

Basel III Disclosure Requirements
Key Regulatory Ratios- Capital and Liquidity

Item	31.03.2019	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	109,000,932	115,306,470
Tier 1 Capital	109,000,932	115,306,470
Total Capital	151,990,221	159,481,739
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	10.19%	10.28%
Tier 1 Capital Ratio (Minimum Requirement- 10.00%)	10.19%	10.28%
Total Capital Ratio (Minimum Requirement- 14.00%)	14.21%	14.22%
Leverage Ratio (Minimum Requirement- 3.00%)	4.48%	4.69%

Item	Bank	
	31.03.2019	31.12.2018
Regulatory Liquidity		
Statutory Liquid Assets - Domestic (LKR '000)	454,648,687	478,549,997
Statutory Liquid Assets - FCBU (USD '000)	781,782	835,941
Statutory Liquid Assets Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	23.79	24.47
Off -Shore Banking Unit(%)	61.72	60.20
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2019 -100%, 2018 - 90%)	143.08	143.51
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2019-100%, 2018 - 90%)	99.77	114.99
Net Stable Funding Ratio (%) (Minimum Requirement - 90%)	135.51%	N/A

Basel III new guidelines were implemented w.e.f. 01st July 2017

Basel III Computation of Capital Ratios -31.03.2019

Item	Bank		Group	
	LKR'000	LKR'000	LKR'000	LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	109,000,932	115,306,470		
Common Equity Tier 1 (CET 1) Capital	114,553,579	117,839,485		
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Unpublished current year's profit/(losses) and gains reflected in OCI	-	-		
Ordinary shares issued by consolidated banking and financial subsidiaries held by third parties	-	-		
Total Adjustments to CET 1 Capital	5,552,647	2,533,014		
Goodwill(net)	-	-		
Intangible Assets (net)	1,152,272	1,370,716		
Revaluation losses of property, plant and equipment	180,879	180,879		
Deferred tax assets (net)	-	163,065		
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	619,281	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	3,393,005	-		
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	42,989,289	44,175,269		
Tier 2 Capital	44,984,301	46,032,039		
Qualifying Tier 2 Capital Instruments	31,997,959	33,045,697		
Revaluation Gains	6,556,298	6,556,298		
General Provisions	6,430,044	6,430,044		
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-		
Total Adjustment to Tier 2	1,995,012	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	1,881,492	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 1 Capital	109,000,932	115,306,470		
Total Tier 1 Capital	109,000,932	115,306,470		
Total Capital	151,990,221	159,481,739		

Item	Bank		Group	
	LKR'000	LKR'000	LKR'000	LKR'000
Total Risk Weighted Assets (RWA)	1,069,927,654	1,121,363,596		
RWAs for Credit Risk	981,809,978	1,022,784,821		
RWAs for Market Risk	7,144,871	7,144,871		
RWAs for Operational Risk	80,972,804	91,433,903		
CET 1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	10.19%	10.28%		
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(%)	10.19%	10.28%		
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D- SIBs)(%)	14.21%	14.22%		
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

Item	Bank	Group
	LKR'000	LKR'000
Tier 1 Capital	109,000,932	115,306,470
Total Exposures	2,432,432,210	2,460,378,863
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral)	2,233,259,093	2,259,769,678
Derivative Exposures	1,356,515	1,356,515
Securities Financing Transaction Exposures	62,639,062	64,075,130
Other Off- Balance Sheet Exposures	135,177,540	135,177,540
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	4.48%	4.69%

