



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

**31st March 2019**

**Key Regulatory Ratios - Capital and Liquidity**

Item	31.03.2019		31.12.2018	
	Bank	Group	Bank	Group
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	30,409,111	32,107,527	31,633,211	32,106,706
Tier 1 Capital	30,409,111	32,107,527	31,633,211	32,106,706
Total Capital	45,427,105	47,677,680	47,203,364	47,676,859
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio <i>(Minimum Requirement - 2018 - 6.375% and 2019 - 7.00%)</i>	10.34%	10.82%	10.77%	10.89%
Tier 1 Capital Ratio <i>(Minimum Requirement - 2018 - 7.875% and 2019- 8.50%)</i>	10.34%	10.82%	10.77%	10.89%
Total Capital Ratio <i>(Minimum Requirement - 2018 - 11.875% and 2019 - 12.50%)</i>	15.45%	16.06%	16.07%	16.17%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR'000)	76,731,968	N/A	74,659,159	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	22.66%	N/A	22.20%	N/A
Off-Shore Banking Unit (%)	40.06%	N/A	44.30%	N/A
Liquidity Coverage Ratio (%) - Rupee <i>(Minimum Requirement - 2019 -100% and 2018 - 90%)</i>	216.71%	N/A	195.71%	N/A
Liquidity Coverage Ratio (%) - All Currency <i>(Minimum Requirement - 2019 -100% and 2018 - 90%)</i>	128.72%	N/A	113.49%	N/A

**Basel III Computation of Capital Ratios**

Item	Amount (LKR '000)			
	31.03.2019		31.12.2018	
	Bank	Group	Bank	Group
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>30,409,111</b>	<b>30,916,944</b>	<b>31,633,211</b>	<b>32,106,706</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>37,114,129</b>	<b>40,034,017</b>	<b>38,041,191</b>	<b>40,961,078</b>
Equity Capital (Stated Capital)/Assigned Capital	4,715,814	4,715,814	4,715,814	4,715,814
Reserve Fund	2,358,275	2,358,275	2,358,275	2,358,275
Published Retained Earnings/(Accumulated Retained Losses)	16,260,201	19,180,089	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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>6,705,018</b>	<b>9,117,073</b>	<b>6,407,980</b>	<b>8,854,372</b>
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	628,680	645,096	668,834	686,288
Others (investment in capital of banks and financial institutions)	6,076,338	8,315,751	5,739,146	8,011,858
<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>15,017,994</b>	<b>15,017,994</b>	<b>15,570,153</b>	<b>15,570,153</b>
<b>Tier 2 Capital</b>	<b>15,017,994</b>	<b>15,017,994</b>	<b>15,570,153</b>	<b>15,570,153</b>
Qualifying Tier 2 Capital Instruments	13,834,562	13,834,562	14,417,256	14,417,256
Revaluation Gains	-	-	-	-
Loan Loss Provisions	1,183,432	1,183,432	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>30,409,111</b>	<b>30,916,944</b>	<b>31,633,211</b>	<b>32,106,706</b>
<b>Total Tier 1 Capital</b>	<b>30,409,111</b>	<b>30,916,944</b>	<b>31,633,211</b>	<b>32,106,706</b>
<b>Total Capital</b>	<b>45,427,105</b>	<b>45,934,938</b>	<b>47,203,364</b>	<b>47,676,859</b>

Item	Amount (LKR '000)			
	31.03.2019		31.12.2018	
	Bank	Group	Bank	Group
<b>Total Risk Weighted Assets (RWA)</b>				
RWAs for Credit Risk	263,118,353	263,892,099	262,979,953	263,746,742
RWAs for Market Risk	14,571,616	14,571,616	14,903,582	14,903,582
RWAs for Operational Risk	16,358,702	15,709,516	15,940,116	16,228,641
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>10.34%</b>	<b>10.51%</b>	<b>10.77%</b>	<b>10.89%</b>
<b>of which: Capital Conservation Buffer (%)</b>	<b>2.500%</b>	<b>2.500%</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>10.34%</b>	<b>10.51%</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>15.45%</b>	<b>15.61%</b>	<b>16.07%</b>	<b>16.17%</b>
<b>of which: Capital Conservation Buffer (%)</b>	<b>2.500%</b>	<b>2.500%</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

### Computation of Leverage Ratio\*

Item	Amount (LKR '000)	
	31.03.2019	31.12.2018
<b>Tier 1 Capital</b>	<b>30,409,110.82</b>	N/A
<b>Total Exposures</b>	<b>447,195,480.34</b>	N/A
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	378,138,201.11	N/A
Derivative Exposures	39,720,465.32	N/A
Securities Financing Transaction Exposures	1,371,119.41	N/A
Other Off-Balance Sheet Exposures	27,965,694.50	N/A
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	<b>6.80%</b>	N/A

