



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

**(Un Audited)**

**30th June 2024**

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

**Disclosure 1**

**Key Regulatory Ratios - Capital and Liquidity**

	30.06.2024		31.12.2023	
	Bank	Group	Bank	Group
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	48,595,935	52,475,575	43,632,490	47,491,186
Tier 1 Capital	48,595,935	52,475,575	43,632,490	47,491,186
Total Capital	63,524,164	67,412,782	51,304,883	55,171,249
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.00%)	12.22	13.15	11.49	12.46
Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	12.22	13.15	11.49	12.46
Total Capital Ratio (Minimum Requirement - 12.50%)	15.97	16.89	13.51	14.48
Leverage ratio (Minimum requirement - 3%)	7.48	8.03	6.25	6.77
<b>Regulatory Liquidity</b>				
Liquidity coverage ratio – Rupee (Minimum requirement : 2024- 100%, 2023 - 100%) (%)	404.30	N/A	715.50	N/A
Liquidity coverage ratio – All currency (Minimum requirement : 2024 - 100%, 2023 - 100%) (%)	322.31	N/A	597.47	N/A
Net stable funding ratio (Minimum requirement : 2024 - 100%, 2023 - 100%) (%)	137.36	N/A	124.60	N/A

**Disclosure 2**

**Basel III Computation of Capital Ratios**

Item	Amount (LKR '000)			
	30.06.2024		31.12.2023	
	Bank	Group	Bank	Group
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>48,595,935</b>	<b>52,475,575</b>	<b>43,632,490</b>	<b>47,491,186</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>64,609,434</b>	<b>70,022,363</b>	<b>61,524,384</b>	<b>66,919,617</b>
Equity Capital (Stated Capital)/Assigned Capital	14,710,455	14,710,455	13,866,557	13,866,557
Reserve Fund	3,239,968	3,239,968	3,239,968	3,239,968
Published Retained Earnings/(Accumulated Retained Losses)	26,140,614	31,553,543	28,250,357	33,645,590
Published Accumulated Other Comprehensive Income (OCI)	2,387,663	2,387,663	2,387,663	2,387,663
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	4,350,895	4,350,895	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>16,013,499</b>	<b>17,546,788</b>	<b>17,891,894</b>	<b>19,428,431</b>
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	1,759,937	1,775,154	1,926,287	1,945,030
Investment in capital of banks and financial institutions	9,138,456	10,492,501	10,114,730	11,468,498
Others	5,115,106	5,122,907	5,850,877	5,858,677
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Additional Tier 1 (AT1) Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Qualifying Additional Tier 1 Capital Instruments	-	-	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to AT1 Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
<b>Tier 2 Capital after Adjustments</b>	<b>14,928,229</b>	<b>14,937,207</b>	<b>7,672,393</b>	<b>7,680,063</b>
<b>Tier 2 Capital</b>	<b>14,928,229</b>	<b>14,937,207</b>	<b>7,672,393</b>	<b>7,680,063</b>
Qualifying Tier 2 Capital Instruments	10,708,506	10,708,506	3,525,812	3,525,812
Revaluation Gains	-	-	-	-
Loan Loss Provisions	4,219,723	4,228,701	4,146,581	4,154,251
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to Tier 2</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
<b>CET1 Capital</b>	<b>48,595,935</b>	<b>52,475,575</b>	<b>43,632,490</b>	<b>47,491,186</b>
<b>Total Tier 1 Capital</b>	<b>48,595,935</b>	<b>52,475,575</b>	<b>43,632,490</b>	<b>47,491,186</b>
<b>Total Capital</b>	<b>63,524,164</b>	<b>67,412,782</b>	<b>51,304,883</b>	<b>55,171,249</b>

