12.00	11.75	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 Convertible	Non Convertible	Non Viability write down

<b>Description of the Capital Instrument</b>					
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	18-Jul-19	23-Jul-19	24-Jul-19	26-Jul-19	22-Nov-21
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity ( No of Debentures)	22,000,000	25,000,000	4,000,000	611,500	51,500,000
Issued Quantity (LKR'000)	2,200,000	2,500,000	400,000	61,150	5,150,000
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	17-Jul-24	22-Jul-24	23-Jul-24	25-Jul-27	21-Nov-26
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	440,000	500,000	80,000	48,920	3,347,500
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>					
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FIXED	FIXED	FLOATING
Coupon Rate and any Related Index %	11.80	11.80	11.50	11.75	35.01
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	Non Viability write down	Non Viability write down	Non Viability write down	Non Viability write down	Non Viability write down

<b>Description of the Capital Instrument</b>	
Issuer	Bank of Ceylon
Unique Identifier	

Governing Laws of the Instrument	Laws of Sri Lanka
Original Date of Issuance	30-Dec-22
Par Value of Instrument -LKR	100
Issued quantity ( No of Debentures)	64,900,000
Issued Quantity (LKR'000)	6,490,000
Perpetual or Dated	Dated
Original Maturity Date, if Applicable	29-Dec-27
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	6,165,500
Accounting Classification (equity/Liability)	Liability
<b>Coupons/Dividends</b>	
Fixed or Floting Dividend/Coupon	FIXED
Coupon Rate and any Related Index %	29.00
Non-Cumulative or Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	Non Viability write down

#### Disclosure 7 : Credit Risk Under Standardised Approach-Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

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

Asset Class	Amount (LKR'000) as at 30.06.2023					
	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	2,047,978,112	22,621,422	2,047,978,112	4,524,284	137,065,666	6.68%
Claims on Foreign Sovereigns and their Central Bank	60,888,845	-	60,888,845	-	58,907,039	96.75%
Claims on Public Sector Entities	313,733,686	64,197,323	72,542,498	7,753,133	85,769,341	106.82%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	103,084,485	72,000,333	103,084,485	72,000,333	108,163,525	61.78%
Claims on Financial Institutions	3,227,525	17,887	3,227,525	17,887	2,911,053	89.70%
Claims on Corporates	203,748,173	291,509,086	147,531,947	52,395,553	189,519,174	94.79%
Retail Claims	636,008,485	138,182,108	564,274,005	-	432,056,826	76.57%
Claims Secured by Gold	123,138,135	-	123,138,135	-	6,304,080	5.12%
Claims Secured by Residential Property	87,092,987	-	87,092,987	-	41,425,183	47.56%
Claims secured by Commercial Real Estate	36,917,428	-	36,917,428	-	36,917,428	100.00%
Non- Performing Assets (NPAs)	135,370,459	-	135,370,459	-	171,977,012	127.04%
Higher - risk Categories	1,989,029	-	1,989,029	-	4,972,574	250.00%
Cash Items and Other Assets	273,219,763	24,098,522	273,219,763	24,098,522	220,084,513	74.02%
<b>Total</b>	<b>4,026,397,112</b>	<b>612,626,681</b>	<b>3,657,255,218</b>	<b>160,789,713</b>	<b>1,496,073,414</b>	<b>39.18%</b>

##### Credit Risk Under Standardised Approach

Classification: **Internal**

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

Asset Class	Amount (LKR'000) as at 30.06.2023					
	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	2,059,043,662	22,621,422	2,059,043,662	4,524,284	137,065,666	6.64%
Claims on Foreign Sovereigns and their Central Bank	60,888,845	-	60,888,845	-	58,907,039	96.75%
Claims on Public Sector Entities	326,449,515	64,197,323	72,542,498	7,753,133	85,769,341	106.82%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	104,316,365	72,000,333	104,316,365	72,000,333	109,395,405	62.04%
Claims on Financial Institutions	3,227,525	17,887	3,227,525	17,887	2,911,053	89.70%
Claims on Corporates	223,338,145	291,509,086	167,121,919	52,395,553	209,109,146	95.26%
Retail Claims	636,008,485	138,182,108	564,274,005	-	432,056,826	76.57%
Claims Secured by Gold	123,138,135	-	123,138,135	-	6,304,080	5.12%
Claims Secured by Residential Property	87,092,987	-	87,092,987	-	41,425,183	47.56%
Claims secured by Commercial Real Estate	36,917,428	-	36,917,428	-	36,917,428	100.00%
Non- Performing Assets (NPAs)	135,370,459	-	135,370,459	-	171,977,012	127.04%
Higher - risk Categories	-	-	-	-	-	#DIV/0!
Cash Items and Other Assets	294,578,140	24,098,522	294,578,140	24,098,522	233,969,649	73.42%
<b>Total</b>	<b>4,090,369,690</b>	<b>612,626,681</b>	<b>3,708,511,967</b>	<b>160,789,713</b>	<b>1,525,807,829</b>	<b>39.43%</b>