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

Item	Amount (LKR'000)			
	31.03.2019		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>66,065,674</b>	<b>65,489,144</b>	<b>59,051,156</b>	<b>58,436,168</b>
<b>Total Adjusted Level 1A Assets</b>	<b>64,854,661</b>	<b>64,854,661</b>	<b>57,763,228</b>	<b>57,763,228</b>
<b>Level 1 Assets</b>	<b>64,854,661</b>	<b>64,854,661</b>	<b>57,763,228</b>	<b>57,763,228</b>
<b>Total Adjusted Level 2A Assets</b>	<b>82,790</b>	<b>70,372</b>	<b>82,790</b>	<b>70,372</b>
<b>Level 2A Assets</b>	<b>82,790</b>	<b>70,372</b>	<b>82,790</b>	<b>70,372</b>
<b>Total Adjusted Level 2B Assets</b>	<b>1,128,222</b>	<b>564,111</b>	<b>1,205,138</b>	<b>602,569</b>
<b>Level 2B Assets</b>	<b>1,128,222</b>	<b>564,111</b>	<b>1,205,138</b>	<b>602,569</b>
<b>Total Cash Outflows</b>	<b>347,190,907</b>	<b>73,507,375</b>	<b>348,143,975</b>	<b>75,603,272</b>
Deposits	156,149,642	11,875,431	125,793,063	10,717,223
Unsecured Wholesale Funding	137,451,975	49,107,302	119,467,310	54,249,315
Secured Funding Transactions	7,326,965	-	5,874,993	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	68,002,447	7,680,573	93,785,071	7,413,196
Additional Requirements	4,844,068	4,844,068	3,223,539	3,223,539
<b>Total Cash Inflows</b>	<b>33,821,734</b>	<b>22,631,353</b>	<b>35,061,571</b>	<b>24,115,047</b>
Maturing Secured Lending Transactions Backed by Collateral	10,697,883	10,626,234	11,407,416	11,335,760
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are maturing within 30 Days	18,307,454	9,696,715	18,087,434	9,368,362
Operational Deposits	1,434,121	-	1,152,256	-
Other Cash Inflows	2,382,277	2,308,404	3,414,465	3,410,925
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100</b>		<b>128.72</b>		<b>113.49</b>

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

Item	Amount (LKR'000)			
	31.03.2019		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>66,005,816</b>	<b>65,429,286</b>	<b>58,114,699</b>	<b>57,499,712</b>
<b>Total Adjusted Level 1A Assets</b>	<b>64,794,803</b>	<b>64,794,803</b>	<b>56,826,771</b>	<b>56,826,771</b>
Level 1 Assets	64,794,803	64,794,803	56,826,771	56,826,771
<b>Total Adjusted Level 2A Assets</b>	<b>82,790</b>	<b>70,372</b>	<b>82,790</b>	<b>70,372</b>
Level 2A Assets	82,790	70,372	82,790	70,372
<b>Total Adjusted Level 2B Assets</b>	<b>1,128,222</b>	<b>564,111</b>	<b>1,205,138</b>	<b>602,569</b>
Level 2B Assets	1,128,222	564,111	1,205,138	602,569
<b>Total Cash Outflows</b>	<b>269,795,510</b>	<b>48,129,080</b>	<b>252,398,912</b>	<b>45,858,939</b>
Deposits	150,398,738	11,346,185	119,663,789	10,151,659
Unsecured Wholesale Funding	61,878,864	28,697,017	60,195,036	27,801,226
Secured Funding Transactions	7,326,965	-	5,874,993	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	46,831,803	4,726,736	63,555,764	4,796,723
Additional Requirements	3,359,141	3,359,141	3,109,330	3,109,330
<b>Total Cash Inflows</b>	<b>26,024,937</b>	<b>17,936,376</b>	<b>24,177,696</b>	<b>16,478,234</b>
Maturing Secured Lending Transactions Backed by Collateral	9,975,173	9,903,524	9,305,602	9,233,947
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	14,902,018	7,958,980	13,865,013	7,240,746
Operational Deposits	-	-	-	-
Other Cash Inflows	147,746	73,873	7,081	3,541
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100</b>		<b>216.71</b>		<b>195.71</b>

