

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

<b>Disclosure 1 : Key Regulatory Ratios- Capital and Liquidity</b>				
<b>Item</b>	<b>30.09.2024</b>		<b>30.06.2024</b>	
	<b>Bank</b>	<b>Group</b>	<b>Bank</b>	<b>Group</b>
<b>Basel III</b>				
<b>Regulatory Capital (LKR'000)</b>				
Common Equity Tier 1	195,285,905	206,860,872	189,694,506	201,754,638
Tier 1 Capital	213,635,905	225,210,872	208,044,506	220,016,915
Total Capital	280,003,606	292,684,306	260,724,909	273,854,609
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	10.81	11.23	10.85	11.31
Tier 1 Capital Ratio (Minimum Requirement- 10.00%)	11.83	12.22	11.90	12.33
Total Capital Ratio (Minimum Requirement- 14.00%)	15.50	15.88	14.91	15.35
Leverage Ratio (Minimum Requirement- 3.00%)	4.42	4.59	4.43	4.61

<b>Item</b>	<b>Bank</b>	
	<b>30.09.2024</b>	<b>30.06.2024</b>
<b>Regulatory Liquidity</b>		
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2023-100%, 2022- 100%)	334.00	329.00
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2023-100%, 2022-100%)	254.50	249.51
Net Stable Funding Ratio (%) (Minimum Requirement 2023- 100%, 2022 -100%)	157.00	152.00

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

Item	30.09.2024		30.06.2024	
	Bank LKR'000	Group LKR'000	Bank LKR'000	Group LKR'000
<b>Common Equity Tier 1 ( CET 1) Capital after Adjustments</b>	<b>195,285,905</b>	<b>206,860,872</b>	<b>189,694,506</b>	<b>201,754,638</b>
<b>Common Equity Tier 1 ( CET 1) Capital</b>	<b>227,781,857</b>	<b>235,281,500</b>	<b>220,030,949</b>	<b>227,949,164</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)	151,735,090	153,446,783	165,986,048	167,697,741
Published Accumulated other Comprehensive Income(OCI)	12,973,984	18,357,520	12,480,834	18,489,779
General and other Disclosed Reserves	169,067	366,644	169,067	366,644
Unpublished current year's profit/(losses) and gains reflected in OCI	21,508,716	21,715,553	-	-
Ordinary shares issued by consolidated banking and financial subsidiaries held by third parties	-	-	-	-
<b>Total Adjustments to CET 1 Capital</b>	<b>32,495,952</b>	<b>28,420,628</b>	<b>30,336,443</b>	<b>26,194,526</b>
Goodwill(net)	-	-	-	-
Intangible Assests (net)	1,325,075	1,438,071	1,307,950	1,423,023
Revaluation losses of property, plant and equipment	-	-	-	-
Deferred tax assets (net)	25,745,024	25,824,343	23,492,787	23,562,233
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	1,226,339	1,158,214	1,281,377	1,209,270
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	4,199,514	-	4,254,329	-
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>66,367,701</b>	<b>67,473,433</b>	<b>52,680,402</b>	<b>53,837,695</b>
<b>Tier 2 Capital</b>	<b>66,456,780</b>	<b>67,557,564</b>	<b>52,773,357</b>	<b>53,837,695</b>
Qualifying Tier 2 Capital Instruments	34,002,730	34,555,154	20,980,270	21,532,694
Revaluation Gains	12,094,493	12,094,493	12,094,493	12,094,493
General Provisions	20,359,556	20,907,917	19,698,593	20,210,507
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustment to Tier 2</b>	<b>89,079</b>	<b>84,131</b>	<b>92,954</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	89,079	84,131	92,954	-
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>195,285,905</b>	<b>206,860,872</b>	<b>189,694,506</b>	<b>201,754,638</b>
<b>Total Tier 1 Capital</b>	<b>213,635,905</b>	<b>225,210,872</b>	<b>208,044,506</b>	<b>220,104,638</b>
<b>Total Capital</b>	<b>280,003,606</b>	<b>292,684,306</b>	<b>260,724,909</b>	<b>273,942,333</b>

