# Quantitative Disclosures as per Schedule III of Banking Act Direction No. 01 of 2016, Capital Requirements under Basel III

**(Un Audited)**

**31st March 2025**

**Basel III - Disclosures Under Pillar 3 as per the Banking Act Direction No.01 of 2016**

**Disclosure 1**

**Key Regulatory Ratios - Capital and Liquidity**

| | 31.03.2025 | | 31.12.2024 | |
|---|---|---|---|---|
| | Bank | Group | Bank | Group |
| **Regulatory Capital (LKR '000)** | | | | |
| Common Equity Tier 1 | 50,724,562 | 56,040,468 | 52,485,838 | 57,804,406 |
| Tier 1 Capital | 50,724,562 | 56,040,468 | 52,485,838 | 57,804,406 |
| Total Capital | 62,878,165 | 66,694,057 | 66,693,851 | 72,021,286 |
| **Regulatory Capital Ratios (%)** | | | | |
| Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.00%) | 10.89 | 12.04 | 12.40 | 13.61 |
| Tier 1 Capital Ratio (Minimum Requirement- 8.50% ) | 10.89 | 12.04 | 12.40 | 13.61 |
| Total Capital Ratio (Minimum Requirement - 12.50%) | 13.50 | 14.66 | 15.76 | 16.96 |
| Leverage ratio (Minimum requirement – 3%) | 6.48 | 7.17 | 7.33 | 8.03 |
| | | | | |
| **Regulatory Liquidity** | | | | |
| Liquidity coverage ratio – Rupee (Minimum requirement : 100% | 268.69 | N/A | 310.01 | N/A |
| Liquidity coverage ratio – All currency (Minimum requirement : 100% | 255.07 | N/A | 280.26 | N/A |
| Net stable funding ratio (Minimum requirement : 100% | 118.15 | N/A | 124.60 | N/A |

## Disclosure 2

## Basel III Computation of Capital Ratios

| Item | Amount (LKR '000) | | | |
|---|---|---|---|---|
| | 31.03.2025 | | 31.12.2024 | |
| | Bank | Group | Bank | Group |
| **Common Equity Tier 1 (CET1) Capital after Adjustments** | **50,724,562** | **56,040,468** | **52,485,838** | **57,804,406** |
| **Common Equity Tier 1 (CET1) Capital** | **69,135,722** | **75,969,096** | **71,009,611** | **77,842,985** |
| Equity Capital (Stated Capital)/Assigned Capital | 15,445,973 | 15,445,973 | 14,710,454 | 14,710,454 |
| Reserve Fund | 3,657,968 | 3,657,968 | 3,657,968 | 3,657,968 |
| Published Retained Earnings/(Accumulated Retained Losses) | 33,238,782 | 40,072,156 | 35,834,730 | 42,668,104 |
| Published Accumulated Other Comprehensive Income (OCI) | 3,026,620 | 3,026,620 | 3,026,620 | 3,026,620 |
| General and other Disclosed Reserves | 13,779,839 | 13,779,839 | 13,779,839 | 13,779,839 |
| Unpublished Current Year's Profit/Loss and Gains reflected in OCI | (13,460) | (13,460) | - | - |
| Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties | - | - | - | - |
| **Total Adjustments to CET1 Capital** | **18,411,160** | **19,928,628** | **18,523,773** | **20,038,579** |
| Goodwill (net) | - | 156,226 | - | 156,226 |
| Intangible Assets (net) | 2,014,157 | 2,025,163 | 2,001,636 | 2,013,975 |
| Investment in capital of banks and financial institutions | 10,312,340 | 11,643,057 | 11,180,665 | 12,507,386 |
| Others | 6,084,663 | 6,104,182 | 5,341,472 | 5,360,992 |
| **Additional Tier 1 (AT1) Capital after Adjustments** | **-** | **-** | **-** | **-** |
| **Additional Tier 1 (AT1) 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 AT1 Capital** | **-** | **-** | **-** | **-** |
| Investment in Own Shares | - | - | - | - |
| Others (specify) | - | - | - | - |
| **Tier 2 Capital after Adjustments** | **12,153,603** | **12,167,722** | **14,208,013** | **14,216,880** |
| **Tier 2 Capital** | **12,218,891** | **12,229,230** | **14,208,013** | **14,216,880** |
| Qualifying Tier 2 Capital Instruments | 7,397,554 | 7,397,554 | 9,803,906 | 9,803,906 |
| Revaluation Gains | - | - | - | - |
| Loan Loss Provisions | 4,821,337 | 4,831,676 | 4,404,107 | 4,412,974 |
| Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties | - | - | - | - |
| **Total Adjustments to Tier 2** | **65,288** | **61,508** | **-** | **-** |
| Investment in Own Shares | - | - | - | - |
| Others (specify) | 65,288 | 61,508 | - | - |
| **CET1 Capital** | **50,724,562** | **56,040,468** | **52,485,838** | **57,804,406** |
| **Total Tier 1 Capital** | **50,724,562** | **56,040,468** | **52,485,838** | **57,804,406** |
| **Total Capital** | **62,878,165** | **68,208,190** | **66,693,851** | **72,021,286** |

