

## Pillar III – Market Discipline Disclosures

The disclosures mandated by Direction No.1 of 2016 on Capital Requirements under Basel III for Licensed Commercial Banks and Licensed Specialised Banks are provided in the following annexes.

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### **Annexure - 1**

#### **Key Regulatory Ratios - Capital and Liquidity**

<b>Key Regulatory Ratios - Capital and Liquidity</b>		
<b>Item</b>	<b>Reporting Period, 31/03/19</b>	<b>Previous Reporting Period, 31/12/18</b>
<b>Regulatory Capital (LKR '000)</b>		
Common Equity Tier 1	31,703,046	31,476,264
Tier 1 Capital	31,703,046	31,476,264
Total Capital	32,165,354	31,958,685
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.000(2019), 6.375(2018))	16.61	16.20
Tier 1 Capital Ratio (Minimum Requirement - 8.500(2019), 7.875(2018))	16.61	16.20
Total Capital Ratio (Minimum Requirement - 12.500(2019), 11.875(2018))	16.85	16.44
Leverage Ratio (Minimum Requirement - 3%(2019))	12.55	-
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets (LKR'000)	82,335,548	78,091,486
Statutory Liquid Assets Ratio (Minimum Requirement -20%)		
Domestic Banking Unit (%)	55.08	49.18
Off-Shore Banking Unit (%)	66.44	53.80
Liquidity Coverage Ratio (%) – Rupee (%) (Minimum Requirement -100%(2019), 90%(2018) )	386.11	294.17
Liquidity Coverage Ratio (%) – All Currency (%) (Minimum Requirement - 100%(2019), 90%(2018))	210.11	162.66

## Annexure - 2

### Basel III Computation of Capital Ratios

Basel III Computation of Capital Ratios		
Item	Amount (LKR '000)	
	Reporting Period 31/03/2019	Previous Reporting Period 31/12/2018
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>31,703,046</b>	<b>31,476,264</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>31,814,392</b>	<b>31,814,392</b>
Equity Capital (Stated Capital)/Assigned Capital	3,317,705	3,317,705
Reserve Fund	1,961,452	1,961,452
Published Retained Earnings/(Accumulated Retained Losses)	24,494,331	24,494,331
Published Accumulated Other Comprehensive Income (OCI)	(127,201)	(127,201)
General and other Disclosed Reserves	2,168,105	2,168,105
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-
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>111,346.21</b>	<b>338,128</b>
Goodwill (net)	-	-
Intangible Assets (net)	-	-
Deferred tax assets (net)	35,915	35,915
Defined benefit pension fund assets	425,951	425,951
Amount due to head office & branches outside Sri Lanka in Sri Lanka Rupees	(350,520)	(123,738)
Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)	(2,282,020)	(875,104)
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	<b>-</b>	<b>-</b>
<b>Additional Tier 1 (AT1) Capital</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>
Investment in Own Shares		
Others (specify)		
<b>Tier 2 Capital after Adjustments</b>	<b>462,308</b>	<b>482,421</b>
<b>Tier 2 Capital</b>	<b>462,308</b>	<b>482,421</b>
Qualifying Tier 2 Capital Instruments		
Revaluation Gains		
Loan Loss Provisions		
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
General Provisions	462,308	482,421
<b>Total Adjustments to Tier 2</b>	<b>-</b>	<b>-</b>
Investment in Own Shares		
Others (specify)		
<b>CET1 Capital</b>	<b>31,703,046</b>	<b>31,476,264</b>
<b>Total Tier 1 Capital</b>	<b>31,703,046</b>	<b>31,476,264</b>
<b>Total Capital</b>	<b>32,165,354</b>	<b>31,958,684</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>190,872,827</b>	<b>194,348,995</b>
RWAs for Credit Risk	171,055,147	176,958,119
RWAs for Market Risk	4,480,373	1,895,610
RWAs for Operational Risk	15,337,308	15,495,267
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>16.61%</b>	<b>16.20%</b>
of which: Capital Conservation Buffer (%)	-	-
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>16.61%</b>	<b>16.20%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>16.85%</b>	<b>16.44%</b>
of which: Capital Conservation Buffer (%)	-	-
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-

Note: Banks are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes.