Item	30.09.2024		30.06.2024	
	Bank LKR'000	Group LKR'000	Bank LKR'000	Group LKR'000
<b>Total Risk Weighted Assets (RWA)</b>	<b>1,806,217,179</b>	<b>1,842,777,361</b>	<b>1,748,590,038</b>	<b>1,784,459,007</b>
RWAs for Credit Risk	1,628,764,510	1,672,633,345	1,575,887,435	1,616,840,579
RWAs for Market Risk	12,265,055	12,255,706	14,657,750	14,658,438
RWAs for Operational Risk	165,187,614	157,888,310	158,044,853	152,959,990
<b>CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer &amp; Surcharge on D-SIBs)(%)</b>	<b>10.81</b>	<b>11.23</b>	<b>10.85</b>	<b>11.31</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>11.83</b>	<b>12.22</b>	<b>11.90</b>	<b>12.33</b>
<b>Total Capital Ratio ( including Capital Conservation Buffer,Countercyclical Capital Buffer &amp; Surchnrge on D- SIBs)(%)</b>	<b>15.50</b>	<b>15.88</b>	<b>14.91</b>	<b>15.35</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**

Item	30.09.2024		30.06.2024	
	Bank	Group	Bank	Group
	LKR'000	LKR'000	LKR'000	LKR'000
<b>Tier 1 Capital</b>	<b>213,635,905</b>	<b>225,210,872</b>	<b>208,044,506</b>	<b>220,016,915</b>
<b>Total Exposures</b>	<b>4,836,849,877</b>	<b>4,906,720,984</b>	<b>4,695,902,862</b>	<b>4,770,765,999</b>
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	4,534,145,133	4,563,703,995	4,372,161,400	4,420,924,463
Derivative Exposures	30,991,113	30,991,113	17,454,900	17,454,900
Securities Financing Transaction Exposures	79,660,908	119,973,153	105,174,532	131,274,607
Other Off- Balance Sheet Exposures	192,052,723	192,052,723	201,112,029	201,112,029
<b>Basel III Leverage Ratio (%) (Tier 1 Capital/Total Exposure)</b>	<b>4.42</b>	<b>4.59</b>	<b>4.43</b>	<b>4.61</b>

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

Item	30.09.2024	30.06.2024
	LKR'000	LKR'000
<b>Total Available Stable Funding</b>	<b>3,236,737,450</b>	<b>3,131,159,287</b>
Required Stable Funding - On Balance Sheet Assets	2,053,365,705	2,049,959,244
Required Stable Funding - Off Balance Sheet Assets	12,751,439	14,042,394
<b>Total Required Stable Funding</b>	<b>2,066,117,144</b>	<b>2,064,001,638</b>
<b>NSFR</b>	<b>157%</b>	<b>152%</b>

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

Item	Amount (LKR'000)			
	30.09.2024		30.06.2024	
	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>1,855,236,050</b>	<b>1,855,236,050</b>	<b>1,656,704,104</b>	<b>1,656,704,104</b>
<b>Total Adjusted Level I Assets</b>	<b>1,819,793,711</b>	<b>1,819,793,711</b>	<b>1,618,022,859</b>	<b>1,618,022,859</b>
<b>Level 1 Assets</b>	<b>1,818,780,932</b>	<b>1,818,780,932</b>	<b>1,618,343,822</b>	<b>1,618,343,822</b>
<b>Total Adjusted Level 2A Assets</b>	<b>41,918,690</b>	<b>35,630,887</b>	<b>43,887,924</b>	<b>37,304,736</b>
<b>Level 2A Assets</b>	<b>41,918,690</b>	<b>35,630,887</b>	<b>43,887,924</b>	<b>37,304,736</b>
<b>Total Adjusted Level 2B Assets</b>	<b>1,648,463</b>	<b>824,231</b>	<b>2,111,091</b>	<b>1,055,546</b>
<b>Level 2B Assets</b>	<b>1,648,463</b>	<b>824,231</b>	<b>2,111,091</b>	<b>1,055,546</b>
<b>Total Cash Outflows</b>	<b>4,545,430,014</b>	<b>861,949,031</b>	<b>4,443,214,069</b>	<b>833,376,483</b>
Deposits	2,473,546,391	247,354,639	2,424,077,350	242,407,735
Unsecured Wholesale Funding	1,408,670,685	563,462,591	1,328,274,657	540,025,673
Secured Funding Transactions	73,359,214	-	70,996,869	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	578,867,721	40,145,799	610,238,852	41,316,735
Additional Requirements	10,986,002	10,986,002	9,626,341	9,626,341
<b>Total Cash Inflows</b>	<b>239,384,670</b>	<b>132,962,668</b>	<b>246,814,704</b>	<b>169,406,043</b>
Maturing Secured Lending Transaction Backed by Collateral	42,375,000	-	25,600,000	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	160,597,186	122,006,081	191,504,117	159,537,116
Operational Deposits	20,455,898	-	14,841,660	-
Other Cash Inflows	10,956,586	10,956,586	9,868,927	9,868,927
<b>Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100</b>		<b>254.50</b>		<b>249.51</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	26-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	611,500
Issued Quantity (LKR'000)	784	20	5,000,000	6,700,000	61,150
Perpetual or Dated					Dated
Original Maturity Date, if Applicable	28-Dec-24	28-Dec-24	28-Dec-25	30-Jul-26	25-Jul-27
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	39	1	1,250,000	2,680,000	36,690
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	11.44	12.75	12.00	11.75
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
Unique Identifier				
Governing Laws of the Instrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	22-Nov-21	30-Dec-22	27-Dec-23	20-Sep-24
Par Value of Instrument -LKR	100			
Issued quantity ( No of Debentures)	51,500,000	64,900,000	100,000,000	150,000,000
Issued Quantity (LKR'000)	5,150,000	6,490,000	10,000,000	15,000,000
Perpetual or Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	22-Nov-26	29-Dec-27	27-Dec-28	20-Sep-29
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	2,317,500	4,218,500	8,500,000	15,000,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability
<b>Coupons/Dividends</b>				
Fixed or Floting Dividend/Coupon	FLOATING	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	11.93	29.00	15.00	13.50
Non-Cumulative or 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

