

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	
	June 30, 2024	March 31, 2024	June 30, 2024	March 31, 2024
Regulatory Capital (Rs. '000)				
Common equity	174,242,741	172,612,680	165,022,021	163,427,976
Tier 1 capital	174,242,741	172,612,680	165,022,021	163,427,976
Total capital	225,457,309	223,886,534	215,366,797	213,841,318
Regulatory Capital Ratios (%)				
Common equity Tier 1 capital ratio (minimum requirement - 8.50%)	11.661	11.457	11.583	11.366
Tier 1 capital ratio (minimum requirement - 10.00%)	11.661	11.457	11.583	11.366
Total capital ratio (minimum requirement - 14.00%)	15.088	14.860	15.117	14.873
Leverage ratio (minimum requirement - 3%)	5.58	5.59	5.42	5.42
Regulatory Liquidity				
Statutory Liquid Assets (Rs. '000)			- N/A -	840,751,493
Statutory Liquid Assets Ratio (Minimum Requirement - 20%)				
Consolidated (Sri Lankan Operations) (%)			- N/A -	43.52
Total Stock of High Quality Liquid Assets (Rs. '000)			761,281,639	747,712,760
Liquidity coverage ratio - Rupee (minimum requirement : 100%) (%)			532.13	452.85
Liquidity coverage ratio - All currency (minimum requirement : 100%) (%)			471.00	433.62
Net stable funding ratio (minimum requirement : 100%) (%)			187.29	185.91

Disclosure 2

Basel III Computation of Capital Ratios

	Group		Bank	
	June 30, 2024	March 31, 2024	June 30, 2024	March 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Common Equity Tier 1 (CET 1) Capital after Adjustments	174,242,741	172,612,680	165,022,021	163,427,976
Total Common Equity Tier 1 (CET 1) Capital	215,146,729	210,522,913	208,882,107	204,349,788
Equity Capital (Stated Capital) / Assigned Capital	65,374,734	65,184,125	65,374,734	65,184,125
Reserve fund	13,586,534	13,586,534	12,375,907	12,375,906
Published retained earnings/(Accumulated retained losses)	1,357,585	1,357,430	31,977	31,822
Published Accumulated Other Comprehensive Income (OCI)	3,544,227	6,779,722	2,150,056	5,477,049
General and other disclosed reserves	110,851,713	110,829,603	110,851,713	110,829,603
Unpublished current year's profit/(losses) and gains reflected in OCI	18,097,720	10,451,283	18,097,720	10,451,283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	40,903,988	37,910,233	43,860,086	40,921,812
Goodwill (net)	445,147	445,147	-	-
Intangible Assets (net)	3,864,234	3,965,263	3,769,124	3,852,023
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	-	-	3,482,189	3,497,972
Deferred tax assets (net)	36,594,607	33,499,823	36,608,773	33,571,817
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Total 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	-	-	-	-
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	51,214,568	51,273,854	50,344,776	50,413,342
Total Tier 2 Capital	51,214,568	51,273,854	50,344,776	50,413,342
Qualifying Tier 2 Capital Instruments	29,429,899	30,161,871	29,429,899	30,161,871
Revaluation gains	5,172,941	4,245,025	5,172,941	4,245,025
Eligible Impairment	16,611,728	16,866,958	15,741,936	16,006,446
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	174,242,741	172,612,680	165,022,021	163,427,976
Total Tier 1 Capital	174,242,741	172,612,680	165,022,021	163,427,976
Total Capital	225,457,309	223,886,534	215,366,797	213,841,318

