



**Basel III - Disclosures Under Pillar III  
As per the Banking Act Directions No.01 of 2016  
(Unaudited)**

**30th September 2018**

**Key Regulatory Ratios - Capital and Liquidity**

Item	30.09.2018		31.12.2017	
	Bank	Group	Bank	Group
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	30,294,999	31,518,744	33,017,170	34,211,431
Tier 1 Capital	30,294,999	31,518,744	33,017,170	34,211,431
Total Capital	46,004,607	47,228,352	41,993,352	43,187,613
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio <i>(Minimum Requirement - 2017-5.75% and 2018 - 6.375%)</i>	10.36%	10.72%	12.68%	13.09%
Tier 1 Capital Ratio <i>(Minimum Requirement - 2017 - 7.25% and 2018 - 7.875%)</i>	10.36%	10.72%	12.68%	13.09%
Total Capital Ratio <i>(Minimum Requirement - 2017 - 11.25% and 2018 - 11.875%)</i>	15.73%	16.07%	16.13%	16.53%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR'000)	75,432,508	N/A	71,672,283	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	25.25%	N/A	24.34%	N/A
Off-Shore Banking Unit (%)	48.73%	N/A	67.70%	N/A
Liquidity Coverage Ratio (%) - Rupee <i>(Minimum Requirement - 2018 -90% and 2017 - 80%)</i>	185.23%	N/A	127.84%	N/A
Liquidity Coverage Ratio (%) - All Currency <i>(Minimum Requirement - 2018 -90% and 2017 - 80%)</i>	132.61%	N/A	108.51%	N/A

**Basel III Computation of Capital Ratios**

Item	Amount (LKR '000)			
	30.09.2018		31.12.2017	
	Bank	Group	Bank	Group
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>30,294,999</b>	<b>31,518,744</b>	<b>33,017,170</b>	<b>34,211,431</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>36,577,850</b>	<b>40,429,347</b>	<b>38,035,888</b>	<b>41,884,674</b>
Equity Capital (Stated Capital)/Assigned Capital	4,715,814	4,715,814	4,715,814	4,715,814
Reserve Fund	2,224,275	2,224,275	2,224,275	2,224,275
Published Retained Earnings/(Accumulated Retained Losses)	12,532,663	16,034,024	13,858,152	17,357,048
Published Accumulated Other Comprehensive Income (OCI)	3,325,259	3,675,395	3,457,808	3,807,698
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-
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>6,282,851</b>	<b>8,910,603</b>	<b>5,018,718</b>	<b>7,673,243</b>
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	589,956	598,300	498,084	502,411
Others (investment in capital of banks and financial institutions)	5,692,894	8,156,077	4,520,634	7,014,606
<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>15,709,608</b>	<b>15,709,608</b>	<b>8,976,182</b>	<b>8,976,182</b>
<b>Tier 2 Capital</b>	<b>15,709,608</b>	<b>15,709,608</b>	<b>8,976,182</b>	<b>8,976,182</b>
Qualifying Tier 2 Capital Instruments	14,608,628	14,608,628	8,008,628	8,008,628
Revaluation Gains	-	-	-	-
Loan Loss Provisions	1,100,980	1,100,980	967,554	967,554
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>30,294,999</b>	<b>31,518,744</b>	<b>33,017,170</b>	<b>34,211,431</b>
<b>Total Tier 1 Capital</b>	<b>30,294,999</b>	<b>31,518,744</b>	<b>33,017,170</b>	<b>34,211,431</b>
<b>Total Capital</b>	<b>46,004,607</b>	<b>47,228,352</b>	<b>41,993,352</b>	<b>43,187,613</b>

	Amount (LKR '000)			
	30.09.2018		31.12.2017	
	Bank	Group	Bank	Group
<b>Total Risk Weighted Assets (RWA)</b>				
RWAs for Credit Risk	261,207,567	261,865,080	237,481,831	237,671,154
RWAs for Market Risk	14,987,989	14,987,989	8,109,913	8,109,913
RWAs for Operational Risk	16,232,147	17,097,169	14,783,335	15,508,584
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>10.36%</b>	<b>10.72%</b>	<b>12.68%</b>	<b>13.09%</b>
<b>of which: Capital Conservation Buffer (%)</b>	<b>1.875%</b>	<b>1.875%</b>	<b>1.25%</b>	<b>1.25%</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>10.36%</b>	<b>10.72%</b>	<b>12.68%</b>	<b>13.09%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.73%</b>	<b>16.07%</b>	<b>16.13%</b>	<b>16.53%</b>
<b>of which: Capital Conservation Buffer (%)</b>	<b>1.875%</b>	<b>1.875%</b>	<b>1.25%</b>	<b>1.25%</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