	Amount (LKR '000)			
	30.06.2024		31.12.2023	
	Bank	Group	Bank	Group
<b>Total Risk Weighted Assets (RWA)</b>				
RWAs for Credit Risk	337,577,841	338,296,109	331,726,504	332,340,053
RWAs for Market Risk	22,432,008	22,432,008	14,061,808	14,061,808
RWAs for Operational Risk	37,658,085	38,380,080	33,950,018	34,615,939
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>12.22</b>	<b>13.15</b>	<b>11.49</b>	<b>12.46</b>
<b>of which: Capital Conservation Buffer (%)</b>	<b>2.50</b>	<b>2.50</b>	<b>2.50</b>	<b>2.50</b>
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
<b>Total Tier 1 Capital Ratio (%)</b>	<b>12.22</b>	<b>13.15</b>	<b>11.49</b>	<b>12.46</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.97</b>	<b>16.89</b>	<b>13.51</b>	<b>14.48</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 (%)	N/A	N/A	N/A	N/A

**Disclosure 3**

**Computation of Leverage Ratio**

Item	Amount (LKR '000)		Amount (LKR '000)	
	30.06.2024 BANK	30.06.2024 GROUP	31.12.2023 BANK	31.12.2023 GROUP
<b>Tier 1 Capital</b>	<b>48,595,935</b>	<b>52,475,575</b>	<b>43,632,490</b>	<b>47,491,186</b>
<b>Total Exposures</b>	<b>649,740,343</b>	<b>653,485,038</b>	<b>698,237,531</b>	<b>701,271,268</b>
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	622,924,826	628,202,810	604,132,634	607,166,371
Derivative Exposures	18,307,783	18,307,783	72,602,003	72,602,003
Securities Financing Transaction Exposures	2,306,533	2,306,533	1,974,425	1,974,425
Other Off-Balance Sheet Exposures	22,214,699	22,214,699	19,528,469	19,528,469
<b>Basel III leverage ratio (Minimum requirement 3%) (%)</b>	<b>7.48</b>	<b>8.03</b>	<b>6.25</b>	<b>6.77</b>

**Disclosure 4**

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

Item	Amount (LKR'000)			
	30.06.2024		31.12.2023	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	<b>180,432,357</b>	<b>179,464,090</b>	<b>152,762,344</b>	<b>151,562,260</b>
Total Adjusted Level 1A Assets	178,495,822	178,495,822	148,747,554	148,747,554
Level 1 Assets	178,495,822	178,495,822	148,747,554	148,747,554
Total Adjusted Level 2A Assets	-	-	2,306,603	1,960,613
Level 2A Assets	-	-	2,306,603	1,960,613
Total Adjusted Level 2B Assets	1,936,535	968,268	1,708,187	854,093
Level 2B Assets	1,936,535	968,268	1,708,187	854,093
<b>Total Cash Outflows</b>	<b>612,886,953</b>	<b>106,155,260</b>	<b>584,446,642</b>	<b>89,080,919</b>
Deposits	308,750,846	27,124,080	300,166,130	26,997,638
Unsecured Wholesale Funding	132,455,664	66,530,306	109,168,821	53,262,615
Secured Funding Transactions	13,809,268	-	43,752,861	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	155,643,307	10,273,005	130,623,427	8,085,263
Additional Requirements	2,227,868	2,227,868	735,403	735,403
<b>Total Cash Inflows</b>	<b>64,189,546</b>	<b>50,474,773</b>	<b>77,169,785</b>	<b>63,713,421</b>
Maturing secured lending transactions backed by collateral	26,888,475	21,252,971	26,780,604	25,793,392
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 Days	35,049,766	28,890,521	46,800,877	37,755,736
Operational deposits	1,798,578	-	3,259,718	-
Other cash inflows	452,726	331,281	328,586	164,293
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)</b>		<b>322.31</b>		<b>597.47</b>
<b>*100 (Minimum requirement - 100%)</b>				

