

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

Disclosure 1

Key Regulatory Ratios - Capital and Liquidity

	Group		Bank	
	March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
Regulatory Capital (Rs. '000)				
Common equity	172,612,680	166,649,326	163,427,976	156,847,377
Tier 1 capital	172,612,680	166,649,326	163,427,976	156,847,377
Total capital	223,886,534	218,423,196	213,841,318	207,684,978
Regulatory Capital Ratios (%)				
Common equity Tier 1 capital ratio (minimum requirement - 8.50%)	11.457	11.513	11.366	11.442
Tier 1 capital ratio (minimum requirement - 10.00%)	11.457	11.513	11.366	11.442
Total capital ratio (minimum requirement - 14.00%)	14.860	15.090	14.873	15.151
Leverage ratio (minimum requirement - 3%)	5.59	5.29	5.42	5.10
Regulatory Liquidity				
Statutory Liquid Assets (Rs. '000)			840,751,493	843,748,779
Statutory Liquid Assets Ratio (minimum requirement - 20%)				
Consolidated (Sri Lankan Operations) (%)			43.52	46.06
Liquidity coverage ratio - Rupee (minimum requirement - 100%) (%)			452.85	491.61
Liquidity coverage ratio - All currency (minimum requirement - 100%) (%)			433.62	516.27
Net stable funding ratio (minimum requirement - 100%) (%)			185.91	193.70

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	172,612,680	166,649,326	163,427,976	156,847,377
Total Common Equity Tier 1 (CET 1) Capital	210,522,913	204,935,930	204,349,788	198,223,531
Equity Capital (Stated Capital) / Assigned Capital	65,184,125	62,948,003	65,184,125	62,948,003
Reserve fund	13,586,534	13,586,534	12,375,906	12,375,906
Published retained earnings/(Accumulated retained losses)	1,357,430	3,576,101	31,822	2,250,494
Published Accumulated Other Comprehensive Income (OCI)	6,779,722	11,661,476	5,477,049	9,819,528
General and other disclosed reserves	110,829,603	110,829,600	110,829,603	110,829,600
Unpublished current year's profit/(losses) and gains reflected in OCI	10,451,283	-	10,451,283	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the bank and held by third parties	2,334,216	2,334,216	-	-
Total Adjustments to CET 1 Capital	37,910,233	38,286,604	40,921,812	41,376,154
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	3,965,263	3,844,254	3,852,023	3,736,504
Revaluation losses of property, plant and equipment	-	-	-	-
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	-	-	3,497,972	3,563,126
Deferred tax assets (net)	33,499,823	33,997,203	33,571,817	34,076,524
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Total Additional Tier 1 (AT 1) 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	-	-	-	-
Reciprocal cross holdings in AT 1 capital instruments	-	-	-	-
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	-	-	-	-
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	-	-	-	-
Regulatory adjustments applied to AT 1 due to insufficient Tier 2 capital to cover adjustments	-	-	-	-
Tier 2 Capital after Adjustments	51,273,854	51,773,870	50,413,342	50,837,601
Total Tier 2 Capital	51,273,854	51,773,870	50,413,342	50,837,601
Qualifying Tier 2 Capital Instruments	30,161,871	30,893,843	30,161,871	30,893,843
Revaluation gains	4,245,025	4,245,025	4,245,025	4,245,025
Eligible Impairment	16,866,958	16,635,002	16,006,446	15,698,733
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2 Capital	-	-	-	-
Investment in own shares	-	-	-	-
Others	-	-	-	-
CET1 Capital	172,612,680	166,649,326	163,427,976	156,847,377
Total Tier 1 Capital	172,612,680	166,649,326	163,427,976	156,847,377
Total Capital	223,886,534	218,423,196	213,841,318	207,684,978
	Group		Bank	
	March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	1,506,665,526	1,447,512,263	1,437,808,609	1,370,781,562
Risk Weighted Amount for Credit Risk	1,349,356,624	1,330,800,123	1,280,515,671	1,255,898,647
Risk Weighted Amount for Market Risk	74,944,371	35,042,071	74,928,407	35,024,836
Risk Weighted Amount for Operational Risk	82,364,531	81,670,069	82,364,531	79,858,079
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D - SIBs) (%)	11.457	11.513	11.366	11.442
Of which : Capital Conservation Buffer (%)	2.500	2.500	2.500	2.500
Of which : Countercyclical Buffer (%)				
Of which : Capital Surcharge on D -SIBs (%)	1.500	1.500	1.500	1.500
Total Tier 1 Capital Ratio (%)	11.457	11.513	11.366	11.442
Total Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs (%)	14.860	15.090	14.873	15.151
Of which : Capital Conservation Buffer (%)	2.500	2.500	2.500	2.500
Of which : Countercyclical Buffer (%)				
Of which : Capital Surcharge on D -SIBs (%)	1.500	1.500	1.500	1.500