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

Item	Amount (LKR'000)			
	30.09.2018		31.12.2017	
	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>63,298,801</b>	<b>62,723,851</b>	<b>57,330,169</b>	<b>56,380,414</b>
<b>Total Adjusted Level 1A Assets</b>	<b>62,090,948</b>	<b>62,090,948</b>	<b>55,311,905</b>	<b>55,311,905</b>
<b>Level 1 Assets</b>	<b>62,090,948</b>	<b>62,090,948</b>	<b>55,311,905</b>	<b>55,311,905</b>
<b>Total Adjusted Level 2A Assets</b>	<b>82,790</b>	<b>70,372</b>	<b>169,650</b>	<b>144,203</b>
<b>Level 2A Assets</b>	<b>82,790</b>	<b>70,372</b>	<b>169,650</b>	<b>144,203</b>
<b>Total Adjusted Level 2B Assets</b>	<b>1,125,063</b>	<b>562,531</b>	<b>1,848,614</b>	<b>924,307</b>
<b>Level 2B Assets</b>	<b>1,125,063</b>	<b>562,531</b>	<b>1,848,614</b>	<b>924,307</b>
<b>Total Cash Outflows</b>	<b>364,543,237</b>	<b>78,246,442</b>	<b>297,199,823</b>	<b>72,429,675</b>
Deposits	165,421,554	12,922,863	110,539,102	11,053,910
Unsecured Wholesale Funding	100,772,747	54,541,022	85,471,888	50,626,218
Secured Funding Transactions	4,011,264	-	3,193,156	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	91,544,066	7,988,951	95,512,713	8,266,582
Additional Requirements	2,793,606	2,793,606	2,482,964	2,482,964
<b>Total Cash Inflows</b>	<b>41,675,575</b>	<b>30,946,406</b>	<b>35,261,499</b>	<b>20,470,813</b>
Maturing Secured Lending Transactions Backed by Collateral	9,936,603	9,858,364	178,770	89,385
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are maturing within 30 Days	27,901,076	19,127,656	33,543,891	20,314,000
Operational Deposits	875,110	-	470,422	-
Other Cash Inflows	1,962,786	1,960,386	68,417	67,428
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100</b>		<b>132.61</b>		<b>108.51</b>

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

Item	Amount (LKR'000)			
	30.09.2018		31.12.2017	
	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>63,258,781</b>	<b>62,683,832</b>	<b>57,252,785</b>	<b>56,303,031</b>
<b>Total Adjusted Level 1A Assets</b>	<b>62,050,929</b>	<b>62,050,929</b>	<b>55,234,521</b>	<b>55,234,521</b>
Level 1 Assets	62,050,929	62,050,929	55,234,521	55,234,521
<b>Total Adjusted Level 2A Assets</b>	<b>82,790</b>	<b>70,372</b>	<b>169,650</b>	<b>144,203</b>
Level 2A Assets	82,790	70,372	169,650	144,203
<b>Total Adjusted Level 2B Assets</b>	<b>1,125,063</b>	<b>562,531</b>	<b>1,848,614</b>	<b>924,307</b>
Level 2B Assets	1,125,063	562,531	1,848,614	924,307
<b>Total Cash Outflows</b>	<b>258,431,987</b>	<b>56,967,589</b>	<b>223,260,953</b>	<b>57,527,010</b>
Deposits	116,761,519	9,880,350	90,452,711	9,045,271
Unsecured Wholesale Funding	71,707,141	39,093,491	63,718,277	41,175,092
Secured Funding Transactions	4,011,264	-	3,193,156	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	63,461,418	5,503,102	63,775,251	5,185,089
Additional Requirements	2,490,646	2,490,646	2,121,558	2,121,558
<b>Total Cash Inflows</b>	<b>30,114,184</b>	<b>23,126,344</b>	<b>25,759,051</b>	<b>13,486,662</b>
Maturing Secured Lending Transactions Backed by Collateral	9,459,994	9,381,755	178,770	89,385
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	20,649,391	13,742,189	24,578,304	13,396,288
Operational Deposits	-	-	-	-
Other Cash Inflows	4,799	2,399	1,977	988
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100</b>		<b>185.23</b>		<b>127.84</b>