| | Amount (LKR '000) | | | |
|---|---|---|---|---|
| | 31.03.2025 | | 31.12.2024 | |
| | Bank | Group | Bank | Group |
| **Total Risk Weighted Assets (RWA)** | | | | |
| RWAs for Credit Risk | 385,706,884 | 386,534,068 | 352,328,550 | 353,037,904 |
| RWAs for Market Risk | 32,445,968 | 32,445,968 | 27,403,720 | 27,403,720 |
| RWAs for Operational Risk | 47,578,816 | 46,404,278 | 43,468,784 | 44,241,426 |
| **CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)** | **10.89** | **12.04** | **12.4** | **13.61** |
| **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 (%) | N/A | N/A | N/A | N/A |
| **Total Tier 1 Capital Ratio (%)** | **10.89** | **12.04** | **12.4** | **13.61** |
| **Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)** | **13.50** | **14.66** | **15.76** | **16.96** |
| 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 (%) | N/A | N/A | N/A | N/A |

## Disclosure 3

## Computation of Leverage Ratio

| Item | Amount (LKR '000) | | Amount (LKR '000) | |
|---|---|---|---|---|
| | 31.03.2025 BANK | 31.03.2025 GROUP | 31.12.2024 BANK | 31.12.2024 GROUP |
| **Tier 1 Capital** | **50,724,562** | **56,040,468** | **52,485,838** | **57,804,406** |
| **Total Exposures** | **782,186,474** | **781,526,775** | **715,921,306** | **720,097,361** |
| On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral) | 733,464,401 | 732,804,702 | 672,489,151 | 676,665,206 |
| Derivative Exposures | 16,586,926 | 16,586,926 | 16,753,173 | 16,753,173 |
| Securities Financing Transaction Exposures | 2,739,587 | 2,739,587 | 2,851,459 | 2,851,459 |
| Other Off-Balance Sheet Exposures | 29,395,560 | 29,395,560 | 23,827,523 | 23,827,523 |
| **Basel III leverage ratio (Minimum requirement 3%) (%)** | **6.48** | **7.17** | **7.33** | **8.03** |