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

Item	Amount (LKR'000)			
	31.03.2019		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)	338,153,167	338,153,167	280,443,872	280,443,872
Total Adjusted Level 1 Assets	339,915,084	339,915,084	282,611,352	282,611,352
Level 1 Assets	336,091,031	336,091,031	278,177,780	278,177,780
Total Adjusted Level 2A Assets	850,000	722,500	850,000	722,500
Level 2A Assets	850,000	722,500	850,000	722,500
Total Adjusted Level 2B Assets	2,679,271	1,339,636	3,087,184	1,543,592
Level 2B Assets	2,679,271	1,339,636	3,087,184	1,543,592
Total Cash Outflows	2,239,283,285	376,143,866	#####	361,439,798
Deposits	1,329,005,086	132,900,509	1,243,019,339	124,301,934
Unsecured Wholesale Funding	458,831,994	216,833,781	496,521,921	209,526,807
Secured Funding Transactions	45,348,885	-	80,175,016	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	406,005,052	26,317,309	420,347,317	27,193,138
Additional Requirements	92,268	92,268	417,919	417,919
Total Cash Inflows	129,582,641	85,695,966	167,479,174	117,552,327
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	105,542,152	85,695,966	162,479,174	117,552,327
Operational Deposits	19,040,489	-	-	-
Other Cash Inflows	-	-	-	-
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100		116.42%		114.99%

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
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)	659,450	550	900,000	1,520,000	768,845
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floating 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	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D22534	LK0357D22526	LK0357D22542	LK0357D22559	LK0357D22201
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)	32,367	123,759	1,375,121	23	101,007
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floating 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	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
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)	4,277	1,567,435	1,121,243	1,938,521	4,398,997
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floating 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)	561	784	20	5,000,000	750,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floating 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
Unique Identifier		
Governing Laws of the Instrument	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	31-Jul-18	3-Dec-18
Par Value of Instrument - LKR	100	100
Issued quantity (No of Debentures)	67,000,000	53,000,000
Issued Quantity (LKR'000)	6,700,000	5,300,000
Perpetual or Dated		
Original Maturity Date, if Applicable	30-Jul-26	2-Dec-23
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	6,700,000	5,035,000
Accounting Classification (equity/Liability)	Liability	Liability
Coupons/Dividends		
Fixed or Floating Dividend/Coupon	FIXED	FIXED
Coupon Rate and any Related Index %	12.00	12.00
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative
Convertible or 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 31.03.2019					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures Post CCF and CRM		RWA and RWA Density (%)	
	On Balance Sheet	Off Balance Sheet	On Balance Sheet	Off Balance Sheet	RWA	RWA Density (%)
	Amount	Amount	Amount	Amount		
Claims on Central Government and CBSL	751,324,917	16,238,615	751,324,917	3,247,723	46,205,392	6.12%
Claims on Foreign Sovereigns and their Central Bank	16,507,336	-	16,507,336	-	15,490,417	93.84%
Claims on Public Sector Entities	313,423,775	227,024,622	37,207,670	17,033,601	54,241,270	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks - Exposures	81,107,992	25,138,116	81,107,992	25,138,116	57,333,467	53.96%
Claims on Financial Institutions	12,974,413	-	12,974,413	-	7,421,127	57.20%
Claims on Corporates	278,299,780	128,233,393	247,463,972	40,756,390	273,188,712	94.78%
Retail Claims	408,557,647	19,641,947	369,411,989	-	290,451,116	78.63%
Claims Secured by Gold	54,623,725	-	54,623,725	-	834,169	1.53%
Claims Secured by Residential Property	91,691,817	-	91,691,817	-	66,481,304	72.51%
Claims secured by Commercial Real Estate	52,436,487	-	52,436,487	-	52,436,487	100.00%
Non- Performing Assets (NPAs)	27,514,230	-	27,514,230	-	37,191,898	135.17%
Higher - risk Categories	1,145,536	-	1,145,536	-	2,863,840	250.00%
Cash Items and Other Assets	128,374,295	16,982,487	128,374,295	16,982,487	77,670,779	53.43%
Total	2,217,981,951	433,259,180	#####	103,158,317	981,809,978	49.71%

Credit Risk Under Standardised Approach
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects - Group