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

Item	Amount (LKR'000)			
	30.06.2024		31.12.2023	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	<b>180,286,534</b>	<b>179,318,267</b>	<b>150,243,525</b>	<b>149,389,432</b>
Total Adjusted Level 1A Assets	178,349,999	178,349,999	148,535,338	148,535,338
Level 1 Assets	178,349,999	178,349,999	148,535,338	148,535,338
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,936,535	968,268	1,708,187	854,094
Level 2B Assets	1,936,535	968,268	1,708,187	854,094
<b>Total cash outflows</b>	<b>476,003,327</b>	<b>70,601,216</b>	<b>464,356,185</b>	<b>58,215,737</b>
Deposits	272,377,787	23,570,974	264,288,518	23,433,959
Unsecured wholesale funding	67,149,924	37,376,756	55,509,591	28,093,184
Secured funding transactions	13,809,268	-	43,752,860	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	120,858,835	7,845,973	100,069,813	5,953,191
Additional requirements	1,807,513	1,807,513	735,403	735,403
<b>Total cash inflows</b>	<b>37,405,956</b>	<b>26,248,432</b>	<b>46,552,914</b>	<b>37,336,837</b>
Maturing secured lending transactions backed by collateral	24,202,102	18,566,597	24,551,225	23,564,013
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 Days	12,960,964	7,560,390	21,673,103	13,608,531
Operational deposits	-	-	-	-
Other cash inflows	242,891	121,445	328,586	164,293
<b>Liquidity coverage Ratio (%) (Stock of high quality liquid assets/ total net cash outflows over the next 30 calendar days) *100 (Minimum requirement - 100%)</b>		<b>404.30</b>		<b>715.50</b>

**Disclosure 5**

**Net Stable Funding Ratio (NSFR)**

	<b>BANK</b>	
	<b>30.06.2024</b>	<b>31.12.2023</b>
	<b>(LKR'000)</b>	<b>(LKR'000)</b>
<b>Total available stable funding (ASF)</b>	<b>467,361,974</b>	<b>448,446,564</b>
<b>Total required stable funding (RSF)</b>	<b>340,253,182</b>	<b>359,895,023</b>
Required stable funding – On-balance sheet assets	333,869,037	358,713,526
Required stable funding – Off-balance sheet items	6,384,145	1,181,497
<b>NSFR (Minimum requirement – 2024-100% ,2023 - 100%) (%)</b>	<b>137.36</b>	<b>124.60</b>

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument (Bank Only)	Stated Capital	Subordinated Term-debt (2018 - Type B)	Subordinated Term-debt (2020 - Type A)	Subordinated Term-debt (2020 - Type B)	Subordinated Term-debt (2024 - Type A)	Subordinated Term-debt (2024 - Type B)
<b>Issuer</b>	DFCC Bank PLC	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-2394	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	26th March 2018	23 October 2020	23 October 2020	16 January 2024	16 January 2024
Par Value of Instrument (LKR)		100	100	100	100	100
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	29th March 2025	23 October 2025	23 October 2027	16 January 2029	16 January 2031
Amount Recognised in Regulatory Capital (in LKR '000 as at 30th June 2024)	14,710,455	817,306	1,727,200	164,000	7,945,230	54,770
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability
<b>Issuer Call subject to Prior Supervisory Approval</b>						
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A	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	N/A
<b>Coupons/Dividends</b>						
Fixed or Floating Dividend/Coupon	Floating dividend	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index (%)	N/A	13.00% p.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	Non-Cumulative
Convertible or Non-Convertible	Non-convertible	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	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	Fully
If Convertible, Mandatory or Optional	N/A	Mandatory	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.	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 30th June 2024 (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	211,848,062	39,482,862	211,848,062	2,882,690	435,878	0%
Claims on foreign sovereigns and their Central Banks	1,533,723	-	1,533,723	-	306,745	20%
Claims on public sector entities	10,511,173	-	-	-	-	0%
Claims on official entities and multilateral development banks	-	-	-	-	-	0%
Claims on banks exposures	25,360,075	30,646,409	25,360,075	1,341,015	12,309,077	46%
Claims on financial institutions	6,229,180	8,786	6,229,180	1,757	3,384,703	54%
Claims on corporates	163,941,639	40,103,118	132,813,429	15,781,167	143,953,964	97%
Retail claims	92,670,419	8,076,748	92,670,419	5,768,624	73,680,499	75%
Claims secured by residential property	10,296,052	-	10,296,052	-	3,603,618	35%
Claims secured by commercial real estate	46,749,686	-	46,749,686	-	46,749,686	100%
Non-performing assets (NPAs)	37,858,111	-	37,858,111	-	44,384,405	117%
Higher-risk categories	568,561	-	568,561	-	1,421,402	250%
Cash items and other assets	16,698,395	106,404,970	16,698,395	-	7,347,864	44%
<b>Total</b>	<b>624,265,076</b>	<b>224,722,893</b>	<b>582,625,693</b>	<b>25,775,253</b>	<b>337,577,841</b>	

