



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

(Un Audited)

30th September 2023

Key Regulatory Ratios - Capital and Liquidity

| Item | 30.09.2023 | | 31.12.2022 | |
|--|-------------|------------|-------------|------------|
| | Bank | Group | Bank | Group |
| Regulatory Capital (LKR '000) | | | | |
| Regulatory Capital (LKR '000) | | | | |
| Common Equity Tier 1 | 40,604,299 | 43,182,241 | 36,818,873 | 36,381,998 |
| Tier 1 Capital | 40,604,299 | 43,182,241 | 36,818,873 | 36,381,998 |
| Total Capital | 50,239,920 | 52,825,203 | 48,004,800 | 47,574,242 |
| Regulatory Capital Ratios (%) | | | | |
| Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.00%) | 11.09% | 11.76% | 10.09% | 9.94% |
| Tier 1 Capital Ratio (Minimum Requirement- 8.50%) | 11.09% | 11.76% | 10.09% | 9.94% |
| Total Capital Ratio (Minimum Requirement - 12.50%) | 13.72% | 14.39% | 13.15% | 12.99% |
| Statutory Liquid Assets (LKR'000) | 197,356,017 | N/A | 122,283,753 | N/A |
| Statutory Liquid Assets Ratio (20%) | | | | |
| Total Bank Operations (%) | 38.99% | N/A | 26.36% | N/A |
| Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 90%) | 446.33% | N/A | 289.85% | N/A |
| Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 90%) | 463.22% | N/A | 202.34% | N/A |

Basel III Computation of Capital Ratios

| Item | Amount (LKR '000) | | | |
|--|-------------------|-------------------|-------------------|-------------------|
| | 30.09.2023 | | 31.12.2022 | |
| | Bank | Group | Bank | Group |
| Common Equity Tier 1 (CET1) Capital after Adjustments | 40,604,299 | 43,182,241 | 36,818,873 | 36,381,998 |
| Common Equity Tier 1 (CET1) Capital | 57,491,271 | 61,623,736 | 52,778,734 | 56,909,694 |
| Equity Capital (Stated Capital)/Assigned Capital | 13,866,557 | 13,866,557 | 13,182,025 | 13,182,025 |
| Reserve Fund | 2,874,968 | 2,874,968 | 2,874,968 | 2,874,968 |
| Published Retained Earnings/(Accumulated Retained Losses) | 21,815,697 | 25,948,162 | 22,600,898 | 26,731,858 |
| Published Accumulated Other Comprehensive Income (OCI) | 225,596 | 225,596 | 341,004 | 341,004 |
| 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| Unpublished Current Year's Profit/Loss and Gains reflected in OCI | 4,928,614 | 4,928,614 | - | - |
| Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties | | | | |
| Total Adjustments to CET1 Capital | 16,886,972 | 18,441,495 | 15,959,861 | 20,527,696 |
| Goodwill (net) | - | 156,226 | - | 156,226 |
| Intangible Assets (net) | 1,833,798 | 1,848,013 | 2,198,042 | 2,218,827 |
| Others (Deferred tax assets, Defined benefit pension fund assets, Investment in capital of banks and financial institutions) | 15,053,174 | 16,437,256 | 13,761,819 | 18,152,643 |
| 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 | 9,635,621 | 9,642,962 | 11,185,927 | 11,192,244 |
| Tier 2 Capital | 9,635,621 | 9,642,962 | 11,185,927 | 11,192,244 |
| Qualifying Tier 2 Capital Instruments | 5,639,040 | 5,639,040 | 7,039,040 | 7,039,040 |
| Revaluation Gains | - | - | - | - |
| Loan Loss Provisions | 3,996,581 | 4,003,922 | 4,146,887 | 4,153,204 |
| Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties | | | | |
| Total Adjustments to Tier 2 | - | | - | |
| Investment in Own Shares | - | | - | |
| Others (specify) | - | | - | |
| CET1 Capital | 40,604,299 | 43,182,241 | 36,818,873 | 36,381,998 |
| Total Tier 1 Capital | 40,604,299 | 43,182,241 | 36,818,873 | 36,381,998 |
| Total Capital | 50,239,920 | 52,825,203 | 48,004,800 | 47,574,242 |

| | Amount (LKR '000) | | | |
|--|-------------------|---------------|---------------|---------------|
| | 30.09.2023 | | 31.12.2022 | |
| | Bank | Group | Bank | Group |
| Total Risk Weighted Assets (RWA) | | | | |
| RWAs for Credit Risk | 319,726,538 | 320,313,760 | 331,750,969 | 332,256,322 |
| RWAs for Market Risk | 14,501,088 | 14,501,088 | 8,391,648 | 8,391,648 |
| RWAs for Operational Risk | 31,893,534 | 32,393,838 | 24,960,190 | 25,491,894 |
| CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) | 11.09% | 11.76% | 10.09% | 9.94% |
| 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 (%) | 11.09% | 11.76% | 10.09% | 9.94% |
| Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) | 13.72% | 14.39% | 13.15% | 12.99% |
| 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 |