## Disclosure 4

### Basel III Computation of Liquidity Coverage Ratio - All Currencies

| Item | Amount (LKR'000) | | | |
|---|---|---|---|---|
| | 31.03.2025 | | 31.12.2024 | |
| | Total Un-weighted Value | Total Weighted Value | Total Un-weighted Value | Total Weighted Value |
| **Total Stock of High-Quality Liquid Assets (HQLA)** | **176,933,794** | **175,642,357** | **190,127,663** | **189,104,922** |
| Total Adjusted Level 1A Assets | 174,350,920 | 174,350,920 | 188,082,181 | 188,082,181 |
| Level 1 Assets | 174,350,920 | 174,350,920 | 188,082,181 | 188,082,181 |
| Total Adjusted Level 2A Assets | - | - | - | - |
| Level 2A Assets | - | - | - | - |
| Total Adjusted Level 2B Assets | 2,582,874 | 1,291,437 | 2,045,482 | 1,022,741 |
| Level 2B Assets | 2,582,874 | 1,291,437 | 2,045,482 | 1,022,741 |
| **Total Cash Outflows** | **553,658,084** | **111,601,245** | **485,610,838** | **94,439,394** |
| Deposits | 295,999,382 | 26,041,778 | 285,736,836 | 24,827,049 |
| Unsecured Wholesale Funding | 96,882,922 | 52,135,750 | 70,754,099 | 37,379,639 |
| Secured Funding Transactions | 23,451,596 | - | 25,427,973 | - |
| Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations | 111,337,877 | 7,437,410 | 77,536,349 | 6,077,125 |
| Additional Requirements | 25,986,307 | 25,986,307 | 26,155,581 | 26,155,581 |
| **Total Cash Inflows** | **68,009,988** | **46,231,252** | **49,098,640** | **33,438,991** |
| Maturing secured lending transactions backed by collateral | 27,313,155 | 16,708,362 | 23,232,211 | 16,056,481 |
| Committed facilities | - | - | - | - |
| Other inflows by counterparty which are maturing within 30 Days | 29,102,552 | 19,384,324 | 17,660,717 | 10,399,925 |
| Operational deposits | - | - | - | - |
| Other cash inflows | 11,594,281 | 10,138,567 | 8,205,712 | 6,982,585 |
| **Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100 (Minimum requirement - 100%)** | | **268.69** | | **310.01** |

## Basel III Computation of Liquidity Coverage Ratio - LKR Only

| Item | Amount (LKR'000) | | | |
|---|---|---|---|---|
| | 31.03.2025 | | 31.12.2024 | |
| | Total Un-weighted Value | Total Weighted Value | Total Un-weighted Value | Total Weighted Value |
| **Total Stock of High-Quality Liquid Assets (HQLA)** | **178,570,979** | **177,279,542** | **190,863,719** | **189,840,978** |
| Total Adjusted Level 1A Assets | 175,988,105 | 175,988,105 | 188,818,237 | 188,818,237 |
| Level 1 Assets | 175,988,105 | 175,988,105 | 188,818,237 | 188,818,237 |
| Total Adjusted Level 2A Assets | - | - | - | - |
| Level 2A Assets | - | - | - | - |
| Total Adjusted Level 2B Assets | - | - | 2,045,482 | 1,022,741 |
| Level 2B Assets | 2,582,874 | 1,291,437 | 2,045,482 | 1,022,741 |
| **Total cash outflows** | **697,970,641** | **131,175,947** | **605,544,252** | **107,121,287** |
| Deposits | 339,070,829 | 30,321,695 | 327,258,102 | 28,901,213 |
| Unsecured wholesale funding | 165,180,558 | 82,571,144 | 134,877,080 | 64,457,610 |
| Secured funding transactions | 23,451,596 | - | 25,427,972 | - |
| Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations | 162,583,492 | 10,598,943 | 112,674,385 | 8,455,751 |
| Additional requirements | 7,684,166 | 7,684,166 | 5,306,713 | 5,306,713 |
| **Total cash inflows** | **88,259,913** | **61,673,243** | **59,200,684** | **39,384,729** |
| Maturing secured lending transactions backed by collateral | 29,405,854 | 18,801,061 | 25,763,891 | 18,588,160 |
| Committed facilities | - | - | - | - |
| Other inflows by counterparty which are maturing within 30 Days | 52,572,214 | 41,373,521 | 28,461,057 | 19,479,105 |
| Operational deposits | 3,327,469 | - | 2,435,145 | - |
| Other cash inflows | 2,954,376 | 1,498,662 | 2,540,591 | 1,317,464 |
| **Liquidity coverage Ratio (%) (Stock of high quality liquid assets/ total net cash outflows over the next 30 calendar days) *100 (Minimum requirement - 100%)** | | **255.07** | | **280.26** |