**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 30.09.2024					
	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	2,466,675,588	23,466,066	2,466,675,588	4,693,213	89,005,607	3.60%
Claims on Foreign Sovereigns and their Central Bank	60,775,516	-	60,775,516	-	86,027,736	141.55%
Claims on Public Sector Entities	285,582,029	90,483,290	72,317,635	13,303,309	85,620,944	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	110,630,846	65,498,221	110,630,846	65,498,221	108,408,057	61.55%
Claims on Financial Institutions	4,228,194	2,415	4,228,194	2,415	2,451,018	57.94%
Claims on Corporates	341,190,670	281,913,612	297,032,824	43,278,324	324,109,465	95.24%
Retail Claims	588,653,891	277,034,777	528,691,376	-	401,253,545	75.90%
Claims Secured by Gold	160,522,282	-	160,522,282	-	1,298	0.00%
Claims Secured by Residential Property	83,112,179	-	83,112,179	-	38,987,049	46.91%
Claims secured by Commercial Real Estate	43,093,124	-	43,093,124	-	43,093,124	100.00%
Non- Performing Assets (NPAs)	136,482,762	-	136,482,762	-	174,236,470	127.66%
Higher - risk Categories	2,007,118	-	2,007,118	-	5,017,794	250.00%
Cash Items and Other Assets	320,492,491	44,376,525	320,492,491	44,376,525	270,552,401	74.15%
<b>Total</b>	<b>4,603,446,689</b>	<b>782,774,905</b>	<b>4,286,061,933</b>	<b>171,152,007</b>	<b>1,628,764,510</b>	<b>36.54%</b>

**Credit Risk Under Standardised Approach**

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

Asset Class	Amount (LKR'000) as at 30.09.2024					
	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	4,380,844,911	23,466,066	4,380,844,911	4,693,213	89,005,607	2.03%
Claims on Foreign Sovereigns and their Central Bank	60,775,516	-	60,775,516	-	86,027,736	141.55%
Claims on Public Sector Entities	297,565,400	90,483,290	72,317,635	13,227,778	85,545,413	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	110,703,919	65,498,221	110,703,919	65,498,221	108,481,130	61.57%
Claims on Financial Institutions	4,228,194	2,415	4,228,194	2,415	2,451,018	57.94%
Claims on Corporates	374,619,623	281,913,612	330,461,777	43,278,324	357,538,418	95.66%
Retail Claims	588,653,891	277,034,777	528,691,376	-	401,253,545	75.90%
Claims Secured by Gold	160,522,282	-	160,522,282	-	1,298	0.00%
Claims Secured by Residential Property	83,112,179	-	83,112,179	-	38,987,049	46.91%
Claims secured by Commercial Real Estate	43,093,124	-	43,093,124	-	43,093,124	100.00%
Non- Performing Assets (NPAs)	136,482,762	-	136,482,762	-	174,236,470	127.66%
Higher - risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	336,206,208	44,376,525	336,206,208	44,376,525	286,012,535	75.15%
<b>Total</b>	<b>6,576,808,009</b>	<b>782,774,905</b>	<b>6,247,439,882</b>	<b>171,076,476</b>	<b>1,672,633,345</b>	<b>26.06%</b>