Disclosure 3

Leverage Ratio

	Group		Bank	
	March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	172,612,680	166,649,326	163,427,976	156,847,377
Total Exposures	3,090,513,661	3,152,965,394	3,016,837,414	3,073,624,948
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	2,536,351,284	2,576,134,591	2,463,570,409	2,497,761,245
Derivative exposures	331,462,475	334,113,106	331,462,475	334,113,106
Securities financing transaction exposures	121,238,176	151,689,691	121,238,176	151,689,691
Other off-balance sheet exposures	101,461,726	91,028,006	100,566,354	90,060,906
Basel III Leverage Ratio (minimum requirement 3%) (%)	5.59	5.29	5.42	5.10

Disclosure 4

Liquidity Coverage Ratio (LCR)

	March 31, 2024		December 31, 2023	
	Total Un-weighted Value	Total weighted Value	Total Un-weighted Value	Total weighted Value
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total stock of High Quality Liquid Assets (HQLA)	756,969,635	747,712,760	770,542,166	760,373,663
Total Adjusted Level 1 Assets	697,330,541	697,330,541	704,528,042	722,696,096
Level 1 Assets	697,330,541	697,330,541	704,528,042	704,528,042
Total Adjusted Level 2A Assets	58,750,491	49,937,917	65,253,025	55,465,071
Level 2A Assets	58,750,491	49,937,917	65,253,025	55,465,071
Total Adjusted Level 2B Assets	888,603	444,302	761,099	380,550
Level 2B Assets	888,603	444,302	761,099	380,550
Total Cash outflows	2,466,040,597	471,651,636	2,449,592,965	479,455,036
Deposits	1,505,179,991	150,517,999	1,469,116,533	146,911,654
Unsecured wholesale funding	605,149,261	271,628,949	643,914,363	289,926,471
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	312,745,802	6,539,145	300,966,514	7,021,356
Additional requirements	42,965,543	42,965,543	35,595,555	35,595,555
Total Cash Inflows	429,379,965	299,216,775	496,833,149	332,174,095
Maturing secured lending transactions backed by the collateral	137,548,637	136,030,785	152,142,219	150,857,303
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	229,134,649	158,860,775	255,940,175	176,047,187
Operational deposits	54,046,248	-	78,211,545	-
Other cash inflows	8,650,431	4,325,215	10,539,210	5,269,605
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		433.62		516.27

Disclosure 5**Net Stable Funding Ratio (NSFR)**

	Bank	
	March 31, 2024	December 31, 2023
	Rs. '000	Rs. '000
Total available stable funding (ASF)	1,929,330,783	1,933,461,907
Total required stable funding (RSF)	1,037,772,692	998,198,064
Required stable funding - On-balance sheet assets	1,031,071,680	992,172,206
Required stable funding - Off-balance sheet items	6,701,012	6,025,858
NSFR (minimum requirement - 100%) (%)	185.91	193.70