Asset Class	Amount (LKR'000) as at 31.03.2019					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures Post CCF and CRM		RWA and RWA Density (%)	
	On Balance Sheet	Off Balance Sheet	On Balance Sheet	Off Balance Sheet	RWA	RWA Density (%)
	Amount	Amount	Amount	Amount		
Claims on Central Government and CBSL	756,899,916	16,238,615	756,899,916	3,247,723	46,205,392	6.08%
Claims on Foreign Sovereigns and their Central Bank	16,507,336	-	16,507,336	-	15,490,417	93.84%
Claims on Public Sector Entities	341,795,099	227,024,622	37,207,670	17,033,601	54,241,270	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks - Exposures	82,372,672	25,138,116	82,372,672	25,138,116	58,598,147	54.50%
Claims on Financial Institutions	12,974,413	-	12,974,413	-	7,421,127	57.20%
Claims on Corporates	308,184,918	128,233,393	277,349,110	40,756,390	303,073,850	95.27%
Retail Claims	408,557,647	19,641,947	369,411,989	-	290,451,116	78.63%
Claims Secured by Gold	54,623,725	-	54,623,725	-	834,169	1.53%
Claims Secured by Residential Property	91,691,817	-	91,691,817	-	66,481,304	72.51%
Claims secured by Commercial Real Estate	52,436,487	-	52,436,487	-	52,436,487	100.00%
Non- Performing Assets (NPAs)	27,514,230	-	27,514,230	-	37,191,898	135.17%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	140,767,863	16,982,487	140,767,863	16,982,487	89,953,894	57.02%
Total	2,294,488,423	433,259,180	#####	103,158,317	#####	50.56%

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

Description Asset Classes / Risk Weight		Amount (LKR'000) as at 31.03.2019 (Post CCF & CRM)								Total Credit Exposures Amount
		0%	20%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		521,339,611	229,985,306							751,324,917
Claims on Foreign Sovereigns and their Central Bank				2,033,840			14,473,497			16,507,336
Claims on public Sector Entities							37,207,670			37,207,670
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			38,644,198	9,334,173			33,129,621			81,107,992
Claims on Financial Institutions			1,294,500	9,035,372			2,644,541			12,974,413
Claims on Corporates			15,649,698	1,900,000			229,914,274			247,463,972
Retail Claims					836,410	314,505,236	54,070,344			369,411,989
Claims Secured by Gold		50,452,879	4,170,846							54,623,725
Claims Secured by Commercial Residential Property				50,421,025			41,270,792			91,691,817
Claims secured by Commercial Real Estate							52,436,487			52,436,487
Non- Performing Assessts(NPAs)							8,158,894	19,355,336		27,514,230
Higher -risk Categories									1,145,536	1,145,536
Cash Item and Other Assessts		59,444,580	10,301,780				58,627,935			128,374,295
Total		631,237,070	300,046,328	72,724,410	836,410	314,505,236	531,934,054	19,355,336	1,145,536	#####

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

Description Asset Classes / Risk Weight		Amount (LKR'000) as at 31.03.2019 (Post CCF & CRM)								Total Credit Exposures Amount
		0%	20%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		526,914,610	229,985,306							756,899,916
Claims on Foreign Sovereigns and their Central Bank				2,033,840			14,473,497			16,507,336
Claims on public Sector Entities							37,207,670			37,207,670
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures			38,644,201	9,334,173			34,394,301			82,372,675
Claims on Financial Institutions			1,294,500	9,035,372			2,644,541			12,974,413
Claims on Corporates			15,649,698	1,900,000			259,799,412			277,349,110
Retail Claims					836,410	314,505,236	54,070,344			369,411,989
Claims Secured by Gold		50,452,879	4,170,846							54,623,725
Claims Secured by Commercial Residential Property				50,421,025			41,270,792			91,691,817
Claims secured by Commercial Real Estate							52,436,487			52,436,487
Non- Performing Assessts(NPAs)							8,158,894	19,355,336		27,514,230
Higher -risk Categories									162,300	162,300
Cash Item and Other Assessts		59,555,033	10,301,780				70,911,050			140,767,863
Total		636,922,522	300,046,330	72,724,410	836,410	314,505,236	575,366,987	19,355,336	162,300	#####