## Disclosure 5

## Net Stable Funding Ratio (NSFR)

| | BANK | |
|---|---|---|
| | 31.03.2025 (LKR'000) | 31.12.2024 (LKR'000) |
| **Total available stable funding (ASF)** | **505,109,637** | **488,990,770** |
| **Total required stable funding (RSF)** | **427,529,116** | **392,446,771** |
| Required stable funding – On-balance sheet assets | 420,566,392 | 386,813,051 |
| Required stable funding – Off-balance sheet items | 6,962,724 | 5,633,720 |
| | | |
| **NSFR (Minimum requirement – 100%)** | **118.15** | **124.60** |

**Disclosure 6**

**Main Features of Regulatory Capital Instruments**

| Description of the Capital Instrument (Bank Only) | Stated Capital | Subordinated Term-debt (2020 - Type A) | Subordinated Term-debt (2020 - Type B) | Subordinated Term-debt (2024 - Type A) | Subordinated Term-debt (2024 - Type B) |
|---|---|---|---|---|---|
| **Issuer** | **DFCC Bank PLC** | **DFCC Bank PLC** | **DFCC Bank PLC** | **DFCC Bank PLC** | **DFCC Bank PLC** |
| Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement) | LK0055N00000 | C-2458 | C-2457 | C-2523 | C-2524 |
| Governing Law(s) of the Instrument | Companies Act, No. 07 of 2007, Colombo Stock Exchange Regulations | | | | |
| Original Date of Issuance | N/A | 23 October 2020 | 23 October 2020 | 16 January 2024 | 16 January 2024 |
| Par Value of Instrument (LKR) | | 100 | 100 | 100 | 100 |
| Perpetual or Dated | Perpetual | Dated | Dated | Dated | Dated |
| Original Maturity Date, if Applicable | N/A | 23 October 2025 | 23 October 2027 | 16 January 2029 | 16 January 2031 |
| Amount Recognised in Regulatory Capital (in LKR '000 as at 31st March 2025) | 15,445,973 | 863,600 | 123,000 | 6,356,184 | 54,770 |
| Accounting Classification (Equity/Liability) | Equity | Liability | Liability | Liability | Liability |
| **Issuer Call subject to Prior Supervisory Approval** | | | | | |
| Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000) | N/A | N/A | N/A | N/A | N/A |
| Subsequent Call Dates, if Applicable | N/A | N/A | N/A | N/A | N/A |
| **Coupons/Dividends** | | | | | |
| Fixed or Floating Dividend/Coupon | Floating dividend | Fixed coupon | Fixed coupon | Fixed coupon | Fixed coupon |
| Coupon Rate and any Related Index (%) | N/A | 9.00% p.a | 9.25% p.a | 15.25% p.a | 14.75% p.a |
| Non-Cumulative or Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative |
| Convertible or Non-Convertible | Non-convertible | Convertible | Convertible | Convertible | Convertible |
| If Convertible, Conversion Trigger (s) | N/A | Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016 | Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016 | Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016 | Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016 |
| If Convertible, Fully or Partially | N/A | Fully | Fully | Fully | Fully |
| If Convertible, Mandatory or Optional | N/A | Mandatory | Mandatory | Mandatory | Mandatory |
| If Convertible, Conversion Rate | N/A | Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares during the three months (0-3) period, immediately preceding the date of the Trigger Event. | Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares during the three months (0-3) period, immediately preceding the date of the Trigger Event. | Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares during the three months (0-3) period, immediately preceding the date of the Trigger Event. | Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares during the three months (0-3) period, immediately preceding the date of the Trigger Event. |