Disclosure 6

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	2016 - 2026	2018 - 2028	2021 - 2026	2021 - 2026	2021 - 2026	2022 - 2027	2022 - 2029	2022 - 2031	2023 - 2028	2023 - 2030	2023 - 2030	2023 - 2033	2023 - 2033	2023 - 2033	
		Listed Rated Unsecured Subordinated Redeemable Debentures	Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion	Basel III Compliant -Tier 2 Listed Rated Unsecured Subordinated Redeemable Debentures with a Non - viability Conversion
Issuer		Commercial Bank														
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)		Sri Lanka														
Governing Law(s) of the Instrument		Sri Lanka														
Original Date of Issuance	N/A	March 9, 2016	October 28, 2016	July 23, 2018	September 21, 2021	September 21, 2021	December 12, 2022	December 12, 2022	December 12, 2022	December 20, 2023						
Par Value of Instrument		Rs. 100/-														
Perpetual or Dated	Perpetual	Dated														
Original Maturity Date, if Applicable	N/A	March 8, 2026	October 27, 2026	July 23, 2028	September 20, 2026	September 20, 2028	December 11, 2027	December 11, 2029	December 11, 2032	December 19, 2028	December 19, 2028	December 19, 2030	December 19, 2030	December 19, 2033	December 19, 2033	
Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date)		65,184,125	699,636	1,060,510	1,606,140	2,118,735	4,358,000	5,043,510	3,263,820	11,500	2,132,400	7,558,090	32,980	817,760	30,840	1,427,930
Accounting Classification (Equity/Liability)	Equity	Liability														
Issuer Call subject to Prior Supervisory Approval																
Optional Call Date, Contingent Call Dates and Redemption Amount (Rs. '000)		N/A														
Subsequent Call Date, if Applicable		N/A														
Company Dividends																
Fixed or Floating Interest/Coupon	N/A	Fixed														
Coupon Rate and any Related Index		11.25% p.a.	12.25% p.a.	12.50% p.a.	9.00% p.a.	9.50% p.a.	28.00% p.a.	27.00% p.a.	22.00% p.a.	14.50% p.a.	15.00% p.a.	13.75% p.a.	14.25% p.a.	13.50% p.a.	14.00% p.a.	
Non-Cumulative or Cumulative	Non-Cumulative	Cumulative														
Convertible or Non-Convertible																
If Convertible, Conversion Trigger (a)	N/A	Not Convertible														
If Convertible, Fully or Partially	N/A	N/A														
If Convertible, Mandatory or Optional	N/A	N/A														
If Convertible, Conversion Rate	N/A	N/A														

(*) A "Trigger Event" is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e. conversion of the said Debentures upon occurrence of the Trigger Event will be effected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Directions No. 1 of 2016 of Web Based Return Code 20.2.3.11.1.1(10) (ii) (a&b) as a point/event being the earlier of:

- (a) * A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR
- (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board.*

(**) Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.

(***) The price based on the simple average of the daily volume weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.

Disclosure 8

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

As at December 31, 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 (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	845,361,910	10,508,750	845,361,910	210,175	16,612,685	1.96
Claims on Foreign Sovereigns and their Central Banks	142,331,101	-	142,331,101	-	114,014,788	80.11
Claims on Public Sector Entities (PSEs)	5,449,568	-	5,449,568	-	5,449,568	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	176,364,770	143,026,137	176,364,770	8,143,887	86,992,893	47.15
Claims on Financial Institutions	17,528,517	-	17,528,517	-	9,251,912	52.78
Claims on Corporates	676,634,624	479,545,811	621,687,725	69,655,444	661,184,616	95.64
Retail Claims	392,909,220	37,513,401	335,554,789	16,350,039	257,947,130	73.30
Claims Secured by Residential Property	83,416,331	-	83,416,331	-	49,077,251	58.83
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	81,904,476	-	81,904,476	-	95,327,117	116.39
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	112,616,000	-	112,616,000	-	53,498,664	47.51
Total	2,534,516,517	670,594,099	2,422,215,187	94,359,545	1,349,356,624	53.62