	Group		Bank	
	June 30, 2024	March 31, 2024	June 30, 2024	March 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Total Risk Weighted Amount (RWA)	1,494,270,880	1,506,665,526	1,424,671,249	1,437,808,609
Risk Weighted Amount for Credit Risk	1,328,938,261	1,349,356,624	1,259,354,887	1,280,515,671
Risk Weighted Amount for Market Risk	87,002,950	74,944,371	86,986,693	74,928,407
Risk Weighted Amount for Operational Risk	78,329,669	82,364,531	78,329,669	82,364,531
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D - SIBs) (%)	11.661	11.457	11.583	11.366
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 (%)	11.661	11.457	11.583	11.366
Total Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs (%)	15.088	14.860	15.117	14.873
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	
	June 30, 2024	March 31, 2024	June 30, 2024	March 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
Tier 1 Capital	174,242,741	172,612,680	165,022,021	163,427,976
Total Exposures	3,121,010,401	3,090,513,661	3,043,681,374	3,016,837,414
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	2,629,695,966	2,536,351,284	2,553,289,096	2,463,570,409
Derivative exposures	248,428,230	331,462,475	248,428,230	331,462,475
Securities financing transaction exposures	137,317,116	121,238,176	137,317,116	121,238,176
Other off-balance sheet exposures	105,569,089	101,461,726	104,646,932	100,566,354
Basel III Leverage Ratio (minimum requirement 3%) (%)	5.58	5.59	5.42	5.42

Disclosure 4

Liquidity Coverage Ratio (LCR)

	June 30, 2024		March 31, 2024	
	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)	769,312,971	761,281,639	756,969,635	747,712,760
Total Adjusted Level 1 Assets	718,059,503	727,191,159	697,330,541	697,330,541
Level 1 Assets	718,059,503	718,059,503	697,330,541	697,330,541
Total Adjusted Level 2A Assets	50,272,578	42,731,691	58,750,491	49,937,917
Level 2A Assets	50,272,578	42,731,691	58,750,491	49,937,917
Total Adjusted Level 2B Assets	980,890	490,445	888,603	444,302
Level 2B Assets	980,890	490,445	888,603	444,302
Total Cash outflows	2,530,816,716	475,920,634	2,466,040,597	471,651,636
Deposits	1,531,549,320	153,154,932	1,505,179,991	150,517,999
Unsecured wholesale funding	630,175,890	285,298,144	605,149,261	271,628,949
Secured funding transaction	-	-	-	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	338,907,727	7,283,779	312,745,802	6,539,145
Additional requirements	30,183,779	30,183,779	42,965,543	42,965,543
Total Cash Inflows	447,735,526	314,289,385	429,379,965	299,216,775
Maturing secured lending transactions backed by the collateral	141,364,783	138,154,213	137,548,637	136,030,785
Committed facilities	-	-	-	-
Other inflows by counterparty which are maturing within 30 calendar days	254,225,964	171,751,568	229,134,649	158,860,775
Operational deposits	43,377,570	-	54,046,248	-
Other cash inflows	8,767,208	4,383,604	8,650,431	4,325,215
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days)*100 (minimum requirement - 100%)		471.00		433.62

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

	Bank	
	June 30, 2024	March 31, 2024
	Rs. '000	Rs. '000
Total available stable funding (ASF)	1,979,795,256	1,929,330,783
Total required stable funding (RSF)	1,057,099,788	1,037,772,692
Required stable funding - On-balance sheet assets	1,049,397,396	1,031,071,680
Required stable funding - Off-balance sheet items	7,702,392	6,701,012
NSFR (minimum requirement - 100%) (%)	187.29	185.91

Disclosure 8

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

As at June 31, 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 (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	872,181,646	10,701,250	872,181,646	214,025	16,390,614	1.88
Claims on Foreign Sovereigns and their Central Banks	140,175,360	-	140,175,360	-	85,392,088	60.92
Claims on Public Sector Entities (PSEs)	5,097,342	-	5,097,342	-	5,097,342	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	186,797,285	102,112,183	186,797,285	7,973,861	89,601,193	46.00
Claims on Financial Institutions	24,398,263	-	24,398,263	-	12,212,831	50.06
Claims on Corporates	696,670,348	485,163,720	636,079,621	67,837,775	676,678,026	96.13
Retail Claims	412,735,895	39,176,290	352,312,373	17,105,842	269,453,297	72.94
Claims Secured by Residential Property	86,079,061	-	86,079,061	-	48,392,740	56.22
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	71,452,577	-	71,452,577	-	77,135,935	107.95
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	101,007,556	-	101,007,556	-	48,584,195	48.10
Total	2,596,595,333	637,153,443	2,475,581,084	93,131,503	1,328,938,261	51.74