**Main Features of Regulatory Capital Instruments**

Description of the Capital Instrument (Bank Only)	Stated Capital	Subordinated Term-debt (2015)	Subordinated Term-debt (2016 - Type A)	Subordinated Term-debt (2016 - Type B)	Subordinated Term-debt (2018 - Type A)	Subordinated Term-debt (2018 - Type B)
Issuer	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	C2306	C 2366	C-2367	C-2393	C-2394
Governing Law(s) of the Instrument	Companies Act, No. 07 of 2007, Colombo Stock Exchange Regulations	Securities and Exchange Commission Act No. 36 of 1987 (as amended), Colombo Stock Exchange Regulations				
Original Date of Issuance	May 1956 to November 2010	10th June 2015	9th November 2016	9th November 2016	26th March 2018	26th March 2018
Par Value of Instrument (LKR)	10	100	100	100	100	100
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	10th June 2020	9th November 2021	9th November 2023	29th March 2023	29th March 2025
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	4,715,814	800,000	765,488	6,043,140	2,913,470	4,086,530
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	9.4	12.15	12.75	12.6	13
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)	N/A	N/A	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
If Convertible, Fully or Partially	N/A	N/A	N/A	N/A	Fully	Fully
If Convertible, Mandatory or Optional	N/A	N/A	N/A	N/A	Mandatory	Mandatory
If Convertible, Conversion Rate	N/A	N/A	N/A	N/A	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares

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

Asset Class	Amount (LKR'000) as at 30th September 2018 (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 <sup>(ii)</sup>
Claims on Central Government and CBSL	91,914,453	13,114,218	91,914,453	263,070	2,346,175	3%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	6,269,671	1,834,320	306,577	917,160	1,223,737	100%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	11,605,064	35,609,305	11,605,064	965,508	4,381,184	35%
Claims on Financial Institutions	12,289,647	1,950,000	12,289,647	975,000	9,062,889	68%
Claims on Corporates	91,999,293	48,877,483	86,692,339	23,816,427	106,472,832	96%
Retail Claims	37,984,513	-	28,323,250	-	23,977,294	85%
Claims Secured by Residential Property	9,967,636	-	9,917,411	-	7,077,332	71%
Claims Secured by Commercial Real Estate	79,543,643	1,345,340	79,543,643	1,345,340	80,888,983	100%
Non-Performing Assets (NPAs)(i)	4,308,124	-	4,308,124	-	5,813,479	135%
Higher-risk Categories	358,164	-	358,164	-	895,409	250%
Cash Items and Other Assets	20,207,862	7,349,731	20,162,500	2,476,821	19,068,254	84%
<b>Total</b>	<b>366,448,068</b>	<b>110,080,396</b>	<b>345,421,170</b>	<b>30,759,326</b>	<b>261,207,567</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.

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

Asset Class	Amount (LKR'000) as at 30th September 2018 (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 <sup>(ii)</sup>
Claims on Central Government and CBSL	91,914,453	13,114,218	91,914,453	263,070	2,346,175	3%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	6,269,671	1,834,320	306,577	917,160	1,223,737	100%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	11,659,939	35,609,305	11,659,939	965,508	4,392,159	35%
Claims on Financial Institutions	12,289,647	1,950,000	12,289,647	975,000	9,062,889	68%
Claims on Corporates	91,998,993	48,877,483	86,692,039	23,816,427	106,472,532	96%
Retail Claims	37,984,513	-	28,323,250	-	23,977,294	85%
Claims Secured by Residential Property	9,967,636	-	9,917,411	-	7,077,332	71%
Claims Secured by Commercial Real Estate	79,543,643	1,345,340	79,543,643	1,345,340	80,888,983	100%
Non-Performing Assets (NPAs)(i)	4,308,124	-	4,308,124	-	5,813,479	135%
Higher-risk Categories	396,902	-	396,902	-	992,256	250%
Cash Items and Other Assets	20,788,294	7,349,731	20,742,932	2,476,821	19,618,245	84%
<b>Total</b>	<b>367,121,814</b>	<b>110,080,396</b>	<b>346,094,916</b>	<b>30,759,326</b>	<b>261,865,080</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.