Computation of Leverage Ratio

| Item | Amount (LKR '000) | | Amount (LKR '000) | |
|--|--------------------|---------------------|--------------------|---------------------|
| | 30.09.2023 BANK | 30.09.2023 GROUP | 31.12.2022 BANK | 31.12.2022 GROUP |
| Tier 1 Capital | 40,604,299 | 43,182,241 | 36,818,873 | 36,581,997 |
| Total Exposures | 648,878,608 | 647,212,341 | 621,004,625 | 620,033,354 |
| On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral) | 559,876,477 | 558,210,210 | 527,140,776 | 526,169,505 |
| Derivative Exposures | 65,957,613 | 65,957,613 | 68,966,546 | 68,966,546 |
| Securities Financing Transaction Exposures | 2,070,500 | 2,070,500 | 2,467,643 | 2,467,643 |
| Other Off-Balance Sheet Exposures | 20,974,018 | 20,974,018 | 22,429,660 | 22,429,660 |
| Basel III Leverage Ratio (%) (Tier 1/Total Exposure) | 6.26% | 6.67% | 5.93% | 5.87% |

Template 4
Basel III Computation of Liquidity Coverage Ratio - All Currencies

| Item | Amount (LKR'000) | | | |
|--|-------------------------|----------------------|-------------------------|----------------------|
| | 30.09.2023 | | 31.12.2022 | |
| | Total Un-weighted Value | Total Weighted Value | Total Un-weighted Value | Total Weighted Value |
| Total Stock of High-Quality Liquid Assets (HQLA) | 163,476,084 | 162,096,477 | 102,328,524 | 101,602,039 |
| Total Adjusted Level 1A Assets | 159,201,787 | 159,201,787 | 99,703,368 | 99,703,368 |
| Level 1 Assets | 159,201,787 | 159,201,787 | 99,703,368 | 99,703,368 |
| Total Adjusted Level 2A Assets | 2,164,404 | 1,839,744 | - | - |
| Level 2A Assets | 2,164,404 | 1,839,744 | - | - |
| Total Adjusted Level 2B Assets | 2,109,893 | 1,054,947 | 1,674,550 | 1,423,368 |
| Level 2B Assets | 2,109,893 | 1,054,947 | 950,605 | 475,303 |
| Total Cash Outflows | 538,721,408 | 83,787,763 | 504,176,303 | 89,429,231 |
| Deposits | 293,967,860 | 26,608,489 | 272,209,694 | 24,203,659 |
| Unsecured Wholesale Funding | 99,661,797 | 48,046,049 | 106,359,474 | 53,600,766 |
| Secured Funding Transactions | 12,548,638 | - | 4,092,627 | - |
| Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations | 131,663,079 | 8,253,191 | 117,507,661 | 7,617,961 |
| Additional Requirements | 880,034 | 880,034 | 4,006,846 | 4,006,846 |
| Total Cash Inflows | 62,345,796 | 48,794,060 | 54,047,087 | 39,216,666 |
| Maturing Secured Lending Transactions Backed by Collateral | 24,916,488 | 20,374,238 | 22,184,855 | 21,240,548 |
| Committed Facilities | - | - | - | - |
| Other Inflows by Counterparty which are maturing within 30 Days | 33,664,334 | 28,297,623 | 24,533,688 | 17,898,106 |
| Operational Deposits | 3,520,576 | - | 7,172,519 | - |
| Other Cash Inflows | 244,397 | 122,198 | 156,025 | 78,013 |
| Liquidity Coverage Ratio (%) (Stock of | | 463.22 | | 202.34 |
| High Quality Liquid Assets/Total Net Cash | | | | |
| Outflows over the Next 30 Calendar Days) *100 | | | | |
| | | | | |