Disclosure 8

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

As at June 31, 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 (%)
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	870,435,659	10,701,250	870,435,659	214,025	16,390,614	1.88
Claims on Foreign Sovereigns and their Central Banks	102,702,173	-	102,702,173	-	47,918,901	46.66
Claims on Public Sector Entities (PSEs)	5,097,342	-	5,097,342	-	5,097,342	100.00
Claims on Official Entities and Multilateral Development Banks(MDBs)	-	-	-	-	-	-
Claims on Banks Exposures	185,675,473	102,112,191	185,675,473	7,973,861	88,479,381	45.69
Claims on Financial Institutions	25,635,279	-	25,635,279	-	12,831,339	50.05
Claims on Corporates	665,458,489	484,189,966	608,255,194	66,915,618	647,931,442	95.97
Retail Claims	412,216,354	39,176,290	351,792,832	17,105,842	269,353,727	73.02
Claims Secured by Residential Property	86,079,061	-	86,079,061	-	48,392,740	56.22
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)	68,685,422	-	68,685,422	-	73,370,395	106.82
Higher-risk Categories	1,685,042	-	1,685,042	-	4,212,605	250.00
Cash Items and Other Assets	96,517,302	-	96,517,302	-	45,376,401	47.01
Total	2,520,187,596	636,179,697	2,402,560,779	92,209,346	1,259,354,887	50.48

Disclosure 9

Credit Risk under Standardised Approach
Exposures by Asset Classes and Risk Weights (Post CCF & CRM)

As at June 31, 2024	Bank									Total Credit Exposures Amount
	0%	20%	35%	50%	60%	75%	100%	150%	>150%	
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	788,696,613	81,953,071	-	-	-	-	-	-	-	870,649,684
Claims on Foreign Sovereigns and their Central Banks	54,783,272	-	-	-	-	-	47,918,901	-	-	102,702,173
Claims on Public Sector Entities (PSEs)	-	-	-	-	-	-	5,097,342	-	-	5,097,342
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	99,860,288	-	50,615,611	-	-	43,121,272	52,163	-	193,649,334
Claims on Financial Institutions	-	-	-	25,607,880	-	-	27,399	-	-	25,635,279
Claims on Corporates	-	17,532,821	-	26,429,160	-	-	631,205,898	2,933	-	675,170,812
Retail Claims	24,882,817	13,699,356	-	-	72,806,431	138,320,293	119,189,777	-	-	368,898,674
Claims Secured by Residential Property	-	-	57,978,955	-	-	-	28,100,106	-	-	86,079,061
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	58,046	-	-	59,199,384	9,427,992	-	68,685,422
Higher-risk Categories	-	-	-	-	-	-	-	-	1,685,042	1,685,042
Cash Items and Other Assets	42,627,006	10,642,369	-	-	-	-	43,247,927	-	-	96,517,302
Total	910,989,708	223,687,905	57,978,955	102,710,697	72,806,431	138,320,293	977,108,006	9,483,088	1,685,042	2,494,770,125

Disclosure 9

**Credit Risk under Standardised Approach
Exposures by Asset Classes and Risk Weights (Post CCF & CRM)**

As at June 31, 2024	Group									Total Credit Exposures Amount
	0%	20%	35%	50%	60%	75%	100%	150%	>150%	
	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	Rs. '000	
Claims on Central Government and Central Bank of Sri Lanka	790,442,600	81,953,071	-	-	-	-	-	-	-	872,395,671
Claims on Foreign Sovereigns and their Central Banks	54,783,272	-	-	-	-	-	85,392,088	-	-	140,175,360
Claims on Public Sector Entities (PSEs)	-	-	-	-	-	-	5,097,342	-	-	5,097,342
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-	-	-	-	-
Claims on Banks Exposures	-	99,860,288	-	50,615,611	-	-	44,243,084	52,163	-	194,771,146
Claims on Financial Institutions	-	-	-	24,370,864	-	-	27,399	-	-	24,398,263
Claims on Corporates	-	17,532,821	-	26,429,160	-	-	659,952,482	2,933	-	703,917,396
Retail Claims	24,904,509	14,197,205	-	-	72,806,431	138,320,293	119,189,777	-	-	369,418,215
Claims Secured by Residential Property	-	-	57,978,955	-	-	-	28,100,106	-	-	86,079,061
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)	-	-	-	58,046	-	-	59,969,770	11,424,761	-	71,452,577
Higher-risk Categories	-	-	-	-	-	-	-	-	-	-
Cash Items and Other Assets	43,909,466	10,642,369	-	-	-	-	46,455,721	-	-	101,007,556
Total	914,039,847	224,185,754	57,978,955	101,473,681	72,806,431	138,320,293	1,048,427,769	11,479,857	-	2,568,712,587

