

**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	31.03.2024		31.12.2023	
	Bank	Group	Bank	Group
<b>Basel III</b>				
<b>Regulatory Capital (LKR'000)</b>				
Common Equity Tier 1	196,725,933	208,604,571	204,342,671	215,172,411
Tier 1 Capital	215,075,933	226,875,223	222,692,671	233,448,400
Total Capital	267,027,850	280,078,003	276,409,883	288,363,582
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	11.35	11.79	11.71	12.10
Tier 1 Capital Ratio (Minimum Requirement- 10.00%)	12.41	12.82	12.76	13.12
Total Capital Ratio (Minimum Requirement- 14.00%)	15.41	15.83	15.84	16.21
Leverage Ratio (Minimum Requirement- 3.00%)	4.69	4.88	4.78	4.95

Item	Bank	
	31.03.2024	31.12.2023
<b>Regulatory Liquidity</b>		
Statutory Liquid Assests - Domestic (LKR '000)	1,647,384,518	1,624,586,782
Statutory Liquid Assests - FCBU (USD '000)	654,772	607,206
<b>Statutory Liquid Assests Ratio (Minimum Requirement- 20%)</b>		
Domestic Banking Unit (%)	43.41	42.80
Off -Shore Banking Unit(%)	62.31	54.20
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2024-100%, 2023- 100%)	348.00	316.00
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2024-100%, 2023-100%)	248.61	227.21
Net Stable Funding Ratio (%) (Minimum Requirement 2024- 100%, 2023 -100%)	157	145

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

Item	31.03.2024		31.12.2023	
	Bank LKR'000	Group LKR'000	Bank LKR'000	Group LKR'000
<b>Common Equity Tier 1 ( CET 1) Capital after Adjustments</b>	<b>196,725,933</b>	<b>208,604,571</b>	<b>204,342,671</b>	<b>215,172,411</b>
<b>Common Equity Tier 1 ( CET 1) Capital</b>	<b>226,043,983</b>	<b>233,843,468</b>	<b>229,487,333</b>	<b>236,307,441</b>
Equity Capital ( Stated Capital)/ Assigned Capital	25,730,000	25,730,000	25,730,000	25,730,000
Reserve Fund	15,665,000	15,665,000	15,665,000	15,665,000
Published Retained Earnings/(Accumulated Retained Losses)	171,351,609	173,063,302	171,351,609	173,063,302
Published Accumulated other Comprehensive Income(OCI)	13,128,307	19,018,522	16,571,657	21,482,495
General and other Disclosed Reserves	169,067	366,644	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Unpublished current year's profit/(losses) and gains reflected in OCI	-	-	-	-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>29,318,050</b>	<b>25,238,897</b>	<b>25,144,662</b>	<b>21,135,030</b>
Goodwill(net)	-	-	-	-
Intangible Assests (net)	1,416,720	1,499,265	1,352,429	1,452,194
Revaluation losses of property, plant and equipment	52,913	52,913	52,913	52,913
Deferred tax assets (net)	22,527,173	22,623,375	18,580,248	18,644,378
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	1,135,083	1,063,344	1,047,457	985,544
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	4,186,160	-	4,111,614	-
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>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>	<b>18,350,000</b>	<b>18,350,000</b>
Qualifying Additional Tier 1 Capital Instruments	18,350,000	18,350,000	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>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-	-	-
others ( specify)	-	-	-	-
<b>Tier 2 Capital after Adjustments</b>	<b>51,951,917</b>	<b>53,202,780</b>	<b>53,717,211</b>	<b>54,915,182</b>
<b>Tier 2 Capital</b>	<b>52,036,617</b>	<b>53,202,780</b>	<b>53,795,872</b>	<b>54,915,182</b>
Qualifying Tier 2 Capital Instruments	22,629,270	23,306,260	24,256,811	24,933,801
Revaluation Gains	9,902,177	9,902,177	9,902,177	9,902,177
General Provisions	19,505,170	19,994,343	19,636,885	20,079,205
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustment to Tier 2</b>	<b>84,701</b>	<b>-</b>	<b>78,661</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	84,701	-	78,661	-
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>196,725,933</b>	<b>208,604,571</b>	<b>204,342,671</b>	<b>215,172,411</b>
<b>Total Tier 1 Capital</b>	<b>215,075,933</b>	<b>226,954,571</b>	<b>222,692,671</b>	<b>233,522,411</b>
<b>Total Capital</b>	<b>267,027,850</b>	<b>280,157,351</b>	<b>276,409,883</b>	<b>288,437,593</b>