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

Description		Amount (LKR'000)as at 30.09.2024 (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		2,026,271,736	440,403,852							2,466,675,588
Claims on Foreign Sovereigns and their Central Bank				4,505,879			1,259,318	55,010,320		60,775,516
Claims on public Sector Entities			-				72,317,635			72,317,635
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			29,659,145	25,324,984			55,646,717			110,630,846
Claims on Financial Institutions			49,636	3,477,349			701,209	-		4,228,194
Claims on Corporates			9,260,894	17,208,345			270,276,393	287,192		297,032,824
Retail Claims					2,878,206	505,146,192	20,666,978			528,691,376
Claims Secured by Gold		160,520,983	-				1,298			160,522,282
Claims Secured by Residential Property				67,884,816			15,227,363			83,112,179
Claims secured by Commercial Real Estate							43,093,124			43,093,124
Non- Performing Assests(NPAs)							60,975,346	75,507,416		136,482,762
Higher -risk Categories									2,007,118	2,007,118
Cash Item and Other Assests		81,315,764	16,251,063				222,925,664			320,492,491
<b>Total</b>		<b>2,268,108,483</b>	<b>495,624,590</b>	<b>118,401,373</b>	<b>2,878,206</b>	<b>505,146,192</b>	<b>763,091,046</b>	<b>130,804,927</b>	<b>2,007,118</b>	<b>4,286,061,933</b>

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

Description		Amount (LKR'000)as at 30.09.2024 (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		3,940,441,059	440,403,852							4,380,844,911
Claims on Foreign Sovereigns and their Central Bank				4,505,879			1,259,318	55,010,320		60,775,516
Claims on public Sector Entities			-				72,317,635			72,317,635
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			29,659,145	25,324,984			55,719,790			110,703,919
Claims on Financial Institutions			49,636	3,477,349			701,209	-		4,228,194
Claims on Corporates			9,260,894	17,208,345			303,705,346	287,192		330,461,777
Retail Claims					2,878,206	505,146,192	20,666,978			528,691,376
Claims Secured by Gold		160,520,983	-				1,298			160,522,282
Claims Secured by Residential Property				67,884,816			15,227,363			83,112,179
Claims secured by Commercial Real Estate							43,093,124			43,093,124
Non- Performing Assests(NPAs)							60,975,346	75,507,416		136,482,762
Higher -risk Categories									-	-
Cash Item and Other Assests		81,569,347	16,251,063				238,385,798			336,206,208
<b>Total</b>		<b>4,182,531,389</b>	<b>495,624,590</b>	<b>118,401,373</b>	<b>2,878,206</b>	<b>505,146,192</b>	<b>812,053,206</b>	<b>130,804,927</b>	<b>-</b>	<b>6,247,439,882</b>

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

Item	30.09.2024		30.06.2024	
	Bank (LKR'000)	Group (LKR'000)	Bank (LKR'000)	Group (LKR'000)
<b>(a) Capital Charge for Interest Rate Risk</b>	<b>474,234</b>	<b>474,234</b>	<b>675,880</b>	<b>675,880</b>
General Interest Rate Risk	474,234	474,234	675,880	675,880
(i) Net Long or Short Position	474,234	474,234	675,880	675,880
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
<b>(b) Capital Charge for Equity</b>	<b>441,986</b>	<b>441,986</b>	<b>568,614</b>	<b>568,614</b>
(i) General Equity Risk	230,866	230,866	295,633	295,633
(ii) Specific Equity Risk	211,120	211,120	272,981	272,981
<b>(c) Capital Charge for Foreign Exchange &amp; Gold</b>	<b>800,889</b>	<b>799,580</b>	<b>807,591</b>	<b>807,687</b>
<b>Total Capital Charge for Market Risk [(a)+(b)+(c)]</b>	<b>1,717,108</b>	<b>1,715,799</b>	<b>2,052,085</b>	<b>2,052,181</b>
<b>Total Risk Weighted Amount for Market Risk</b>	<b>12,265,055</b>	<b>12,255,706</b>	<b>14,657,750</b>	<b>14,658,438</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 30.09.2024		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		200,058,952	93,573,343	168,893,025
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>23,126,266</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>165,187,614</b>

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

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2024		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		194,645,142	83,217,065	164,225,061
<b>Capital Charges for Operational Risk(LKR'000)</b>					<b>22,104,363</b>
<b>Risk Weighted Amount for Operational Risk(LKR'000)</b>					<b>157,888,310</b>