



**Quantitative Disclosures as per Schedule III of Banking Act Direction
No. 01 of 2016, Capital Requirements under Basel III**

(Audited)

31st December 2021

Key Regulatory Ratios - Capital and Liquidity

Item	31.12.2021		31.12.2020	
	Bank	Group	Bank	Group
Regulatory Capital (LKR '000)				
Regulatory Capital (LKR '000)				
Common Equity Tier 1	34,259,288	34,265,838	35,041,771	35,113,117
Tier 1 Capital	34,259,288	34,265,838	35,041,771	35,113,117
Total Capital	47,968,017	47,974,567	51,055,165	51,126,511
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2021- 6.50%)	9.31%	9.28%	10.82%	10.82%
Tier 1 Capital Ratio (Minimum Requirement- 2021- 8.00%)	9.31%	9.28%	10.82%	10.82%
Total Capital Ratio (Minimum Requirement - 2021 - 12.00%)	13.03%	13.00%	15.76%	15.75%
Statutory Liquid Assets (LKR'000)	129,242,574	N/A	126,073,287	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	24.23%	N/A	31.46%	N/A
Off-Shore Banking Unit (%)	66.25%		45.76%	N/A
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 90%)	135.32%	N/A	288.27%	N/A
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 90%)	111.15%	N/A	204.44%	N/A

Basel III Computation of Capital Ratios

Item	Amount (LKR '000)			
	31.12.2021		31.12.2020	
	Bank	Group	Bank	Group
Common Equity Tier 1 (CET1) Capital after Adjustments	34,259,288	34,265,838	35,041,771	35,113,117
Common Equity Tier 1 (CET1) Capital	46,687,119	50,436,550	45,423,144	48,839,196
Equity Capital (Stated Capital)/Assigned Capital	8,600,457	8,600,457	7,682,465	7,682,465
Reserve Fund	2,746,968	2,746,968	2,583,968	2,583,968
Published Retained Earnings/(Accumulated Retained Losses)	22,091,649	25,831,589	19,652,168	23,061,080
Published Accumulated Other Comprehensive Income (OCI)	(531,794)	(522,303)	1,724,704	1,731,844
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI				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				
Total Adjustments to CET1 Capital	12,427,831	16,170,712	10,381,374	13,726,078
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	2,227,577	2,252,589	1,713,052	1,728,580
Others (investment in capital of banks and financial institutions)	10,200,254	13,761,897	8,668,322	11,841,272
Additional Tier 1 (AT1) Capital after Adjustments				
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				
Others (specify)				
Tier 2 Capital after Adjustments	13,708,729	13,708,729	16,013,394	16,013,394
Tier 2 Capital	13,708,729	13,708,729	16,013,394	16,013,394
Qualifying Tier 2 Capital Instruments	10,511,268	10,511,268	14,174,868	14,174,868
Revaluation Gains	-	-	-	-
Loan Loss Provisions	3,197,461	3,197,461	1,838,526	1,838,526
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties				
Total Adjustments to Tier 2	-	-	-	-
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
CET1 Capital	34,259,288	34,265,838	35,041,771	35,113,117
Total Tier 1 Capital	34,259,288	34,265,838	35,041,771	35,113,117
Total Capital	47,968,017	47,974,567	51,055,165	51,126,511

	Amount (LKR '000)			
	31.12.2021		31.12.2020	
	Bank	Group	Bank	Group
Total Risk Weighted Assets (RWA)				
RWAs for Credit Risk	339,260,886	339,722,423	293,505,729	293,920,302
RWAs for Market Risk	10,005,925	10,005,925	12,956,450	12,956,450
RWAs for Operational Risk	18,909,993	19,380,488	17,400,093	17,751,642
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	9.31%	9.28%	10.82%	10.82%
of which: Capital Conservation Buffer (%)	1.20%	1.20%	1.20%	1.20%
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
Total Tier 1 Capital Ratio (%)	9.31%	9.28%	10.82%	10.82%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.03%	13.00%	15.76%	15.75%
of which: Capital Conservation Buffer (%)	1.20%	1.20%	1.20%	1.20%
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