Template 4
Basel III Computation of Liquidity Coverage Ratio - LKR Only

| Item | Amount (LKR'000) | | | |
|--|-------------------------|----------------------|-------------------------|----------------------|
| | 30.06.2023 | | 31.12.2022 | |
| | Total Un-weighted Value | Total Weighted Value | Total Un-weighted Value | Total Weighted Value |
| Total Stock of High-Quality Liquid Assets (HQLA) | 161,181,120 | 160,126,174 | 100,501,922 | 100,026,619 |
| Total Adjusted Level 1A Assets | 159,071,227 | 159,071,227 | 99,551,317 | 99,551,317 |
| Level 1 Assets | 159,071,227 | 159,071,227 | 99,551,317 | 99,551,317 |
| Total Adjusted Level 2A Assets | - | - | - | - |
| Level 2A Assets | - | - | - | - |
| Total Adjusted Level 2B Assets | 2,109,893 | 1,054,947 | 950,605 | 475,303 |
| Level 2B Assets | 2,109,893 | 1,054,947 | 950,605 | 475,303 |
| Total Cash Outflows | 429,769,949 | 58,115,066 | 407,234,696 | 61,192,078 |
| Deposits | 262,092,558 | 23,420,959 | 242,096,752 | 21,192,364 |
| Unsecured Wholesale Funding | 53,944,321 | 27,805,677 | 62,200,762 | 30,953,525 |
| Secured Funding Transactions | 12,548,638 | - | 4,092,627 | - |
| Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations | 100,304,398 | 6,008,397 | 95,675,249 | 5,876,882 |
| Additional Requirements | 880,034 | 880,034 | 3,169,306 | 3,169,306 |
| Total Cash Inflows | 31,233,699 | 22,239,226 | 32,372,540 | 26,682,614 |
| Maturing Secured Lending Transactions Backed by Collateral | 22,280,471 | 17,738,221 | 20,794,949 | 19,850,642 |
| Committed Facilities | - | - | - | - |
| Other Inflows by Counterparty which are Maturing within 30 Days | 8,708,831 | 4,378,806 | 11,421,566 | 6,753,960 |
| Operational Deposits | - | - | - | - |
| Other Cash Inflows | 244,397 | 122,198 | 156,025 | 78,013 |
| Liquidity Coverage Ratio (%) (Stock of | | 446.33 | | 290.00 |
| High Quality Liquid Assets/Total Net Cash | | | | |
| Outflows over the Next 30 Calendar Days) *100 | | | | |
| | | | | |

Main Features of Regulatory Capital Instruments

| Description of the Capital Instrument (Bank Only) | Stated Capital | Subordinated Term-debt (2016 - Type B) | Subordinated Term-debt (2018 - Type B) | Subordinated Term-debt (2020 - Type A) | Subordinated Term-debt (2020 - 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-2367 | C-2394 | C-2458 | C-2457 |
| Governing Law(s) of the Instrument | Companies Act, No. 07 of 2007, Colombo Stock Exchange Regulations | | | | |
| Original Date of Issuance | N/A | 9th November 2016 | 26th March 2018 | 23 October 2020 | 23 October 2020 |
| Par Value of Instrument (LKR) | | 100 | 100 | 100 | 100 |
| Perpetual or Dated | Perpetual | Dated | Dated | Dated | Dated |
| Original Maturity Date, if Applicable | N/A | 9th November 2023 | 29th March 2025 | 23 October 2025 | 23 October 2027 |
| Amount Recognised in Regulatory Capital (in LKR '000 as at 30th September 2023) | 13,866,557 | 1,208,628 | 1,634,612 | 2,590,800 | 205,000 |
| 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 | 12.75% p.a | 13.00% p.a | 9.00% p.a | 9.25% p.a |
| Non-Cumulative or Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative | Non-Cumulative |
| Convertible or Non-Convertible | Non-convertible | Non-convertible | Convertible | Convertible | Convertible |
| If Convertible, Conversion Trigger (s) | N/A | 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 |
| If Convertible, Fully or Partially | N/A | N/A | Fully | Fully | Fully |
| If Convertible, Mandatory or Optional | N/A | N/A | Mandatory | Mandatory | Mandatory |
| If Convertible, Conversion Rate | N/A | 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. |

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

| Asset Class | Amount (LKR'000) as at 30th September 2023 (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 ⁽ⁱⁱ⁾ |
| Claims on central Government and CBSL | 187,293,196 | 49,389,633 | 187,293,196 | 3,691,853 | 1,060,363 | 1% |
| Claims on foreign sovereigns and their Central Banks | - | - | - | - | - | 0% |
| Claims on public sector entities | 11,733,433 | - | - | - | - | 0% |
| Claims on official entities and multilateral development banks | - | - | - | - | - | 0% |
| Claims on banks exposures | 27,422,574 | 26,941,486 | 27,422,574 | 546,760 | 8,506,526 | 30% |
| Claims on financial institutions | 5,893,897 | - | 5,893,897 | - | 3,755,919 | 64% |
| Claims on corporates | 152,621,698 | 33,249,503 | 123,071,652 | 15,406,078 | 135,419,866 | 98% |
| Retail claims | 85,998,195 | 7,487,124 | 85,998,195 | 5,575,601 | 68,992,571 | 75% |
| Claims secured by residential property | 10,668,589 | - | 10,668,589 | - | 3,734,006 | 35% |
| Claims secured by commercial real estate | 52,533,389 | - | 52,533,389 | - | 52,533,389 | 100% |
| Non-performing assets (NPAs)(i) | 31,426,128 | - | 31,426,128 | - | 35,675,347 | 114% |
| Higher-risk categories | 502,646 | - | 502,646 | - | 1,256,614 | 250% |
| Cash items and other assets | 18,421,220 | 92,761,811 | 18,421,220 | - | 8,791,937 | 48% |
| Total | 584,514,965 | 209,829,557 | 543,231,486 | 25,220,292 | 319,726,538 | |