### Annexure - 3

#### Basel III Computation of Leverage Ratio

Computation of Leverage Ratio	
Item	Amount (LKR '000)
	31.03.19
<b>Tier 1 Capital</b>	<b>31,703,046</b>
<b>Total Exposures</b>	<b>252,575,539</b>
On-balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including collateral)	173,575,813
Derivative Exposures	8,442,381
Securities Financing Transaction Exposures	-
Other Off-Balance Sheet Exposures	70,557,344
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	<b>12.55%</b>

### Annexure - 4

#### Basel III Computation of Liquidity Coverage Ratio

Basel III Computation of Liquidity Coverage Ratio				
Item	Amount (LKR '000)			
	31.03.19		31.12.18	
	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>29,169,789</b>	<b>29,169,789</b>	<b>22,687,688</b>	<b>22,687,688</b>
<b>Total Adjusted Level 1A Assets</b>	<b>29,169,792</b>	<b>29,169,792</b>	<b>22,693,605</b>	<b>22,693,605</b>
<b>Level 1 Assets</b>	<b>29,169,789</b>	<b>29,169,789</b>	<b>22,687,688</b>	<b>22,687,688</b>
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	<b>278,466,003</b>	<b>55,532,307</b>	<b>289,654,084</b>	<b>55,791,394</b>
Deposits	30,082,392	3,008,239	28,948,566	2,894,857
Unsecured Wholesale Funding	96,808,405	40,053,040	101,934,635	40,723,282
Secured Funding Transactions	25	-	58,811	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	151,575,181	12,471,027	158,712,072	12,173,256
Additional Requirements	-	-	-	-
<b>Total Cash Inflows</b>	<b>77,545,274</b>	<b>51,534,344</b>	<b>74,155,581</b>	<b>46,219,037</b>
Maturing Secured Lending Transactions Backed by Collateral	-	-	-	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	74,606,031	51,013,056	70,728,695	45,674,921
Operational Deposits	2,106,179	-	2,448,612	-
Other Cash Inflows	833,065	521,288	978,273	544,115
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		210.11%		162.66%

## Annexure - 5

### Main Features of Regulatory Capital Instruments

Standard Chartered Bank, Sri Lanka, being a branch of Standard Chartered Bank, U.K., has only the following sources of capital.

- Assigned capital
- Capital Reserves
- Revaluation Reserve
- Other Comprehensive Income
- Retained Profits
- Exchange Gain/(Loss) on Translation Reserve

Apart from the above sources, there were no other financial instruments outstanding as at the reporting date that had been issued to raise capital for the Branch.

Source of Capital	Accounting Classification	Amount reflected in the Financial Statements as at 31/03/2019 Rs. '000	Amount considered for Regulatory Capital as at 31/03/2019 Rs. '000
<b>Assigned capital</b> – Relates to capital assigned to the branch by the Head Office at the time setting up the branch in Sri Lanka and subsequent infusions by Head Office.	Equity	3,317,705	3,317,705
<b>Capital Reserves</b> – Relates to amounts brought forward as capital reserves by Standard Chartered Bank and ANZ Grindlays Bank branches in Sri Lanka, prior to the acquisition of the latter by the former entity.	Equity	2,168,105	2,168,105
<b>Revaluation Reserve</b> – Surplus arising from revaluation of fixed assets, prior adoption of 'cost model' on transition to SLFRS.	Equity	372,360	Nil
<b>Statutory Reserve</b> – Comprise of mandatory appropriations made out of profit after tax, as per the Banking Act requirements.	Equity	2,023,176	1,961,452
<b>Other Comprehensive Income</b> – Comprise of gains/(losses) arising from fair valuation of assets, fair valued through OCI, actuarial valuation of defined benefit schemes and exchange gains/(losses) arising from the translation of FCBU net assets. The amounts are net of deferred tax and ECL provisions, where relevant.	Equity	1,926,151	(127,201)
<b>Retained Profits</b> – Comprise of un-remitted profits (after tax) of the branch, after making statutory appropriations to the Statutory Reserve.	Equity	25,385,177	24,494,331