Computation of Leverage Ratio

Item	Amount (LKR '000)		Amount (LKR '000)	
	31.12.2021 BANK	31.12.2021 GROUP	31.12.2020 BANK	31.12.2020 GROUP
Tier 1 Capital	35,287,178	35,378,566	35,041,771	35,113,117
Total Exposures	533,418,008	532,504,559	515,899,771	514,844,311
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	476,523,880	475,610,431	452,474,474	451,419,014
Derivative Exposures	20,055,525	20,055,525	35,494,568	35,494,568
Securities Financing Transaction Exposures	1,109,277	1,109,277	1,385,974	1,385,974
Other Off-Balance Sheet Exposures	35,729,326	35,729,326	26,544,755	26,544,755
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	6.62%	6.64%	6.79%	6.82%

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

Item	Amount (LKR'000)			
	31.12.2021		31.12.2020	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	78,599,706	77,927,930	97,633,888	97,078,314
Total Adjusted Level 1A Assets	77,256,154	77,256,154	96,522,740	96,522,740
Level 1 Assets	77,256,154	77,256,154	96,522,740	96,522,740
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Total Cash Outflows	502,692,294	95,642,457	444,130,094	85,180,176
Deposits	206,868,882	18,256,205	193,545,598	17,022,136
Unsecured Wholesale Funding	136,315,725	68,161,724	117,377,619	59,918,367
Secured Funding Transactions	14,732,689	-	4,208,587	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	139,690,926	4,140,456	125,612,895	4,852,278
Additional Requirements	5,084,072	5,084,072	3,387,395	3,387,395
Total Cash Inflows	43,709,043	25,531,500	56,689,326	37,695,671
Maturing Secured Lending Transactions Backed by Collateral	12,439,713	11,704,466	14,053,020	9,656,405
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are maturing within 30 Days	23,181,256	11,601,165	37,772,765	26,597,052
Operational Deposits	3,051,694	-	1,679,982	-
Other Cash Inflows	4,036,379	2,225,869	2,182,559	1,442,214
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash				
Outflows over the Next 30 Calendar Days) *100		111.15		204.44

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

Item	Amount (LKR'000)			
	31.12.2021		31.12.2020	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	72,456,315	71,784,539	90,105,873	89,550,299
Total Adjusted Level 1A Assets	71,112,763	71,112,763	88,994,725	88,994,725
Level 1 Assets	71,112,763	71,112,763	88,994,725	88,994,725
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Total Cash Outflows	412,293,224	75,328,521	363,621,075	65,101,383
Deposits	190,796,909	16,669,672	180,352,595	15,742,884
Unsecured Wholesale Funding	94,655,842	51,048,880	85,507,685	44,501,115
Secured Funding Transactions	14,732,689	-	4,208,587	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	107,203,570	2,705,756	90,298,101	1,603,277
Additional Requirements	4,904,214	4,904,214	3,254,107	3,254,107
Total Cash Inflows	35,452,649	22,279,742	48,982,281	34,036,829
Maturing Secured Lending Transactions Backed by Collateral	11,576,883	10,841,636	13,657,504	9,260,888
Committed Facilities	1,000,000		1,000,000	
Other Inflows by Counterparty which are Maturing within 30 Days	19,254,745	9,627,595	32,842,087	24,034,596
Operational Deposits	-	-	-	-
Other Cash Inflows	3,621,020	1,810,510	1,482,690	741,345
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100		135.32		288.27