Item	31.03.2024		31.12.2023	
	Bank LKR'000	Group LKR'000	Bank LKR'000	Group LKR'000
<b>Total Risk Weighted Assets (RWA)</b>	<b>1,733,020,324</b>	<b>1,769,084,244</b>	<b>1,745,441,042</b>	<b>1,778,715,863</b>
RWAs for Credit Risk	1,560,413,625	1,599,547,428	1,570,950,764	1,606,336,396
RWAs for Market Risk	14,348,947	14,356,803	20,412,633	20,422,929
RWAs for Operational Risk	158,257,752	155,180,013	154,077,644	151,956,538
<b>CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer &amp; Surcharge on D-SIBs)(%)</b>	<b>11.35</b>	<b>11.79</b>	<b>11.71</b>	<b>12.10</b>
of which :Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which :Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50%	1.50%	1.50	1.50
<b>Total Tier 1 Capital Ratio(%)</b>	<b>12.41</b>	<b>12.83</b>	<b>12.76</b>	<b>13.13</b>
<b>Total Capital Ratio ( including Capital Conservation Buffer,Countercyclical Capital Buffer &amp; Surcharge on D- SIBs)(%)</b>	<b>15.41</b>	<b>15.84</b>	<b>15.84</b>	<b>16.22</b>
of which : Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50	1.50	1.50	1.50

**Disclosure 3 : Leverage Ratio**

	31.03.2024		31.12.2023	
	Bank	Group	Bank	Group
	LKR'000	LKR'000	LKR'000	LKR'000
<b>Tier 1 Capital</b>	<b>215,075,933</b>	<b>226,875,223</b>	<b>222,692,671</b>	<b>233,448,400</b>
<b>Total Exposures</b>	<b>4,583,612,567</b>	<b>4,650,825,692</b>	<b>4,657,073,328</b>	<b>4,715,305,253</b>
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	4,237,921,316	4,303,192,915	4,361,075,626	4,415,824,079
Derivative Exposures	36,218,388	36,218,388	12,479,517	12,479,517
Securities Financing Transaction Exposures	117,871,568	119,813,095	80,374,807	83,858,280
Other Off- Balance Sheet Exposures	191,601,294	191,601,294	203,143,377	203,143,377
<b>Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure)</b>	<b>4.69</b>	<b>4.88</b>	<b>4.78</b>	<b>4.95</b>

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

	31.03.2024	31.12.2023
	LKR'000	LKR'000
<b>Total Available Stable Funding</b>	<b>3,032,404,628</b>	<b>3,097,119,258</b>
Required Stable Funding - On Balance Sheet Assets	1,923,778,233	2,119,153,368
Required Stable Funding - Off Balance Sheet Assets	11,941,413	12,851,224
<b>Total Required Stable Funding</b>	<b>1,935,719,646</b>	<b>2,132,004,593</b>
<b>NSFR</b>	<b>157%</b>	<b>145%</b>

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

Item	Amount (LKR'000)			
	31.03.2024		31.12.2023	
	Total Un-Weighted Value	Total Weighted Value	Total Un- Weighted Value	Total Weighted Value
<b>Total Stock of High -Quality Liquid Asset (HQLA)</b>	<b>1,636,099,158</b>	<b>1,627,880,149</b>	<b>1,573,846,803</b>	<b>1,566,339,975</b>
<b>Total Adjusted Level I Assets</b>	<b>1,594,284,848</b>	<b>1,594,284,848</b>	<b>1,532,855,509</b>	<b>1,532,855,509</b>
<b>Level 1 Assets</b>	<b>1,588,767,912</b>	<b>1,588,767,912</b>	<b>1,530,225,982</b>	<b>1,530,225,982</b>
<b>Total Adjusted Level 2A Assets</b>	<b>44,133,184</b>	<b>37,513,206</b>	<b>40,867,380</b>	<b>34,737,273</b>
<b>Level 2A Assets</b>	<b>44,133,184</b>	<b>37,513,206</b>	<b>40,867,380</b>	<b>34,737,273</b>
<b>Total Adjusted Level 2B Assets</b>	<b>3,198,063</b>	<b>1,599,031</b>	<b>2,753,441</b>	<b>1,376,721</b>
<b>Level 2B Assets</b>	<b>3,198,063</b>	<b>1,599,031</b>	<b>2,753,441</b>	<b>1,376,721</b>
<b>Total Cash Outflows</b>	<b>4,253,850,789</b>	<b>775,784,315</b>	<b>4,412,609,059</b>	<b>851,520,467</b>
Deposits	2,372,314,882	237,231,488	2,342,464,299	234,246,430
Unsecured Wholesale Funding	1,220,817,284	494,953,126	1,399,760,314	563,033,322
Secured Funding Transactions	87,712,257	-	61,244,586	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	572,489,144	43,082,479	601,301,767	46,402,622
Additional Requirements	517,222	517,222	7,838,093	7,838,093
<b>Total Cash Inflows</b>	<b>175,313,603</b>	<b>120,990,405</b>	<b>236,636,601</b>	<b>162,135,509</b>
Maturing Secured Lending Transaction Backed by Collateral	2,000,000	-	3,500,000	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	153,866,557	120,470,564	193,252,127	152,837,733
Operational Deposits	13,927,205	-	25,586,699	-
Other Cash Inflows	519,841	519,841	9,297,776	9,297,776
<b>Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100</b>		<b>248.61</b>		<b>227.21</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	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	31-Jul-18	17-Jul-19
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity ( No of Debentures)	7,836	200	50,000,000	67,000,000	10,488,500
Issued Quantity (LKR'000)	784	20	5,000,000	6,700,000	1,048,850
Perpetual or Dated					Dated
Original Maturity Date, if Applicable	28-Dec-24	28-Dec-24	28-Dec-25	30-Jul-26	16-Jul-24
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	78	2	1,500,000	3,015,000	52,443
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	12.75	15.41	12.75	12.00	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