## Annexure - 6

### Sensitivity of Assets and Liabilities (SAL)

Sensitivity of Assets and Liabilities (SAL)														(ALL Currency)		
Name of Bank: Standard Chartered Bank																
Period Ended: 31/03/2019																
NO.	Assets and OBS	Up to 1 Month	1-3 Months	3-6 Months	6-12 Months	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-7 Years	7-10 Years	10-15 Years	15-20 Years	Over 20 Years	Non Sensitive	Total
1	Cash on Hand	-	-	-	-	-	-	-	-	-	-	-	-	-	869,532	869,532
2	Deposits with CBO	-	-	-	-	-	-	-	-	-	-	-	-	-	6,454,534	6,454,534
3	Balances due from HO / Affiliates / Branches	-	-	-	-	-	-	-	-	-	-	-	-	-	2,649,583	2,649,583
4	Balances due from Other Banks	10,655,000	-	-	-	-	-	-	-	-	-	-	-	-	16,024,781	26,679,781
5	Investments	9,978,111	8,788,684	3,575,873	5,446,597	1,829,762	639,370	8,273	59,633	-	-	-	-	-	-	30,326,903
6	Bills of Exchange and Promissory Notes	10,523,582	4,954,614	821,383	-	-	-	-	-	-	-	-	-	-	-	16,299,579
7	Overdrafts	21,602,809	-	-	-	-	-	-	-	-	-	-	-	-	-	21,602,809
8	Loans and Advances	38,917,581	18,485,714	1,872,648	733,188	933,657	1,459,489	1,856,060	4,100	-	-	-	-	-	-	64,762,437
9	Non Performing Loans	-	-	-	-	1,291,461	-	-	11,419	-	-	-	-	-	-	997,950
10	Fixed Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2,300,830
11	Net Inter-branch Transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	646,528
12	Accrued Interest	-	-	-	-	-	-	-	-	-	-	-	-	-	-	271,937
13	Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6,060,356
14	Reverse Repo	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	FRAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
16	Swaps	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Futures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
18	Options	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	Others (Specify)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>91,677,083</b>	<b>32,229,012</b>	<b>6,269,904</b>	<b>6,179,785</b>	<b>4,054,880</b>	<b>2,098,859</b>	<b>1,875,752</b>	<b>63,733</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>33,975,203</b>	<b>178,424,212</b>
	<b>Liabilities and OBS</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
1	Demand Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40,708,411
2	Savings Deposits	25,713,348	-	-	-	-	-	-	-	-	-	-	-	-	-	25,713,348
3	Time Deposits	29,205,871	7,707,399	7,838,410	7,271,752	2,443,270	278,205	162,322	4,560,537	-	-	-	-	-	-	59,467,767
4	Other Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
5	Balances due to HO / Affiliates / Branches	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,109,228
6	Balance due to other Banks	-	-	-	-	-	-	-	-	-	-	-	-	-	-	381,477
7	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8	Other Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
9	Net Inter-branch Transactions	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10	Bills Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	779,541
11	Interest Payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,138,052
12	Provisions (others)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21,951
13	Capital	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3,317,706
14	Reserves	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,949,595
15	Retained Earnings	-	-	-	-	-	-	-	-	-	-	-	-	-	-	30,156,706
16	Subordinated Debts	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17	Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10,648,897
18	Repos	1,031,535	-	-	-	-	-	-	-	0	-	-	-	-	-	1,031,535
19	FRAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	Futures	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
21	Swaps	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
22	Options	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>55,950,754</b>	<b>7,707,399</b>	<b>7,838,410</b>	<b>7,271,752</b>	<b>2,443,270</b>	<b>278,205</b>	<b>162,322</b>	<b>4,560,537</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>92,211,562</b>	<b>178,424,212</b>
	<b>Gap</b>	<b>35,726,329</b>	<b>24,521,613</b>	<b>-1,568,506</b>	<b>-1,091,967</b>	<b>1,611,609</b>	<b>1,820,654</b>	<b>1,713,430</b>	<b>-4,496,804</b>	<b>0</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>58,236,359</b>