Disclosure 10

Market Risk under Standardised Measurement Method

	Group		Bank	
	June 30, 2024	March 31, 2024	June 30, 2024	March 31, 2024
	Rs. '000	Rs. '000	Rs. '000	Rs. '000
(a) Capital charge for Interest Rate Risk	10,527,476	9,017,719	10,527,476	9,017,719
General Interest Rate Risk	448,290	408,410	448,290	408,410
i) Net Long or Short Position	448,290	408,410	448,290	408,410
ii) Horizontal Disallowance	-	-	-	-
iii) Vertical Disallowance	-	-	-	-
iv) Options	-	-	-	-
Specific Interest Rate Risk	10,079,186	8,609,309	10,079,186	8,609,309
(b) Capital charge for Equity	728,134	723,819	728,134	723,819
i) General Equity Risk	374,123	371,968	374,123	371,968
ii) Specific Equity Risk	354,011	351,851	354,011	351,851
(c) Capital charge for Foreign Exchange & Gold	924,803	750,674	922,527	748,439
(d) Capital charge for market risk [(a) + (b) + (C)]	12,180,413	10,492,212	12,178,137	10,489,977
Total risk - weighted amount for Market Risk [(d) * 100 / CAR]	87,002,950	74,944,371	86,986,693	74,928,407

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Group

	Capital Charge Factor	Fixed Factor	June 30, 2024			March 31, 2024		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		297,587	550,005	960,299	273,546	457,988	980,881
Trading and Sales	18%		(573,464)	(4,492,360)	3,212,044	19,433,900	(14,995,484)	(5,433,512)
Payment and Settlement	18%		1,703,045	1,300,645	1,528,032	1,583,733	1,263,033	1,507,073
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			1,427,168	(2,641,710)	5,700,375	21,291,179	(13,274,463)	(2,945,558)
Retail Banking (Loans & Advances)	12%	0.035	573,098,372	584,476,204	634,011,404	555,962,664	594,202,712	605,546,313
Commercial Banking (Loans & Advances)	15%	0.035	1,347,264,093	1,536,082,993	1,705,384,811	1,272,346,999	1,519,359,860	1,662,902,980
Sub Total (b)			1,920,362,465	2,120,559,197	2,339,396,215	1,828,309,663	2,113,562,572	2,268,449,293
Total (a) + (b)			1,921,789,633	2,117,917,487	2,345,096,590	1,849,600,842	2,100,288,109	2,265,503,735
Capital Charge for Operational Risk			9,737,039	10,519,236	12,642,186	12,847,277	10,472,290	11,273,536
Average Capital Charge (c)					10,966,154			11,531,034
RWA for Operational Risk [(c)*100/ CAR]					78,329,669			82,364,531