Disclosure 8

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

As at December 31, 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 (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	844,499,928	10,508,750	844,499,928	210,175	16,612,685	1.97
Claims on Foreign Sovereigns and their Central Banks	102,933,114	-	102,933,114	-	74,616,801	72.49
Claims on Public Sector Entities (PSEs)	5,449,568	-	5,449,568	-	5,449,568	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	174,510,620	143,026,137	174,510,620	8,143,887	85,138,743	46.61
Claims on Financial Institutions	17,528,517	-	17,528,517	-	9,251,912	52.78
Claims on Corporates	655,054,293	478,631,797	602,815,254	68,760,072	641,416,773	95.51
Retail Claims	392,684,840	37,513,401	335,330,409	16,350,039	257,904,383	73.33
Claims Secured by Residential Property	83,416,331	-	83,416,331	-	49,077,251	58.83
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	75,736,151	-	75,736,151	-	86,391,305	114.07
Higher-risk Categories	1,669,259	-	1,669,259	-	4,173,148	250.00
Cash Items and Other Assets	108,301,973	-	108,301,973	-	50,483,102	46.61
Total	2,461,784,594	669,680,085	2,352,191,124	93,464,173	1,280,515,671	52.36

Disclosure 10

Market Risk under Standardised Measurement Method

	Group		Bank	
	March 31, 2024	December 31, 2023	March 31, 2024	December 31, 2023
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	9,017,719	3,466,433	9,017,719	3,466,433
General Interest Rate Risk	408,410	291,455	408,410	291,455
i) Net Long or Short Position	408,410	291,455	408,410	291,455
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	8,609,309	3,174,978	8,609,309	3,174,978
(b) Capital charge for Equity	723,819	698,085	723,819	698,085
i) General Equity Risk	371,968	357,724	371,968	357,724
ii) Specific Equity Risk	351,851	340,361	351,851	340,361
(c) Capital charge for Foreign Exchange & Gold	750,674	741,372	748,439	738,959
(d) Capital charge for market risk [(a) + (b) + (C)]	10,492,212	4,905,890	10,489,977	4,903,477
Total risk - weighted amount for Market Risk [(d) * 100 / CAR]	74,944,371	35,042,071	74,928,407	35,024,836

Disclosure 11

**Operational Risk under The Alternative Standardised Approach
Group**

	Capital Charge Factor	Fixed Factor	March 31, 2024			December 31, 2023		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		273,546	457,988	980,881	285,894	385,666	910,506
Trading and Sales	18%		19,433,900	(14,995,484)	(5,433,512)	18,704,206	(8,868,815)	(9,297,481)
Payment and Settlement	18%		1,583,733	1,263,033	1,507,073	1,575,958	1,140,451	1,521,134
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			21,291,179	(13,274,463)	(2,945,558)	20,566,058	(7,342,698)	(6,865,841)
Retail Banking (Loans & Advances)	12%	0.035	555,962,664	594,202,712	605,546,313	550,644,113	604,715,367	593,447,143
Commercial Banking (Loans & Advances)	15%	0.035	1,272,346,999	1,519,359,860	1,662,902,980	1,220,373,745	1,531,114,412	1,677,950,039
Sub Total (b)			1,828,309,663	2,113,562,572	2,268,449,293	1,771,017,858	2,135,829,779	2,271,397,182
Total (a) + (b)			1,849,600,842	2,100,288,109	2,265,503,735	1,791,583,916	2,128,487,081	2,264,531,341
Capital Charge for Operational Risk			12,847,277	10,472,290	11,273,536	12,421,557	10,578,156	11,301,716
Average Capital Charge (c)					11,531,034			11,433,810
RWA for Operational Risk [(c)*100/ CAR]					82,364,531			81,670,069