## Annexure - 7

### Credit Risk under Standardized Approach:

### Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects						
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 Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density(ii)
Claims on Central Government and CBSL	41,803,997	-	41,803,997	-	176,831	0%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	26,053,556	88,068,652	26,053,556	2,849,470	12,884,255	45%
Claims on Financial Institutions	-	-	-	-	-	-
Claims on Corporates	81,613,539	91,028,951	80,827,406	74,686,496	136,837,851	88%
Retail Claims	17,091,162	-	15,100,950	-	11,348,153	75%
Claims Secured by Residential Property	3,150,502	-	3,150,502	-	1,828,962	58%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	598,669	-	598,669	-	598,669	100%
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	9,929,392	-	9,929,392	-	7,380,426	74%
<b>Total</b>	<b>180,240,816</b>	<b>179,097,603</b>	<b>177,464,472</b>	<b>77,535,965</b>	<b>171,055,147</b>	<b>67%</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.

(iii) Banks are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes.

## Annexure – 8

### Market Risk under Standardized Measurement Method

Credit Risk under Standardised Approach: Exposures by Asset Classes and Risk Weights									
Amount (LKR'000) as at 31.03.2019 (Post CCF & CRM)									
Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	Total Credit Exposures Amount
<b>Asset Classes</b>									
Claims on Central Government and CBSL	40,919,843	0	-	-	-	-	-	-	40,919,843
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	14,540,700	8,772,421	-	-	5,589,905	-	-	28,903,025
Claims on Financial Institutions	-	-	-	-	-	-	-	-	-
Claims on Corporates	-	4,981,359	29,969,381	-	-	119,975,709	587,453	-	155,513,902
Retail Claims	-	-	-	-	15,011,190	89,760	-	-	15,100,950
Claims Secured by Residential Property	-	-	2,643,080	-	-	507,422	-	-	3,150,502
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	598,669	-	-	598,669
Higher-risk Categories	-	-	-	-	-	-	-	-	-
Cash Items and Other Assets	869,532	2,099,291	-	-	-	6,960,568	-	-	9,929,392
<b>Total</b>	<b>41,789,375</b>	<b>21,621,350</b>	<b>41,384,882</b>		<b>15,011,190</b>	<b>133,722,033</b>	<b>587,453</b>		<b>254,116,284</b>

Note: Banks are expected to supplement the template with a narrative commentary to explain any significant change over the reporting period and the key drivers of such changes.

## Annexure – 8

### Market Risk under Standardized Measurement Method

Market Risk under Standardised Measurement Method	
Item	RWA Amount (LKR'000) as at 31st Mar 2019
<b>(a) RWA for Interest Rate Risk</b>	<b>440,606</b>
General Interest Rate Risk	440,606
(i) Net Long or Short Position	440,606
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
<b>(b) RWA for Equity</b>	<b>-</b>
(i) General Equity Risk	-
(ii) Specific Equity Risk	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>119,440</b>
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	4,480,373

## Annexure – 9

### Operational Risk under Basic Indicator Approach, Standardized Approach and Alternative Standardized Approach

Operational Risk under Basic Indicator Approach/The Standardised Approach/The Alternative Standardised Approach					
Standardised Approach					
Gross Income (LKR'000) as at 31st Mar 2019					
Capital Charge	Capital Charge Factor	Fixed Factor	1st Year	2nd Year	3rd Year
<b>The Basic Indicator Approach</b>	<b>15%</b>		<b>11,562,950</b>	<b>12,863,181</b>	<b>13,917,138</b>
<b>The Standardised Approach</b>			<b>0</b>	<b>0</b>	<b>0</b>
Corporate Finance	18%		0	0	0
Trading and Sales	18%		1,862,510	2,324,867	2,540,960
Payment and Settlement	18%		170,201	182,106	168,917
Agency Services	15%		33,075	50,742	50,582
Asset Management	12%		-	-	-
Retail Brokerage	12%		-	-	-
Retail Banking	12%		3,018,730	2,912,629	3,135,176
Commercial Banking	15%		6,478,433	7,392,837	8,021,503
<b>The Alternative Standardised Approach</b>			<b>0</b>	<b>0</b>	<b>0</b>
Corporate Finance	18%		0	0	0
Trading and Sales	18%		1,862,510	2,324,867	2,540,960
Payment and Settlement	18%		170,201	182,106	168,917
Agency Services	15%		33,075	50,742	50,582
Asset Management	12%		-	-	-
Retail Brokerage	12%		0	0	0
Retail Banking	12%	0.035	16,192,133	18,141,246	20,241,664
Commercial Banking	15%	0.035	105,866,402	116,404,814	119,733,173
<b>Capital Charges for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	<b>1,917,163</b>				
The Standardised Approach	<b>1,898,994</b>				
The Alternative Standardised Approach	<b>1,116,606</b>				
<b>Risk-Weighted Amount for operational Risk (LKR'000)</b>					
The Basic Indicator Approach	<b>16,144,534</b>				
The Standardised Approach	<b>15,991,526</b>				
The Alternative Standardised Approach	<b>9,403,001</b>				