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 30th June 2024 (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	211,907,711	39,482,862	211,907,711	2,882,690	435,878	0%
Claims on foreign sovereigns and their Central Banks	1,533,723	-	1,533,723	-	306,745	20%
Claims on public sector entities	10,511,173	-	-	-	-	0%
Claims on official entities and multilateral development banks	-	-	-	-	-	0%
Claims on banks exposures	25,412,412	30,646,409	25,412,412	1,341,015	12,335,246	46%
Claims on financial institutions	6,229,180	8,786	6,229,180	1,757	3,384,703	54%
Claims on corporates	163,704,604	40,103,118	132,576,394	15,781,167	143,716,929	97%
Retail claims	92,670,419	8,076,748	92,670,419	5,768,624	73,680,499	75%
Claims secured by residential property	10,296,052	-	10,296,052	-	3,603,618	35%
Claims secured by commercial real estate	46,749,686	-	46,749,686	-	46,749,686	100%
Non-performing assets (NPAs)	37,858,111	-	37,858,111	-	44,384,405	117%
Higher-risk categories	621,421	-	621,421	-	1,553,553	250%
Cash items and other assets	17,509,920	106,404,970	17,509,920	-	8,144,847	47%
<b>Total</b>	<b>625,004,412</b>	<b>224,722,893</b>	<b>583,365,029</b>	<b>25,775,253</b>	<b>338,296,109</b>	

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) 30th June 2024	RWA Amount Group (LKR'000) 30th June 2024
<b>(a) Capital charge for Interest Rate Risk</b>	<b>2,564,325</b>	<b>2,564,325</b>
General Interest Rate Risk	2,564,325	2,564,325
(i) Net long or short position	2,564,325	2,564,325
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
<b>Specific Interest Rate Risk</b>	-	-
<b>(b) Capital charge for Equity</b>	<b>199,792</b>	<b>199,792</b>
(i) General equity risk	108,799	108,799
(ii) Specific equity risk	90,993	90,993
<b>(c) Capital charge for Foreign Exchange &amp; Gold</b>	<b>39,884</b>	<b>39,884</b>
<b>(d) Capital charge for market risk [ ( a ) + ( b ) + ( C ) ]</b>	<b>2,804,001</b>	<b>2,804,001</b>
<b>Total risk - weighted amount for Market Risk [ ( d )*100 / CAR ]</b>	<b>22,432,008</b>	<b>22,432,008</b>

**Disclosure 10**

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

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30th June		
			2024	2023	2022
<b>The Basic Indicator Approach</b>	15%		34,719,774	37,750,236	21,675,202
<b>The Standardised Approach</b>					
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%				
<b>The Alternative Standardised Approach</b>					
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			
<b>Capital Charges for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach			<b>4,707,261</b>		
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach			37,658,085		
The Standardised Approach					
The Alternative Standardised Approach					

## Operational Risk under Basic Indicator Approach - GROUP

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30th June		
			2024	2023	2022
<b>The Basic Indicator Approach</b>	15%		35,431,740	38,357,928	22,160,531
<b>The Standardised Approach</b>					
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%				
<b>The Alternative Standardised Approach</b>					
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			
<b>Capital Charges for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach		<b>4,797,510</b>			
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach		38,380,080			
The Standardised Approach					
The Alternative Standardised Approach					