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

Description	Amount (LKR'000)as at 30.06.2023 (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			1,366,159,689	681,818,422							2,047,978,112
Claims on Foreign Sovereigns and their Central Bank					3,963,613			56,925,232			60,888,845
Claims on public Sector Entities				-				61,595,078			61,595,078
Claims on Official Entities and Multilateral Development Banks											-
Claims on Banks Exposures				25,557,376	23,851,169			53,675,940			103,084,485
Claims on Financial Institutions				214,829	324,992			2,437,536	-		2,977,357
Claims on Corporates				3,139,483	15,228,446			128,686,491	477,527		147,531,947
Retail Claims						4,120,069	522,276,604	37,877,332			564,274,005
Claims Secured by Gold			91,622,159	31,514,870				1,106			123,138,135
Claims Secured by Residential Property					70,258,160			16,834,827			87,092,987
Claims secured by Commercial Real Estate								36,917,428			36,917,428
Non- Performing Assests(NPAs)								62,157,352	73,213,107		135,370,459
Higher -risk Categories									1,989,029		1,989,029
Cash Item and Other Assests			66,001,330	14,040,552				193,177,881			273,219,763
<b>Total</b>			<b>1,523,783,179</b>	<b>756,285,533</b>	<b>113,626,379</b>	<b>4,120,069</b>	<b>522,276,604</b>	<b>650,286,202</b>	<b>73,690,634</b>	<b>1,989,029</b>	<b>3,646,057,630</b>

(11,197,588)

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

Description	Amount (LKR'000) as at 30.06.2023 (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			1,377,225,239	681,818,422							2,059,043,662
Claims on Foreign Sovereigns and their Central Bank					3,963,613			56,925,232			60,888,845
Claims on public Sector Entities				-				61,595,078			61,595,078
Claims on Official Entities and Multilateral Development Banks											-
Claims on Banks Exposures				25,557,376	23,851,169			54,907,820			104,316,365
Claims on Financial Institutions				214,829	324,992			2,437,536	-		2,977,357
Claims on Corporates				3,139,483	15,228,446			148,276,463	477,527		167,121,919
Retail Claims						4,120,069	522,276,604	37,877,332			564,274,005
Claims Secured by Gold			91,622,159	31,514,870				1,106			123,138,135
Claims Secured by Residential Property					70,258,160			16,834,827			87,092,987
Claims secured by Commercial Real Estate								36,917,428			36,917,428
Non- Performing Assests(NPAs)								62,157,352	73,213,107		135,370,459
Higher -risk Categories										-	-
Cash Item and Other Assests			73,474,571	14,040,552				207,063,017			294,578,140
<b>Total</b>			<b>1,542,321,970</b>	<b>756,285,533</b>	<b>113,626,379</b>	<b>4,120,069</b>	<b>522,276,604</b>	<b>684,993,190</b>	<b>73,690,634</b>	<b>-</b>	<b>3,697,314,379</b>

(11,197,588)

Disclosure 9 : Market Risk under Standardised Measurement Method

Item	30.06.2023	
	Bank (LKR'000)	Group (LKR'000)
<b>(a) Capital Charge for Interest Rate Risk</b>	<b>109,092</b>	<b>109,092</b>
General Interest Rate Risk	109,092	109,092
(i) Net Long or Short Position	109,092	109,092
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) Capital Charge for Equity</b>	<b>639,665</b>	<b>639,665</b>
(i) General Equity Risk	339,468	339,468
(ii) Specific Equity Risk	300,196	300,196
<b>(c) Capital Charge for Foreign Exchange &amp; Gold</b>	<b>613,411</b>	<b>614,225</b>
<b>Total Capital Charge for Market Risk [(a)+(b)+(c)]</b>	<b>1,362,169</b>	<b>1,362,982</b>
<b>Total Risk Weighted Amount for Market Risk</b>	<b>9,729,775</b>	<b>9,735,586</b>

Disclosure 10 : Operational Risk under Basic Indicator Approach

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2023		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		115,231,830	232,815,849	77,081,653
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>21,256,467</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>151,831,905</b>

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.06.2023		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		129,930,063	228,546,338	72,388,097
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>21,543,225</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>153,880,178</b>