## Annexure – 10

### Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories

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 as 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
<b>Assets</b>					
Cash and Cash Equivalents	1,211,845	5,960,719	5,960,719		-
Balances with Central Banks	6,454,534	6,454,534			6,454,534
Placements with Banks	36,968,344	26,337,468	26,337,468		-
Derivative Financial Instruments	3,924,225	-			-
Other Financial Assets Held-For-Trading	-	30,324,463	30,324,463	30,324,463	
Financial Assets Designated at Fair Value Through Profit and Loss Account	11,143,539	-			-
Loans and Receivables to Banks	1,643,913	-	-		-
Loans and Receivables to Other Customers	101,721,569	102,366,365	102,366,365		-
Financial Investments - Available-For-Sale	19,182,764	-			-
Financial Investments - Held-To-Maturity	-	1,840	1,840		-
Investments in Subsidiaries	-	-			-
Investments in Associates and Joint Ventures	-	-			-
Property, Plant and Equipment	669,587	646,528	646,528		-
Investment Properties	-	-			-
Goodwill and Intangible Assets	-	-			-
Deferred Tax Assets	-	-			-
Other Assets	5,477,435	6,332,293	6,332,293		-
	<b>188,397,765</b>	<b>178,424,212</b>			
<b>Liabilities</b>					
Due to Banks	13,121,537	3,499,225	12,115,257		-
Derivative Financial Instruments	5,285,414	-			-
Other Financial Liabilities Held-For-Trading	-	-			-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-			-
Due to Other Customers	125,889,528	125,889,528	619,795		125,269,731
Other Borrowings	1,031,535	1,031,535			1,031,535
Debt Securities Issued	-	-			-
Current Tax Liabilities	1,712,600	2,426,629			2,426,629
Deferred Tax Liabilities	41,128	(16,148)	(16,148)		-
Other Provisions	25,089	-			-
Other Liabilities	6,098,252	10,169,438			10,169,438
Due to Subsidiaries	-	-			-
Subordinated Term Debts	-	-			-
<b>Off-Balance Sheet Liabilities</b>					
Guarantees	95,955,123	95,955,123	95,955,123		
Performance Bonds	-	-			
Letters of Credit	8,357,957	8,357,957	8,357,957		
Other Contingent Items	10,071,620	42,380,738	42,380,738		
Undrawn Loan Commitments	32,217,674	32,217,674	32,217,674		
Other Commitments	152,492,819	152,492,819	152,492,819		
<b>Shareholders' Equity</b>					
Equity Capital (Stated Capital)/Assigned Capital	3,317,705	3,317,706	3,317,706		
of which Amount Eligible for CET1	3,317,705	3,317,706	3,317,706		
of which Amount Eligible for AT1	-	-			
Retained Earnings	27,875,730				
Accumulated Other Comprehensive Income	-	-			
Other Reserves	3,999,239	32,106,301	24,413,476		
<b>Total Shareholders' Equity</b>	<b>188,397,765</b>	<b>178,424,212</b>			

Notes:  
(1) Other Financial Assets Held-For-Trading represent Government securities classified as "Trading Portfolio", which is treated as zero risk weighted for credit risk and separately treated under market risk (general interest rate risk). Hence, classified under both categories of risk.

#### Notes:

(1) Other Financial Assets Held-For-Trading represent Government securities classified as the "Trading Portfolio", which is treated as zero risk weighted for credit risk and separately treated under market risk (general interest rate risk). Hence, it is classified under both categories of risk.