Disclosure 11

Operational Risk under The Alternative Standardised Approach
Bank

	Capital Charge Factor	Fixed Factor	June 30, 2024			March 31, 2024		
			Gross Income			Gross Income		
			1st Year	2nd Year	3rd Year	1st Year	2nd Year	3rd Year
			Rs. '000					
Corporate Finance	18%		297,587	550,005	960,299	273,546	457,988	980,881
Trading and Sales	18%		(573,464)	(4,492,362)	3,212,044	19,433,900	(14,995,486)	(5,433,512)
Payment and Settlement	18%		1,703,045	1,300,645	1,528,032	1,583,733	1,263,033	1,507,073
Agency Services	15%		-	-	-	-	-	-
Asset Management	12%		-	-	-	-	-	-
Retail Brokerage	12%		-	-	-	-	-	-
Sub Total (a)			1,427,168	(2,641,712)	5,700,375	21,291,179	(13,274,465)	(2,945,558)
Retail Banking (Loans & Advances)	12%	0.035	573,098,372	584,476,204	634,011,404	555,962,664	594,202,712	605,546,313
Commercial Banking (Loans & Advances)	15%	0.035	1,347,264,093	1,536,082,993	1,705,384,811	1,272,346,999	1,519,359,860	1,662,902,980
Sub Total (b)			1,920,362,465	2,120,559,197	2,339,396,215	1,828,309,663	2,113,562,572	2,268,449,293
Total (a) + (b)			1,921,789,633	2,117,917,485	2,345,096,590	1,849,600,842	2,100,288,107	2,265,503,735
Capital Charge for Operational Risk			9,737,039	10,519,236	12,642,186	12,847,277	10,472,290	11,273,536
Average Capital Charge (c)					10,966,154			11,531,034
RWA for Operational Risk [(c)*100/ CAR]					78,329,669			82,364,531

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	2,617,012,133	2,617,012,133	2,520,187,596	77,951,714	43,860,086
Cash and cash equivalents	101,811,169	101,811,169	101,811,169	-	-
Balances with Central Banks	39,797,629	39,797,629	39,797,629	-	-
Placements with banks	125,372,367	125,372,367	125,372,367	-	-
Securities purchased under re-sale agreements	11,917,984	11,917,984	11,917,984	-	-
Derivative financial assets	5,291,686	5,291,686	5,291,686	-	-
Financial assets recognised through profit or loss – measured at fair value	77,951,714	77,951,714	-	77,951,714	-
Financial assets at amortised cost – Loans and advances to other customers	1,233,245,826	1,233,245,826	1,258,233,089	-	-
Financial assets at amortised cost – Debt and other financial instruments	619,707,183	619,707,183	619,707,183	-	-
Financial assets measured at fair value through other comprehensive income	295,333,192	295,333,192	295,333,192	-	-
Investments in subsidiaries	5,808,429	5,808,429	2,326,240	-	3,482,189
Investment in associate	44,331	44,331	44,331	-	-
Property, plant and equipment and right-of-use assets	26,982,885	26,982,885	26,982,885	-	-
Intangible assets	3,769,124	3,769,124	-	-	3,769,124
Deferred tax assets	36,608,773	36,608,773	-	-	36,608,773
Other assets	33,369,841	33,369,841	33,369,841	-	-
Liabilities	2,397,730,448	2,397,730,448	-	-	-
Due to banks	29,151,318	29,151,318	-	-	-
Derivative financial liabilities	1,196,124	1,196,124	-	-	-
Securities sold under repurchase agreements	121,461,356	121,461,356	-	-	-
Financial liabilities at amortised cost - due to depositors	2,132,108,093	2,132,108,093	-	-	-
Financial liabilities at amortised cost - other borrowings	11,587,547	11,587,547	-	-	-
Current tax liabilities	17,781,089	17,781,089	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	47,069,515	47,069,515	-	-	-
Due to subsidiaries	196,511	196,511	-	-	-
Subordinated liabilities	37,178,895	37,178,895	-	-	-
Off- Balance Sheet Liabilities	656,066,205	656,066,205	636,179,698	-	-
Guarantees	72,967,811	72,967,811	59,466,707	-	-
Performance bonds	51,474,642	51,474,642	51,474,642	-	-
Letter of credit	81,785,127	81,785,127	81,785,127	-	-
Other contingent items	275,273,570	275,273,570	273,389,408	-	-
Undrawn loan commitments	170,063,814	170,063,814	170,063,814	-	-
Other commitments	4,501,241	4,501,241	-	-	-
Shareholders' Equity	219,281,685	219,281,685	-	-	-
Equity capital (stated capital)/assigned capital:					
Of which amount eligible for CET1	65,374,734	65,374,734	-	-	-
Of which amount eligible for AT1	-	-	-	-	-
Retained earnings	18,129,699	18,129,699	-	-	-
Accumulated other comprehensive income	1,963,502	1,963,502	-	-	-
Other reserves	133,813,750	133,813,750	-	-	-