Disclosure 11

**Operational Risk under The Alternative Standardised Approach
Bank**

	Capital Charge Factor	Fixed Factor	March 31, 2024			December 31, 2023		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		273,546	457,988	980,881	285,894	385,666	910,506
Trading and Sales	18%		19,433,900	(14,995,486)	(5,433,512)	18,457,281	(9,362,315)	(9,616,643)
Payment and Settlement	18%		1,583,733	1,263,033	1,507,073	1,575,958	1,140,451	1,521,134
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			21,291,179	(13,274,465)	(2,945,558)	20,319,133	(7,836,198)	(7,185,003)
Retail Banking (Loans & Advances)	12%	0.035	555,962,664	594,202,712	605,546,313	542,594,578	596,509,725	583,448,471
Commercial Banking (Loans & Advances)	15%	0.035	1,272,346,999	1,519,359,860	1,662,902,980	1,199,495,133	1,480,967,025	1,633,485,970
Sub Total (b)			1,828,309,663	2,113,562,572	2,268,449,293	1,742,089,711	2,077,476,750	2,216,934,441
Total (a) + (b)			1,849,600,842	2,100,288,107	2,265,503,735	1,762,408,844	2,069,640,552	2,209,749,438
Capital Charge for Operational Risk			12,847,277	10,472,290	11,273,536	12,233,690	10,280,418	11,026,285
Avarage Capital Charge (c)					11,531,034			11,180,131
RWA for Operational Risk [(c)*100/ CAR]					82,364,531			79,858,079

Disclosure 12

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

As at December 31, 2023	Bank				
	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements	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
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Assets	2,546,650,442	2,546,650,442	2,461,784,592	68,322,294	40,921,812
Cash and cash equivalents	116,947,631	116,947,631	116,947,631	-	-
Balances with Central Banks	33,208,736	33,208,736	33,208,736	-	-
Placements with banks	109,120,147	109,120,147	109,120,147	-	-
Securities purchased under re-sale agreements	31,290,304	31,290,304	31,290,304	-	-
Derivative financial assets	8,000,370	8,000,370	8,000,370	-	-
Financial assets recognised through profit or loss – measured at fair value	68,322,294	68,322,294	-	68,322,294	-
Financial assets at amortised cost – Loans and advances to other customers	1,197,264,264	1,197,264,264	1,221,642,520	-	-
Financial assets at amortised cost – Debt and other financial instruments	624,438,559	624,438,559	624,438,559	-	-
Financial assets measured at fair value through other comprehensive income	250,098,847	250,098,847	250,098,847	-	-
Investments in subsidiaries	5,808,429	5,808,429	2,310,457	-	3,497,972
Investment in associate	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	26,059,513	26,059,513	26,059,513	-	-
Intangible assets	3,852,023	3,852,023	-	-	3,852,023
Deferred tax assets	33,571,817	33,571,817	-	-	33,571,817
Other assets	38,623,177	38,623,177	38,623,177	-	-
Liabilities	2,331,010,159	2,331,010,159	-	-	-
Due to banks	24,373,544	24,373,544	-	-	-
Derivative financial liabilities	3,934,942	3,934,942	-	-	-
Securities sold under repurchase agreements	98,258,447	98,258,447	-	-	-
Financial liabilities at amortised cost - due to depositors	2,082,546,570	2,082,546,570	-	-	-
Financial liabilities at amortised cost - other borrowings	12,584,684	12,584,684	-	-	-
Current tax liabilities	17,789,977	17,789,977	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	54,028,516	54,028,516	-	-	-
Due to subsidiaries	143,850	143,850	-	-	-
Subordinated liabilities	37,349,629	37,349,629	-	-	-
Off- Balance Sheet Liabilities	680,875,324	680,875,324	669,680,086	-	-
Guarantees	75,385,913	75,385,913	70,669,505	-	-
Performance bonds	32,102,188	32,102,188	32,102,188	-	-
Letter of credit	78,309,713	78,309,713	78,309,713	-	-
Other contingent items	322,972,881	322,972,881	320,995,292	-	-
Undrawn loan commitments	167,603,388	167,603,388	167,603,388	-	-
Other commitments	4,501,241	4,501,241	-	-	-
Shareholders' Equity	215,640,283	215,640,283	-	-	-
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	65,184,125	65,184,125	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	10,483,110	10,483,110	-	-	-
Accumulated other comprehensive income	2,832,386	2,832,386	-	-	-
Other reserves	137,140,662	137,140,662	-	-	-