**Market Risk under Standardised Measurement Method**

Item	RWA Amount (LKR'000) 30th September 2018 (Bank)	RWA Amount (LKR'000) 30th September 2018 (Group)
<b>(a) RWA for Interest Rate Risk</b>	<b>1,779,824</b>	<b>1,779,824</b>
General Interest Rate Risk	1,044,621	1,044,621
(i) Net Long or Short Position	1,044,621	1,044,621
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) RWA for Equity</b>	<b>683,406</b>	<b>683,406</b>
(i) General Equity Risk	410,909	410,909
(ii) Specific Equity Risk	272,497	272,497
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>51,797</b>	<b>51,797</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>14,987,989</b>	<b>14,987,989</b>

**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		
			2018	2017	2016
<b>The Basic Indicator Approach</b>	15%		15,195,051	12,710,766	10,645,531
<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	1,927,567				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	16,232,147				
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		
			2018	2017	2016
<b>The Basic Indicator Approach</b>	15%		15,471,308	12,820,073	12,314,396
<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	2,030,289				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	17,097,169				
The Standardised Approach					
The Alternative Standardised Approach					

**Differences between Accounting and Regulatory Scopes and  
Mapping of Financial Statement Categories with Regulatory Risk Categories - Bank Only**

Item	Amount (LKR '000) as at 30th September 2018				
	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
<b>Assets</b>					
Cash and Cash Equivalents	4,455,715	4,455,775	4,455,775		
Balances with Central Banks	12,418,281	12,418,281	12,418,281		
Placements with Banks	10,251,694	10,141,675	10,141,675		
Derivative Financial Instruments	2,194,849	-	-		
Other Financial Assets Held-For- Trading	-	51,919,077	46,599,656	3,460,284	1,859,136
Financial Assets Designated at Fair Value through Profit or Loss	-	-			
Loans and Receivables to Banks	11,787,771		-		
Loans and Receivables to Other Customers	243,400,889	243,084,732	225,823,599		21,259,557
Financial Investments - Available- For-Sale	62,971,573				
Financial Investments - Held-To- Maturity	23,960,571	39,493,982	36,788,698		2,705,284
Investments in Subsidiaries	167,036	957,305	202,305		755,000
Investments in Associates and Joint Ventures	790,270	-			
Property, Plant and Equipment	1,459,861	1,459,861	1,459,861		
Investment Properties	-				
Goodwill and Intangible Assets	589,956	589,956	-		589,956
Deferred Tax Assets					
Other Assets	4,518,942	7,531,320	7,531,320		
<b>Total Assets</b>	<b>378,967,408</b>	<b>372,051,964</b>	<b>345,421,170</b>	<b>3,460,284</b>	<b>27,168,934</b>
<b>Liabilities</b>					
Due to Banks	7,525,707	-			-
Derivative Financial Instruments	302,960	-			-
Other Financial Liabilities Held-For- Trading	-	-			
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-			
Due to Other Customers	230,818,221	223,695,907			223,695,907
Other Borrowings	45,030,250	77,220,208			77,220,208
Debt Securities Issued	26,292,970	-			-
Current Tax Liabilities	1,249,021	1,516,501			1,516,501
Deferred Tax Liabilities	900,649	869,518			869,518
Other Provisions	-	-			
Other Liabilities	4,317,740	14,619,785			14,619,785
Due to Subsidiaries	-				
Subordinated Term Debts	17,241,972	16,000,000			1,391,372
<b>Total Liabilities</b>	<b>333,679,490</b>	<b>333,921,919</b>	<b>-</b>	<b>-</b>	<b>319,313,291</b>
<b>Off-Balance Sheet Liabilities</b>					
Guarantees	10,950,907	10,950,907	10,950,907		
Performance Bonds	3,870,402	3,870,402	3,870,402		
Letters of Credit and Acceptances	13,969,797	13,969,797	13,969,797		
Other Contingent Items (Bills on Collection and capital expenditure approved by the board	2,768,786	2,768,786	-		2,768,786
Undrawn Loan Commitments	61,752,959	61,752,959	61,752,959		
Other Commitments (FX commitments)	48,229,398	48,229,398	48,229,398		
<b>Total Off-Balance Sheet Liabilities</b>	<b>141,542,249</b>	<b>141,542,249</b>	<b>138,773,464</b>	<b>-</b>	<b>2,768,786</b>
<b>Shareholders' Equity</b>					
Equity Capital (Stated Capital)/Assigned Capital of which Amount Eligible for CET1	4,715,814	4,715,814			
of which Amount Eligible for AT1					
Retained Earnings	15,062,476	17,523,602			2,529,813
Accumulated Other Comprehensive Income	9,418,722	-			6,093,463
Other Reserves	16,090,906	15,890,629			
<b>Total Shareholders' Equity</b>	<b>45,287,918</b>	<b>38,130,045</b>	<b>-</b>	<b>-</b>	<b>8,623,276</b>