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	18-Jul-19	23-Jul-19	24-Jul-19	26-Jul-19	21-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)	110,000	125,000	20,000	39,748	2,575,000
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	17.25
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

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	30-Dec-22	27-Dec-23
Par Value of Instrument -LKR	100	100
Issued quantity ( No of Debentures)	64,900,000	100,000,000
Issued Quantity (LKR'000)	6,490,000	10,000,000
Perpetual or Dated	Dated	Dated
Original Maturity Date, if Applicable	30-Dec-27	27-Dec-28
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	5,192,000	10,000,000
Accounting Classification (equity/Liability)	Liability	Liability
<b>Coupons/Dividends</b>		
Fixed or Floting Dividend/Coupon	FIXED	FIXED
Coupon Rate and any Related Index %	29.00	15.00
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	Non Viability write down	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 31.03.2024					
	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	2,254,833,608	15,981,432	2,254,833,608	3,196,286	103,942,574	4.60%
Claims on Foreign Sovereigns and their Central Bank	55,534,397	-	55,534,397	-	53,476,247	96.29%
Claims on Public Sector Entities	289,920,145	84,932,499	71,760,373	12,193,144	83,953,517	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	131,484,310	70,639,868	131,484,310	70,639,868	129,040,795	63.84%
Claims on Financial Institutions	2,468,229	-	2,468,229	-	1,858,052	75.28%
Claims on Corporates	257,687,109	278,321,087	221,993,033	47,202,072	255,354,812	94.86%
Retail Claims	590,390,541	256,911,137	537,979,624	-	412,147,930	76.61%
Claims Secured by Gold	154,468,294	-	154,468,294	-	5,773,322	3.74%
Claims Secured by Residential Property	84,943,765	-	84,943,765	-	39,656,180	46.69%
Claims secured by Commercial Real Estate	39,672,761	-	39,672,761	-	39,672,761	100.00%
Non- Performing Assets (NPAs)	129,451,909	-	129,451,909	-	162,322,794	125.39%
Higher - risk Categories	2,020,472	-	2,020,472	-	5,051,179	250.00%
Cash Items and Other Assets	316,078,986	36,192,172	316,078,986	36,192,172	268,163,462	76.12%
<b>Total</b>	<b>4,308,954,525</b>	<b>742,978,195</b>	<b>4,002,689,760</b>	<b>169,423,542</b>	<b>1,560,413,625</b>	<b>37.40%</b>

**Credit Risk Under Standardised Approach**

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

Asset Class	Amount (LKR'000) as at 31.03.2024					
	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	2,272,682,953	15,981,432	2,272,682,953	3,196,286	103,942,574	4.57%
Claims on Foreign Sovereigns and their Central Bank	55,534,397	-	55,534,397	-	53,476,247	96.29%
Claims on Public Sector Entities	301,903,535	84,932,499	71,760,373	12,092,007	83,852,380	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	134,845,720	70,639,868	134,845,720	70,639,868	132,402,205	64.43%
Claims on Financial Institutions	2,468,229	-	2,468,229	-	1,858,052	75.28%
Claims on Corporates	283,430,490	278,321,087	247,736,414	47,202,072	281,098,193	95.31%
Retail Claims	590,390,541	256,911,137	537,979,624	-	412,147,930	76.61%
Claims Secured by Gold	154,468,294	-	154,468,294	-	5,773,322	3.74%
Claims Secured by Residential Property	84,943,765	-	84,943,765	-	39,656,180	46.69%
Claims secured by Commercial Real Estate	39,672,761	-	39,672,761	-	39,672,761	100.00%
Non- Performing Assets (NPAs)	129,451,909	-	129,451,909	-	162,322,794	125.39%
Higher - risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	332,417,469	36,192,172	332,417,469	36,192,172	283,344,790	76.87%
<b>Total</b>	<b>4,382,210,062</b>	<b>742,978,195</b>	<b>4,063,961,907</b>	<b>169,322,405</b>	<b>1,599,547,428</b>	<b>37.79%</b>