**Disclosure 7**

**Credit Risk under Standardised Approach**
**Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects**

| Asset Class | Amount (LKR'000) as at 31st March 2025 (Bank) | | | | | |
|---|---|---|---|---|---|---|
| | 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 | 252,078,471 | 61,892,993 | 252,078,471 | 3,294,127 | - | 0% |
| Claims on foreign sovereigns and their Central Banks | 5,467,326 | - | 5,467,326 | - | 1,093,465 | 20% |
| Claims on public sector entities | 8,786,587 | - | - | - | - | 0% |
| Claims on official entities and multilateral development banks | - | - | - | - | - | 0% |
| Claims on banks exposures | 33,610,721 | 35,332,859 | 33,610,721 | 708,577 | 17,023,112 | 50% |
| Claims on financial institutions | 12,315,793 | - | 12,315,793 | - | 7,110,227 | 58% |
| Claims on corporates | 188,517,916 | 51,627,491 | 146,912,210 | 21,688,803 | 160,809,047 | 95% |
| Retail claims | 144,502,706 | 13,810,449 | 144,502,706 | 7,731,632 | 117,765,323 | 77% |
| Claims secured by residential property | 13,784,949 | - | 13,784,949 | - | 4,824,732 | 35% |
| Claims secured by commercial real estate | 30,298,971 | - | 30,298,971 | - | 30,298,971 | 100% |
| Non-performing assets (NPAs) | 31,940,206 | - | 31,940,206 | - | 36,238,135 | 113% |
| Higher-risk categories | 599,542 | - | 599,542 | - | 1,498,854 | 250% |
| Cash items and other assets | 19,520,626 | 97,571,542 | 19,520,626 | - | 9,045,018 | 46% |
| **Total** | **741,423,814** | **260,235,334** | **691,031,521** | **33,423,139** | **385,706,884** | |

Note:
(i) NPAs - As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning
(ii) RWA Density - Total RWA/Exposures post CCF and CRM.

## Disclosure 7

### Credit Risk under Standardised Approach
### Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

| Asset Class | Amount (LKR'000) as at 31st March 2025 (Group) | | | | | |
|---|---|---|---|---|---|---|
| | 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 | 252,134,118 | 61,892,993 | 252,134,118 | 3,294,127 | - | 0% |
| Claims on foreign sovereigns and their Central Banks | 5,467,326 | - | 5,467,326 | - | 1,093,465 | 20% |
| Claims on public sector entities | 8,786,587 | - | - | - | - | 0% |
| Claims on official entities and multilateral development banks | - | - | - | - | - | 0% |
| Claims on banks exposures | 33,610,721 | 35,332,859 | 33,610,721 | 708,577 | 17,023,112 | 50% |
| Claims on financial institutions | 12,382,259 | - | 12,382,259 | - | 7,143,460 | 58% |
| Claims on corporates | 188,280,881 | 51,627,491 | 146,675,173 | 21,688,803 | 160,572,012 | 95% |
| Retail claims | 144,502,706 | 13,810,449 | 144,502,706 | 7,731,632 | 117,765,323 | 77% |
| Claims secured by residential property | 13,784,949 | - | 13,784,949 | - | 4,824,732 | 35% |
| Claims secured by commercial real estate | 30,298,971 | - | 30,298,971 | - | 30,298,971 | 100% |
| Non-performing assets (NPAs) | 31,940,206 | - | 31,940,206 | - | 36,238,135 | 113% |
| Higher-risk categories | 666,635 | - | 666,635 | - | 1,666,587 | 250% |
| Cash items and other assets | 20,402,461 | 97,571,542 | 20,402,461 | - | 9,908,271 | 49% |
| **Total** | **742,257,820** | **260,235,334** | **691,865,525** | **33,423,139** | **386,534,068** | |

Note:
(i) NPAs - As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning
(ii) RWA Density - Total RWA/Exposures post CCF and CRM.