Market Risk under Standardised Measurement Method

Item	31.03.2019	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	364,981	364,981
General Interest Rate Risk	364,981	364,981
(i) Net Long or Short Position	364,981	364,981
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	619,445	619,445
(i) General Equity Risk	328,608	328,608
(ii) Specific Equity Risk	290,837	290,837
(c) Capital Charge for Foreign Exchange & Gold	15,856	15,856
Total Capital Charge for Market Risk [(a)+(b)+(c)]	1,000,282	1,000,282
Total Risk Weighted Amount for Market Risk	7,144,871	7,144,871

Operational Risk under Basic Indicator Approach - Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31.03.2019		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		71,616,293	69,094,561	86,012,998
Capital Charges for Operational Risk(LKR'000)					11,336,193
Risk Weighted Amount for Operational Risk(LKR'000)					80,972,804

Operational Risk under Basic Indicator Approach - Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31.03.2019		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		78,442,744	81,145,520	96,426,664
Capital Charges for Operational Risk(LKR'000)					12,800,746
Risk Weighted Amount for Operational Risk(LKR'000)					91,433,903

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

Item	Amount (LKR'000) as at 31.03.2019				
	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	2,207,019,069	2,238,811,740	#####	12,273,599	9,549,431
Cash and Cash Equivalents	89,742,722	78,491,376	60,109,579	83,683	-
Balances With Central Bank	54,229,503	54,626,108	54,626,108	-	-
Placements with Banks	48,287,733	60,893,188	60,893,188	-	-
Securities Purchased under resale agreements	-	-	-	-	-
Derivative Financial Instruments	957,342	-	-	-	-
Financial assets recognized through profit or loss measure	8,453,561	8,369,905	8,369,905	5,943,394	10,755
Financial assets at amortized cost	-	-	-	-	-
Loans and advances	1,396,787,164	1,427,984,724	1,417,308	-	-
Debt and other instruments	521,253,459	511,266,040	1,427,984,724	-	2,955,662
Financial assets - measured at fair value through other comprehensive income	17,228,517	14,417,308	-	6,246,522	892,201
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	24,220,347	25,099,906	25,099,906	-	-
Investment Properties	2,736,588	2,882,928	2,882,928	-	-
Goodwill and Intangible Assets	1,152,271	7,976	-	-	1,152,272
Deferred Tax Assets	-	-	-	-	-
Other Assets	35,363,826	48,166,246	48,166,246	-	-
On Balance Sheet Liabilities	2,081,976,720	2,104,031,913	-	-	-
Due to banks	2,926,677	3,721,561	-	-	-
Derivative Financial Instruments	57,399,432	-	-	-	-
Securities Sold under resale agreements	103,095	56,942,875	-	-	-
Other Financial Liabilities Held-For-Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	1,770,802,063	1,741,421,558	-	-	-
Other Borrowings	172,073,779	169,050,960	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	4,067,538	33,012,643	-	-	-
Deferred Tax Liabilities	5,286,764	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	17,340,952	49,882,318	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	51,976,420	50,000,000	-	-	-
Off-Balance Sheet Liabilities	486,065,806	466,544,877	-	-	-
Guarantees	69,955,176	69,955,176	69,955,176	-	-
Performance Bonds	34,214,240	34,214,240	34,214,240	-	-
Letters of Credit	108,125,330	108,125,330	108,125,330	-	-
Other Contingent Items	96,747,569	96,747,569	96,747,569	-	-
Undrawn Loan Commitment	4,170,439	4,170,439	4,170,439	-	-
Other Commitments	172,853,051	153,332,122	120,046,425	-	-
Shareholder's Equity	25,000,000	25,000,000	-	-	-
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	71,376,216	85,127,115	-	-	-
Accumulated Other Comprehensive Income	1,671,464	264,077	-	-	-
Other Reserves	26,994,669	24,388,635	-	-	-
Total Shareholder's Equity	125,042,349	134,779,827	-	-	-
Total On-Balance Sheet Liabilities & Equity Capital and Reserves	2,207,019,069	2,238,811,740	-	-	-