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument (Bank Only)	Stated Capital	Subordinated Term-debt (2016 - Type A)	Subordinated Term-debt (2016 - Type B)	Subordinated Term-debt (2018 - Type A)	Subordinated Term-debt (2018 - Type B)	Subordinated Term-debt (2020 - Type A)	Subordinated Term-debt (2020 - Type B)
Issuer	DFCC Bank PLC	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	C 2366	C-2367	C-2393	C-2394	C-2458	C-2457
Governing Law(s) of the Instrument	Companies Act, No. 07 of 2007, Colombo Stock Exchange Regulations						
Original Date of Issuance	N/A	9th November 2016	9th November 2016	26th March 2018	26th March 2018	23 October 2020	23 October 2020
Par Value of Instrument (LKR)		100	100	100	100	100	100
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	9th November 2021	9th November 2023	29th March 2023	29th March 2025	23 October 2025	23 October 2027
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	8,600,457	191,372	3,625,884	1,165,388	3,269,224	4,318,000	205,000
Accounting Classification (Equity/Liability)	Equity	Liability	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	N/A
Subsequent Call Dates, if Applicable	N/A	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	Fixed coupon
Coupon Rate and any Related Index (%)	N/A	12.15	12.75	12.6	13	9	9.25
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)	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	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	Fully	Fully	Fully	Fully
If Convertible, Mandatory or Optional	N/A	N/A	N/A	Mandatory	Mandatory	Mandatory	Mandatory
If Convertible, Conversion Rate	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	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 31st December 2021 (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 ⁽ⁱⁱ⁾
Claims on central Government and CBSL	80,314,386	31,313,379	80,314,386	2,505,070	1,036,236	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,306,605	3,739	-	1,870	1,870	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	10,818,109	20,549,930	10,818,109	622,458	4,184,956	37%
Claims on financial institutions	12,651,385	2,150	12,651,385	1,075	8,431,765	67%
Claims on corporates	168,749,508	43,554,669	145,149,643	18,701,508	159,697,725	97%
Retail claims	127,444,120	-	127,444,120	-	104,052,644	82%
Claims secured by residential property	14,904,979	-	14,904,979	-	9,092,670	61%
Claims secured by commercial real estate	21,212,417	5,654,780	21,212,417	5,654,780	26,867,197	100%
Non-performing assets (NPAs)(i)	10,148,067	-	10,148,067	-	11,732,630	116%
Higher-risk categories	430,420	-	430,420	-	1,076,051	250%
Cash items and other assets	15,277,519	114,848,957	15,277,519	3,916,699	13,087,142	68%
Total	474,257,515	215,927,604	438,351,045	31,403,460	339,260,886	

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 2021 (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 ⁽ⁱⁱ⁾
Claims on central Government and CBSL	80,314,386	31,313,379	80,314,386	2,505,070	1,036,236	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,306,605	3,739	-	1,870	1,870	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	10,898,318	20,549,930	10,898,318	622,458	4,211,702	37%
Claims on financial institutions	12,651,385	2,150	12,651,385	1,075	8,431,765	67%
Claims on corporates	168,536,066	43,554,669	144,936,201	18,701,508	159,484,283	97%
Retail claims	127,444,120	-	127,444,120	-	104,052,644	82%
Claims secured by residential property	14,904,979	-	14,904,979	-	9,092,670	61%
Claims secured by commercial real estate	21,212,417	5,654,780	21,212,417	5,654,780	26,867,197	100%
Non-performing assets (NPAs)(i)	10,148,067	-	10,148,067	-	11,732,630	116%
Higher-risk categories	466,459	-	466,459	-	1,166,148	250%
Cash items and other assets	15,838,272	114,848,957	15,838,272	3,916,699	13,645,278	69%
Total	474,721,074	215,927,604	438,814,604	31,403,460	339,722,423	

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) 31st December 2021 (Bank)	RWA Amount (LKR'000) 31st December 2021 (Group)
(a) RWA for Interest Rate Risk	628,215	628,215
General Interest Rate Risk	628,215	628,215
(i) Net long or short position	628,215	628,215
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) RWA for Equity	9,803	9,803
(i) General equity risk	5,882	5,882
(ii) Specific equity risk	3,921	3,921
(c) RWA for foreign exchange & gold	562,693	562,693
Capital charge for market risk [(a) + (b) + (c)] * CAR	10,005,925	10,005,925

**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		
			2021	2020	2019
The Basic Indicator Approach	15%		17,111,682	14,533,979	13,738,322
The Standardised Approach					
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%				
The Alternative Standardised Approach					
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			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	2,269,199				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	18,909,993				
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		
			2021	2020	2019
The Basic Indicator Approach	15%		17,519,559	14,869,527	14,124,084
The Standardised Approach					
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%				
The Alternative Standardised Approach					
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			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	2,325,659				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	19,380,488				
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 31st December 2021					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	
Assets						
Cash and cash equivalents	10,688,255	10,688,255	10,688,255	-	-	
Balances with Central Bank of Sri Lanka	9,359,241	9,359,241	9,359,241	-	-	
Placements with Banks	6,288,006	6,288,006	6,288,006	-	-	
Derivative financial assets	280,235	-	-	-	-	Included under other asset in regulatory reporting
Financial Assets measured at fair value through profit or loss	218,875	41,401,723	41,401,723	49,014	-	Classified into Held to Maturity and Held for Trading in the Regulatory reporting based on the purpose and the intent of the investments. Accrued interest is classified under other assets.
Financial assets at amortized cost - Loans to and receivable from banks	-	-	-	-	-	
Financial assets at amortized cost – Loans to and receivables from other customers	365,900,540	370,186,182	335,814,251	-	-	As per the Banking Act Direction No.03 of 2008 Classification of Loans and Advances, Income Recognition and Provisioning. The CBSL time based provisions were netted off in arriving loans and advances to customers in the regulatory reporting while in the published financial impairment allowance based on expected credit loss was netted off.
Financial assets at amortized cost – Debt and other instruments	26,674,962	36,803,368	27,962,008	-	-	Classified into Held to Maturity and Held for Trading in the Regulatory reporting based on the purpose and the intent of the investments. Accrued interest is classified under other assets.
Financial assets measured at fair value through other comprehensive income	54,329,436	-	-	-	-	Classified into Held to Maturity and Held for Trading in the Regulatory reporting based on the purpose and the intent of the investments. Accrued interest is classified under other assets.
Investments in subsidiaries	217,436	1,007,705	1,007,705	-	-	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	3,237,124	3,258,390	3,258,390	-	-	
Intangible assets and goodwill	2,227,577	2,227,577	-	-	2,227,577	
Deferred tax assets	1,358,895	-	-	-	-	
Other assets	3,924,505	3,415,085	2,561,588	-	853,497	
Total assets	485,505,236	484,645,411	438,351,046	49,014	3,081,074	
Liabilities						
Due to Banks	3,349,836	-	-	-	-	Included under Other Borrowings in regulatory reporting
Derivative financial liabilities	814,219	-	-	-	-	Included under Other Liabilities in regulatory reporting
Financial liabilities at amortised cost – Due to depositors	319,861,013	312,914,566	-	-	312,914,566	due to depositors are at Effective Interest Rate (EIR) method in published financial statements and interest payable on deposits are classified under other liabilities in the regulatory reporting.
Due to other borrowers	69,589,129	88,110,189	-	-	88,110,189	Due to banks and Debt Securities Issued are included under other borrowing in regulatory reporting.
Debt securities in Issue	16,297,256	-	-	-	-	Included under Other Borrowings in regulatory reporting
Employee benefits	688,598	-	-	-	-	Included under Other Liabilities in regulatory reporting
Current tax liabilities	951,645	1,687,687	-	-	1,687,687	Taxes are computed based on accounting profits derived from each reporting method.
Deferred tax liability	-	115,523	-	-	115,523	
Other liabilities	6,580,166	15,515,605	-	-	15,515,605	Interest payable on Borrowing and deposits added to the Other Liabilities in regulatory reporting
Subordinated term debt	18,387,276	17,566,140	-	-	7,054,872	Regulatory reporting reports only the principal amount and accrued interest is classified under other liabilities.
Total liabilities	436,519,138	435,909,710	-	-	425,398,442	
Off-balance sheet liabilities						
Guarantees	20,404,518	17,196,181	16,972,122	-	224,059	
Performance bonds	7,888,729	6,848,137	6,833,678	-	14,459	
Letters of credit and acceptances	21,246,261	21,117,664	19,945,322	-	1,172,342	
Other contingent items (Bills on collection and capital expenditure approved by the Board)	4,640,772	4,640,772	-	-	4,640,772	
Undrawn loan commitments	68,069,669	68,069,669	68,069,669	-	-	
Other commitments (FX commitments)	25,881,741	25,881,741	53,234,606	-	-	
Total Off-Balance Sheet Liabilities	148,131,690	143,754,164	165,055,397	-	6,051,632	
Shareholders' equity						
Equity capital (Stated Capital/Assigned Capital)	8,600,457	8,600,457	-	-	-	
of which amount eligible for CET1	-	-	-	-	-	
of which amount eligible for AT1	-	-	-	-	-	
Retained earnings	22,091,649	23,884,922	-	-	-	Due to differences which arise in regulatory reporting and SLFRS accounting standards.
Accumulated other comprehensive income	1,767,185	-	-	-	1,564,833	Accumulated other comprehensive income is only applicable in Published Financial Statements
Other reserves	16,526,807	16,250,322	-	-	-	Due to differences which arise in regulatory reporting and SLFRS accounting standards.
Total Shareholders' Equity	48,986,098	48,735,701	-	-	1,564,833	

Notes:

Where a single item attracts capital charges according to more than one risk category, it should be reported in all columns that it attracts a capital charge. As a consequence, the sum of amounts in columns (c) to (e) may be greater than the amount in column (b). An explanation note must be provided for such reporting for reconciliation purpose.