## Disclosure 9

### Market Risk under Standardised Measurement Method

| Item | RWA Amount Bank (LKR'000) 31st March 2025 | RWA Amount Group (LKR'000) 31st March 2025 |
|---|---|---|
| **(a) Capital charge for Interest Rate Risk** | **3,457,870** | **3,457,870** |
| General Interest Rate Risk | 3,457,870 | 3,457,870 |
| (i) Net long or short position | 3,457,870 | 3,457,870 |
| (ii) Horizontal disallowance | - | - |
| (iii) Vertical disallowance | - | - |
| (iv) Options | - | - |
| **Specific Interest Rate Risk** | - | - |
| **(b) Capital charge for Equity** | **475,563** | **475,563** |
| (i) General equity risk | 263,658 | 263,658 |
| (ii) Specific equity risk | 211,905 | 211,905 |
| **(c) Capital charge for Foreign Exchange & Gold** | **122,313** | **122,313** |
| **(d) Capital charge for market risk [ ( a ) + ( b ) + ( C ) ]** | **4,055,746** | **4,055,746** |
| **Total risk - weighted amount for Market Risk [ ( d )*100 / CAR ]** | **32,445,968** | **32,445,968** |

## Disclosure 10

### Operational Risk under Basic Indicator Approach - BANK

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 31st March | | |
|---|---|---|---|---|---|
| | | | 2024 | 2023 | 2022 |
| **The Basic Indicator Approach** | 15% | | 44,037,752 | 38,892,490 | 36,016,799 |
| **The Standardised Approach** | | | | | |
| Corporate Finance | 18% | | | | |
| Trading and Sales | 18% | | | | |
| Payment and Settlement | 18% | | | | |
| Agency Services | 15% | | | | |
| Asset Management | 12% | | | | |
| Retail Brokerage | 12% | | | | |
| Retail Banking | 12% | | | | |
| Commercial Banking | 15% | | | | |
| **The Alternative Standardised Approach** | | | | | |
| Corporate Finance | 18% | | | | |
| Trading and Sales | 18% | | | | |
| Payment and Settlement | 18% | | | | |
| Agency Services | 15% | | | | |
| Asset Management | 12% | | | | |
| Retail Brokerage | 12% | | | | |
| Retail Banking | 12% | 0.035 | | | |
| Commercial Banking | 15% | 0.035 | | | |
| **Capital Charges for Operational Risk (LKR'000)** | | | | | |
| The Basic Indicator Approach | **5,947,352** | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |
| **Risk Weighted Amount for Operational Risk (LKR'000)** | | | | | |
| The Basic Indicator Approach | 47,578,816 | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |

## Disclosure 11

### Operational Risk under Basic Indicator Approach - GROUP

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 31st March | | |
|---|---|---|---|---|---|
| | | | **2024** | **2023** | **2022** |
| **The Basic Indicator Approach** | 15% | | 39,853,328 | 39,555,115 | 36,602,252 |
| **The Standardised Approach** | | | | | |
| Corporate Finance | 18% | | | | |
| Trading and Sales | 18% | | | | |
| Payment and Settlement | 18% | | | | |
| Agency Services | 15% | | | | |
| Asset Management | 12% | | | | |
| Retail Brokerage | 12% | | | | |
| Retail Banking | 12% | | | | |
| Commercial Banking | 15% | | | | |
| **The Alternative Standardised Approach** | | | | | |
| Corporate Finance | 18% | | | | |
| Trading and Sales | 18% | | | | |
| Payment and Settlement | 18% | | | | |
| Agency Services | 15% | | | | |
| Asset Management | 12% | | | | |
| Retail Brokerage | 12% | | | | |
| Retail Banking | 12% | 0.035 | | | |
| Commercial Banking | 15% | 0.035 | | | |
| **Capital Charges for Operational Risk (LKR'000)** | | | | | |
| The Basic Indicator Approach | **5,800,535** | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |
| **Risk Weighted Amount for Operational Risk (LKR'000)** | | | | | |
| The Basic Indicator Approach | 46,404,278 | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |