



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

**(Audited)**

**31st December 2019**

**Key Regulatory Ratios - Capital and Liquidity**

Item	31.12.2019		31.12.2018	
	Bank	Group	Bank	Group
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	34,824,554	34,908,304	31,633,211	32,106,706
Tier 1 Capital	34,824,554	34,908,304	31,633,211	32,106,706
Total Capital	48,542,925	48,626,675	47,203,364	47,676,859
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2018 - 6.375% and 2019 - 7.00%)	11.34%	11.33%	10.77%	10.89%
Tier 1 Capital Ratio (Minimum Requirement - 2018 - 7.875% and 2019- 8.50%)	11.34%	11.33%	10.77%	10.89%
Total Capital Ratio (Minimum Requirement - 2018 - 11.875% and 2019 - 12.50%)	15.81%	15.78%	16.07%	16.17%
Leverage Ratio (Minimum Requirement -3%)	7.56%	7.60%	N/A	N/A
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR'000)	90,664,914	N/A	74,659,159	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	23.55%	N/A	22.24%	N/A
Off-Shore Banking Unit (%)	53.07%	N/A	44.36%	N/A
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 2019 -100% and 2018 - 90%)	234.22%	N/A	195.71%	N/A
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 2019 -100% and 2018 - 90%)	140.53%	N/A	113.49%	N/A

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

Item	Amount (LKR'000)			
	31.12.2019		31.12.2018	
	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>69,787,641</b>	<b>69,287,520</b>	<b>59,051,156</b>	<b>58,436,168</b>
Total Adjusted Level 1A Assets	68,787,399	68,787,399	57,763,228	57,763,228
Level 1 Assets	68,787,399	68,787,399	57,763,228	57,763,228
Total Adjusted Level 2A Assets	-	-	82,790	70,372
Level 2A Assets	-	-	82,790	70,372
Total Adjusted Level 2B Assets	1,000,242	<b>500,121</b>	1,205,138	602,569
Level 2B Assets	1,000,242	<b>500,121</b>	1,205,138	602,569
<b>Total Cash Outflows</b>	<b>371,758,699</b>	<b>70,252,115</b>	<b>348,143,975</b>	<b>75,603,272</b>
Deposits	147,120,308	12,580,009	125,793,063	10,717,223
Unsecured Wholesale Funding	103,187,321	49,175,375	119,467,310	54,249,315
Secured Funding Transactions	9,512,615	-	5,874,993	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	109,145,071	5,703,347	93,785,071	7,413,196
Additional Requirements	2,793,384	2,793,384	3,223,539	3,223,539
<b>Total Cash Inflows</b>	<b>32,247,053</b>	<b>20,948,383</b>	<b>35,061,571</b>	<b>24,115,047</b>
Maturing Secured Lending Transactions Backed by Collateral	11,019,081	10,864,930	11,407,416	11,335,760
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are maturing within 30 Days	17,265,465	8,722,163	18,087,434	9,368,362
Operational Deposits	871,364	-	1,152,256	-
Other Cash Inflows	2,091,143	1,361,290	3,414,465	3,410,925
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100		<b>140.53</b>		<b>113.49</b>

Basel III Computation of Liquidity Coverage Ratio - LKR Only

Item	Amount (LKR'000)			
	31.12.2019		31.12.2018	
	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>67,502,165</b>	<b>67,002,044</b>	<b>58,114,699</b>	<b>57,499,712</b>
Total Adjusted Level 1A Assets	66,501,923	66,501,923	56,826,771	56,826,771
Level 1 Assets	66,501,923	66,501,923	56,826,771	56,826,771
Total Adjusted Level 2A Assets	-	-	82,790	70,372
Level 2A Assets	-	-	82,790	70,372
Total Adjusted Level 2B Assets	1,000,242	500,121	1,205,138	602,569
Level 2B Assets	1,000,242	500,121	1,205,138	602,569
<b>Total Cash Outflows</b>	<b>290,363,031</b>	<b>47,293,395</b>	<b>252,398,912</b>	<b>45,858,939</b>
Deposits	140,992,846	11,999,556	119,663,789	10,151,659
Unsecured Wholesale Funding	60,638,199	30,809,652	60,195,036	27,801,226
Secured Funding Transactions	9,512,615	-	5,874,993	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	76,944,718	2,209,534	63,555,764	4,796,723
Additional Requirements	2,274,653	2,274,653	3,109,330	3,109,330
<b>Total Cash Inflows</b>	<b>27,887,066</b>	<b>18,686,633</b>	<b>24,177,696</b>	<b>16,478,234</b>
Maturing Secured Lending Transactions Backed by Collateral	10,615,642	10,461,491	9,305,602	9,233,947
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	14,811,718	7,495,289	13,865,013	7,240,746
Operational Deposits	-	-	-	-
Other Cash Inflows	1,459,706	729,853	7,081	3,541
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100		<b>234.22</b>		<b>195.71</b>

### Computation of Leverage Ratio

Item	Amount (LKR '000)	
	<b>31.12.2019 BANK</b>	<b>31.12.2019 GROUP</b>
Tier 1 Capital	34,824,554	34,908,304
Total Exposures	460,516,043	459,563,903
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	395,302,362	394,350,222
Derivative Exposures	34,403,158	34,403,158
Securities Financing Transaction Exposures	2,419,209	2,419,209
Other Off-Balance Sheet Exposures	28,391,314	28,391,314
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	<b>7.56%</b>	<b>7.60%</b>

### Basel III Computation of Capital Ratios

Item	Amount (LKR '000)			
	31.12.2019		31.12.2018	
	Bank	Group	Bank	Group
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>38,824,554</b>	<b>34,908,304</b>	<b>31,633,211</b>	<b>32,106,706</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>42,000,264</b>	<b>45,050,466</b>	<b>38,041,191</b>	<b>40,961,078</b>
Equity Capital (Stated Capital)/Assigned Capital	7,530,371	7,530,371	4,715,814	4,715,814
Reserve Fund	2,461,968	2,461,968	2,358,275	2,358,275
Published Retained Earnings/(Accumulated Retained Losses)	18,228,086	21,278,288	17,187,263	20,107,150
Published Accumulated Other Comprehensive Income (OCI)			-	-
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>7,175,710</b>	<b>10,142,162</b>	<b>6,407,980</b>	<b>8,454,372</b>
Goodwill (net)	97,036	156,226	-	156,226
Intangible Assets (net)	1,184,659	1,205,923	668,834	686,288
Others (investment in capital of banks and financial institutions)	5,894,014	8,780,013	5,739,146	8,011,858
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>				
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				
<b>Total Adjustments to AT1 Capital</b>				
Investment in Own Shares				
Others (specify)				
<b>Tier 2 Capital after Adjustments</b>	<b>13,718,371</b>	<b>13,718,371</b>	<b>15,570,153</b>	<b>15,570,153</b>
<b>Tier 2 Capital</b>	<b>13,718,371</b>	<b>13,718,371</b>	<b>15,570,153</b>	<b>15,570,153</b>
Qualifying Tier 2 Capital Instruments	12,034,562	12,034,562	14,417,256	14,417,256
Revaluation Gains	-	-	-	-
Loan Loss Provisions	1,683,809	1,683,809	1,152,897	1,152,897
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>34,824,554</b>	<b>34,908,304</b>	<b>31,633,211</b>	<b>32,106,706</b>
<b>Total Tier 1 Capital</b>	<b>34,824,554</b>	<b>34,908,304</b>	<b>31,633,211</b>	<b>32,106,706</b>
<b>Total Capital</b>	<b>48,542,925</b>	<b>48,626,675</b>	<b>47,203,364</b>	<b>47,676,859</b>

	Amount (LKR '000)			
	31.12.2019		31.12.2018	
	Bank	Group	Bank	Group
<b>Total Risk Weighted Assets (RWA)</b>				
RWAs for Credit Risk	274,009,885	274,759,093	262,979,953	263,746,741
RWAs for Market Risk	16,956,352	16,956,352	14,903,582	14,903,582
RWAs for Operational Risk	16,074,112	16,479,374	15,940,116	16,228,641
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>11.34%</b>	<b>11.33%</b>	<b>10.77%</b>	<b>10.89%</b>
<b>of which: Capital Conservation Buffer (%)</b>	<b>1.25%</b>	<b>1.25%</b>	<b>1.88%</b>	<b>1.88%</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>11.34%</b>	<b>11.33%</b>	<b>10.77%</b>	<b>10.89%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.81%</b>	<b>15.78%</b>	<b>16.07%</b>	<b>16.17%</b>
of which: Capital Conservation Buffer (%)	1.25%	1.25%	1.88%	1.88%
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

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

Asset Class	Amount (LKR'000) as at 31st December 2019 (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	95,929,195	-	95,929,195	-	2,451,076	3%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	11,251,137	1,232,228	164,220	616,114	780,334	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	1,964,738	53,895,005	1,964,738	1,078,292	1,161,338	38%
Claims on financial institutions	12,180,348	-	12,180,348	-	5,986,893	49%
Claims on corporates	110,460,172	48,117,089	94,533,375	23,376,614	114,661,894	97%
Retail claims	36,934,640	-	36,934,640	-	28,115,553	76%
Claims secured by residential property	10,515,337	-	10,515,337	-	7,732,718	74%
Claims secured by commercial real estate	82,897,974	1,943,181	82,897,974	1,943,181	84,841,155	100%
Non-performing assets (NPAs)(i)	6,438,940	-	6,438,940	-	6,990,662	109%
Higher-risk categories	405,118	-	405,118	-	1,012,795	250%
Cash items and other assets	21,786,588	75,462,121	21,786,588	3,064,976	20,275,467	82%
<b>Total</b>	<b>390,764,187</b>	<b>180,649,624</b>	<b>363,750,473</b>	<b>30,079,177</b>	<b>274,009,885</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 31st December 2019 (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	95,929,195	-	95,929,195	-	2,451,076	3%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	11,251,137	1,232,228	164,220	616,114	780,334	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	2,029,846	53,895,005	2,029,846	1,078,292	1,183,269	38%
Claims on financial institutions	12,180,348	-	12,180,348	-	5,986,893	49%
Claims on corporates	110,460,172	48,117,089	94,533,375	23,376,614	114,661,894	97%
Retail claims	36,934,640	-	36,934,640	-	28,115,553	76%
Claims secured by residential property	10,515,337	-	10,515,337	-	7,732,718	74%
Claims secured by commercial real estate	82,897,974	1,943,181	82,897,974	1,943,181	84,841,155	100%
Non-performing assets (NPAs)(i)	6,438,940	-	6,438,940	-	6,990,662	109%
Higher-risk categories	435,113	-	435,113	-	1,087,781	250%
Cash items and other assets	22,448,029	75,462,121	22,448,029	3,064,976	20,927,758	82%
<b>Total</b>	<b>391,520,731</b>	<b>180,649,624</b>	<b>364,507,017</b>	<b>30,079,177</b>	<b>274,759,093</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)	RWA Amount (LKR'000)
	31st December 2019 (Bank)	31st December 2019 (Group)
<b>(a) RWA for Interest Rate Risk</b>	2,119,544	2,119,544
General Interest Rate Risk	1,529,487	1,529,487
(i) Net long or short position	1,529,487	1,529,487
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) RWA for Equity</b>	548,617	548,617
(i) General equity risk	326,558	326,558
(ii) Specific equity risk	222,059	222,059
<b>(c) RWA for foreign exchange &amp; gold</b>	41,440	41,440
<b>Capital charge for market risk [(a) + (b) + (c)] * CAR</b>	<b>16,956,352</b>	<b>16,956,352</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 31st December		
			2019	2018	2017
<b>The Basic Indicator Approach</b>	15%		13,738,321	13,299,696	13,147,262
<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	2,009,264				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	16,074,112				
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 31st December		
			2019	2018	2017
<b>The Basic Indicator Approach</b>	15%		14,124,085	13,633,414	13,440,935
<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	2,059,922				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	16,479,374				
The Standardised Approach					
The Alternative Standardised Approach					

**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)
<b>Issuer</b>	<b>DFCC Bank PLC</b>	<b>DFCC Bank PLC</b>	<b>DFCC Bank PLC</b>	<b>DFCC Bank PLC</b>	<b>DFCC Bank PLC</b>	<b>DFCC Bank PLC</b>
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 May 2019	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)	7,530,371	400,000	382,744	4,834,512	2,330,776	4,086,530
Accounting Classification (Equity/Liability)	Equity	Liability	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	N/A
Subsequent Call Dates, if Applicable	N/A	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	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
Convertible or Non-Convertible	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

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

Item	Amount (LKR '000) as at 31st December 2019					Explanation for Differences Between Accounting and Regulatory Reporting
	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	5,450,209	5,462,138	5,462,138			
Balances with Central Bank of Sri Lanka	8,666,547	8,666,547	8,666,547			
Placements with Banks	165,030	165,000	165,000			
Derivative financial assets	631,438		-			Included under other asset in regulatory reporting
Financial Assets measured at fair value through profit or loss	5,307,066	66,975,402	62,431,165	2,612,462	1,931,775	The difference is due to the Government and equity securities held for trading which are classified as FVOCI in published Financial Statements
Financial assets at amortized cost - Loans to and receivable from banks	8,403,175	-	-			Stated under held to maturity in regulatory reporting
Financial assets at amortized cost – Loans to and receivables from other customers	272,818,311	275,140,797	248,703,439		26,437,358	The impairment allowance for loans and advances on a collective and individual basis in accordance with SLFRS 9 – Financial Instruments. The general and specific provisions are made in a accordance with Central Bank of Sri Lanka. The difference between the balance under SLFRS and previous GAAP.
Financial assets at amortized cost – Debt and other instruments	21,743,857	35,019,471	31,861,558		3,157,913	The difference is due to the Government and equity securities held for investment purposes which are classified as FVOCI in published Financial Statements
Financial assets measured at fair value through other comprehensive income	72,716,407	-				Classified into held to maturity and held for trading regulatory reporting
Investments in Subsidiaries	187,435	977,705	125,669		852,036	Investments in associates and joint ventures are included in regulatory reporting in addition to those in subsidiaries
Investments in Associates	35,270	-				Included in Investments in Subsidiaries
Investments in Joint Ventures	755,000	-				Included in Investments in Subsidiaries
Investment Property	9,879	9,879	9,879			
Property, Plant and Equipment	3,230,843	3,230,844	3,230,844			
Intangible Assets and goodwill	1,184,659	1,184,659	-		1,184,659	
Deferred Tax Assets	308,853					
Other Assets	3,283,300	4,971,050	3,094,234		1,876,816	
<b>Total Assets</b>	<b>404,897,279</b>	<b>401,803,492</b>	<b>363,750,473</b>	<b>2,612,462</b>	<b>35,440,557</b>	
<b>Liabilities</b>						
Due to Banks	24,594,828	-			-	Included under Other Borrowings in regulatory reporting
Derivative financial liabilities	518,731	-			-	Included under Other Liabilities in regulatory reporting
Financial liabilities at amortized cost – Due to depositors	247,786,974	239,793,978			239,793,978	Interest payable on Borrowing and deposits added to the Other Liabilities in regulatory reporting
Financial liabilities at amortized cost – Due to other borrowers	47,307,556	84,003,414			84,003,414	Due to banks and Debt Securities Issued are included under this heading in regulatory reporting
Debt Securities in Issue	14,148,198	-			-	Included under Other Borrowings in regulatory reporting
Retirement benefit obligation	561,104					Included under Other Liabilities in regulatory reporting
Current Tax Liabilities	581,269	1,247,916			1,247,916	Taxes are computed based on different profits under each reporting method.
Deferred Tax Liability	-	557,596			557,596	Due to deferred tax adjustments on government securities classified as available for sale financial assets.
Other Liabilities	5,059,185	16,989,435			16,989,435	Interest payable on Borrowing and deposits added to the Other Liabilities in regulatory reporting
Subordinated Term Debt	16,859,914	16,000,000	12,034,562		3,965,438	Regulatory reporting reports only the principal amount
<b>Total Liabilities</b>	<b>357,417,760</b>	<b>358,592,339</b>	<b>12,034,562</b>	<b>-</b>	<b>346,557,777</b>	
<b>Off-Balance Sheet Liabilities</b>						
Guarantees	11,119,967	11,119,967	9,623,989		1,495,978	
Performance Bonds	5,122,213	5,122,213	4,923,733		198,480	
Letters of Credit and Acceptances	12,958,343	12,958,343	12,803,418		154,925	
Other Contingent Items (Bills on Collection and capital expenditure approved by the board)	5,355,755	5,355,754	-		5,355,754	
Undrawn Loan Commitments	78,944,548	78,944,548	78,944,548			
Other Commitments (FX commitments)	17,089,574	17,089,575	74,353,936			
<b>Total Off-Balance Sheet Liabilities</b>	<b>130,590,400</b>	<b>130,590,400</b>	<b>180,649,624</b>	<b>-</b>	<b>7,205,137</b>	
<b>Shareholders' Equity</b>						
Equity Capital (Stated Capital)/Assigned Capital	7,530,371	7,530,371				
of which Amount Eligible for CET1						
of which Amount Eligible for AT1						
Retained Earnings	18,228,086	19,656,153				Due to differences which arise in profits computed in previous GAAP and SLFRSs
Accumulated Other Comprehensive Income	5,704,644	-			5,704,644	Accumulated other comprehensive income is only applicable in Published Financial Statements
Other Reserves	16,016,418	16,024,629				Due to differences which arise in profits computed in previous GAAP and SLFRSs
<b>Total Shareholders' Equity</b>	<b>47,479,519</b>	<b>43,211,153</b>	<b>-</b>	<b>-</b>	<b>5,704,644</b>	