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

Description		Amount (LKR'000)as at 31.03.2024 (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		1,738,246,438	516,587,170							2,254,833,608
Claims on Foreign Sovereigns and their Central Bank				4,116,300			51,418,097			55,534,397
Claims on public Sector Entities			-				71,760,373			61,474,746
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			11,519,902	60,448,143			59,516,265			131,484,310
Claims on Financial Institutions			107,373	1,048,558			1,312,298	-		2,178,618
Claims on Corporates			6,733,783	15,169,325			199,796,235	293,690		221,993,033
Retail Claims					3,373,883	497,928,563	36,677,178			537,979,624
Claims Secured by Gold		125,606,879	28,860,117				1,298			154,468,294
Claims Secured by Residential Property				69,673,207			15,270,558			84,943,765
Claims secured by Commercial Real Estate							39,672,761			39,672,761
Non- Performing Assests(NPAs)							63,710,139	65,741,770		129,451,909
Higher -risk Categories									2,020,472	2,020,472
Cash Item and Other Assests		74,588,405	11,899,113				229,591,468			316,078,986
<b>Total</b>		<b>1,938,441,722</b>	<b>575,707,458</b>	<b>150,455,533</b>	<b>3,373,883</b>	<b>497,928,563</b>	<b>758,151,433</b>	<b>66,035,459</b>	<b>2,020,472</b>	<b>3,992,114,522</b>

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

Description		Amount (LKR'000)as at 31.03.2024 (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		1,756,095,783	516,587,170							2,272,682,953
Claims on Foreign Sovereigns and their Central Bank				4,116,300			51,418,097			55,534,397
Claims on public Sector Entities			-				71,760,373			61,474,746
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			11,519,902	60,448,143			62,877,675			134,845,720
Claims on Financial Institutions			107,373	1,048,558			1,312,298	-		2,178,618
Claims on Corporates			6,733,783	15,169,325			225,539,616	293,690		247,736,414
Retail Claims					3,373,883	497,928,563	36,677,178			537,979,624
Claims Secured by Gold		125,606,879	28,860,117				1,298			154,468,294
Claims Secured by Residential Property				69,673,207			15,270,558			84,943,765
Claims secured by Commercial Real Estate							39,672,761			39,672,761
Non- Performing Assests(NPAs)							63,710,139	65,741,770		129,451,909
Higher -risk Categories									-	-
Cash Item and Other Assests		75,745,560	11,899,113				244,772,796			332,417,469
<b>Total</b>		<b>1,957,448,222</b>	<b>575,707,458</b>	<b>150,455,533</b>	<b>3,373,883</b>	<b>497,928,563</b>	<b>802,437,552</b>	<b>66,035,459</b>	<b>-</b>	<b>4,053,386,669</b>

**Disclosure 9 : Market Risk under Standardised Measurement Method**

Item	31.03.2024		31.12.2023	
	Bank (LKR'000)	Group (LKR'000)	Bank (LKR'000)	Group (LKR'000)
<b>(a) Capital Charge for Interest Rate Risk</b>	<b>833,628</b>	<b>833,628</b>	<b>651,669</b>	<b>651,669</b>
General Interest Rate Risk	833,628	833,628	651,669	651,669
(i) Net Long or Short Position	833,628	833,628	651,669	651,669
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
<b>(b) Capital Charge for Equity</b>	<b>652,023</b>	<b>652,023</b>	<b>601,439</b>	<b>601,439</b>
(i) General Equity Risk	342,109	342,109	315,562	315,562
(ii) Specific Equity Risk	309,914	309,914	285,877	285,877
<b>(c) Capital Charge for Foreign Exchange &amp; Gold</b>	<b>523,202</b>	<b>524,302</b>	<b>1,604,660</b>	<b>1,606,102</b>
<b>Total Capital Charge for Market Risk [(a)+(b)+(c)]</b>	<b>2,008,853</b>	<b>2,009,952</b>	<b>2,857,769</b>	<b>2,859,210</b>
<b>Total Risk Weighted Amount for Market Risk</b>	<b>14,348,947</b>	<b>14,356,803</b>	<b>20,412,633</b>	<b>20,422,929</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 31.03.2024		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		190,514,011	133,013,055	119,594,639
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>22,156,085</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>158,257,752</b>

**Operational Risk under Basic Indicator Approach -Group**

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31.03.2024		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		191,849,619	115,282,369	127,372,049
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>21,725,202</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>155,180,013</b>