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.

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

| Asset Class | Amount (LKR'000) as at 30th September 2023 (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 ⁽ⁱⁱⁱ⁾ |
| Claims on central Government and CBSL | 187,293,196 | 49,389,633 | 187,293,196 | 3,691,853 | 1,060,363 | 1% |
| Claims on foreign sovereigns and their Central Banks | - | - | - | - | - | 0% |
| Claims on public sector entities | 11,733,433 | - | - | - | - | 0% |
| Claims on official entities and multilateral development banks | - | - | - | - | - | 0% |
| Claims on banks exposures | 27,470,257 | 26,941,486 | 27,470,257 | 546,760 | 8,527,932 | 30% |
| Claims on financial institutions | 5,893,897 | - | 5,893,897 | - | 3,755,919 | 64% |
| Claims on corporates | 152,384,663 | 33,249,503 | 122,834,617 | 15,406,078 | 135,182,831 | 98% |
| Retail claims | 85,998,195 | 7,487,124 | 85,998,195 | 5,575,601 | 68,992,571 | 75% |
| Claims secured by residential property | 10,668,589 | - | 10,668,589 | - | 3,734,006 | 35% |
| Claims secured by commercial real estate | 52,533,389 | - | 52,533,389 | - | 52,533,389 | 100% |
| Non-performing assets (NPAs)(i) | 31,426,128 | - | 31,426,128 | - | 35,675,347 | 114% |
| Higher-risk categories | 542,605 | - | 542,605 | - | 1,356,511 | 250% |
| Cash items and other assets | 19,136,593 | 92,761,811 | 19,136,593 | - | 9,494,891 | 50% |
| Total | 585,080,945 | 209,829,557 | 543,797,466 | 25,220,292 | 320,313,760 | |

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.

Market Risk under Standardised Measurement Method

| Item | RWA Amount (LKR'000) 30th September 2023 (Bank) | RWA Amount (LKR'000) 30th September 2023 (Group) |
|---|--|---|
| (a) RWA for Interest Rate Risk | 1,376,505 | 1,376,505 |
| General Interest Rate Risk | 1,376,505 | 1,376,505 |
| (i) Net long or short position | 1,376,505 | 1,376,505 |
| (ii) Horizontal disallowance | - | - |
| (iii) Vertical disallowance | - | - |
| (iv) Options | - | - |
| Specific Interest Rate Risk | - | - |
| (b) RWA for Equity | 197,865 | 197,865 |
| (i) General equity risk | 110,115 | 110,115 |
| (ii) Specific equity risk | 87,750 | 87,750 |
| (c) RWA for foreign exchange & gold | 238,266 | 238,266 |
| Capital charge for market risk [(a) + (b) + (c)] * CAR | 14,501,088 | 14,501,088 |

**Operational Risk under Basic Indicator Approach/The Standardised Approach/The Alternative Standardised Approach
(Bank)**

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 30th September | | |
|---|-----------------------|--------------|---|------------|------------|
| | | | 2023 | 2022 | 2021 |
| The Basic Indicator Approach | 15% | | 37,752,627 | 26,148,425 | 15,832,783 |
| 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 | 3,986,692 | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |
| Risk Weighted Amount for Operational Risk (LKR'000) | | | | | |
| The Basic Indicator Approach | 31,893,534 | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |

**Operational Risk under Basic Indicator Approach/The Standardised Approach/The Alternative Standardised Approach
(Group)**

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income (LKR'000) as at 30th September | | |
|---|-----------------------|--------------|---|------------|------------|
| | | | 2023 | 2022 | 2021 |
| The Basic Indicator Approach | 15% | | 38,388,932 | 26,672,564 | 15,923,098 |
| 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 | 4,049,230 | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |
| Risk Weighted Amount for Operational Risk (LKR'000) | | | | | |
| The Basic Indicator Approach | 32,393,838 | | | | |
| The Standardised Approach | | | | | |
| The Alternative Standardised Approach | | | | | |