**Main Features of Regulatory Capital Instruments**

<b>Description of the Capital Instrument (Bank Only)</b>	<b>Stated Capital</b>	<b>Subordinated Term-debt (2015)</b>	<b>Subordinated Term-debt (2016 - Type A)</b>	<b>Subordinated Term-debt (2016 - Type B)</b>	<b>Subordinated Term-debt (2018 - Type A)</b>	<b>Subordinated Term-debt (2018 - Type B)</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	574,116	6,043,140	2,330,776	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 31st March 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	93,601,233	-	93,601,233	-	1,614,232	2%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	10,783,958	1,998,488	76,016	999,244	1,075,260	100%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	3,118,044	55,623,500	3,118,044	1,112,470	1,724,599	41%
Claims on Financial Institutions	11,975,911	1,586,332	11,975,911	924,166	6,978,996	54%
Claims on Corporates	101,530,472	46,722,703	90,460,708	22,420,285	108,891,049	96%
Retail Claims	40,143,288	-	30,946,476	-	24,687,019	80%
Claims Secured by Residential Property	9,752,942	-	9,686,752	-	6,711,391	69%
Claims Secured by Commercial Real Estate	83,090,259	1,698,558	83,090,259	1,698,558	84,788,817	100%
Non-Performing Assets (NPAs)(i)	6,281,077	-	6,281,077	-	8,653,591	138%
Higher-risk Categories	362,399	-	362,399	-	905,998	250%
Cash Items and Other Assets	17,784,170	4,631,864	17,785,974	2,859,313	17,087,402	83%
<b>Total</b>	<b>378,423,754</b>	<b>112,261,445</b>	<b>347,384,849</b>	<b>30,014,036</b>	<b>263,118,353</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 March 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	93,601,233	-	93,601,233	-	1,614,232	2%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	10,783,958	1,998,488	76,016	999,244	1,075,260	100%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	3,162,293	55,623,500	3,162,293	1,112,470	1,733,448	41%
Claims on Financial Institutions	11,975,911	1,586,332	11,975,911	924,166	6,978,996	54%
Claims on Corporates	101,530,472	46,722,703	90,460,708	22,420,285	108,891,049	96%
Retail Claims	40,143,288	-	30,946,476	-	24,687,019	80%
Claims Secured by Residential Property	9,752,942	-	9,686,752	-	6,711,391	69%
Claims Secured by Commercial Real Estate	83,090,259	1,698,558	83,090,259	1,698,558	84,788,817	100%
Non-Performing Assets (NPAs)(i)	6,281,077	-	6,281,077	-	8,653,591	138%
Higher-risk Categories	391,724	-	391,724	-	979,311	250%
Cash Items and Other Assets	18,488,538	4,631,864	18,490,342	2,859,313	17,778,986	83%
<b>Total</b>	<b>379,201,696</b>	<b>112,261,445</b>	<b>348,162,791</b>	<b>30,014,036</b>	<b>263,892,099</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) 31st March 2019 (Bank)	RWA Amount (LKR'000) 31st March 2019 (Group)
<b>(a) RWA for Interest Rate Risk</b>	<b>1,821,452</b>	<b>1,821,452</b>
General Interest Rate Risk	1,205,103	1,205,103
(i) Net Long or Short Position	1,205,103	1,205,103
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) RWA for Equity</b>	<b>585,668</b>	<b>585,668</b>
(i) General Equity Risk	348,612	348,612
(ii) Specific Equity Risk	237,056	237,056
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>30,681</b>	<b>30,681</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>14,571,616</b>	<b>14,571,616</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 March		
			2019	2018	2017
<b>The Basic Indicator Approach</b>	15%		15,104,817	13,742,478	12,049,462
<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	2,044,838				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	16,358,702				
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 March		
			2019	2018	2017
<b>The Basic Indicator Approach</b>	15%		12,914,454	13,999,911	12,359,426
<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	1,963,690				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	15,709,516				
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 March 2019				
	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	5,007,008	4,963,083	4,963,083		
Balances with Central Banks	11,465,657	11,465,657	11,465,657		
Placements with Banks	800,499	800,000	800,000		
Derivative Financial Instruments	1,488,530	-	-		
Other Financial Assets Held-For- Trading	-	57,445,864	52,721,376	2,788,896	1,935,592
Financial Assets Designated at Fair Value through Profit or Loss	5,383,307	-			
Loans and Receivables to Banks	8,108,604		-		
Loans and Receivables to Other Customers	262,521,341	265,336,423	239,263,683		31,264,078
Financial Investments - Available- For-Sale	62,634,818				
Financial Investments - Held-To- Maturity	24,329,544	36,849,534	31,027,396		5,822,138
Investments in Subsidiaries	167,036	957,305	105,269		852,036
Investments in Associates and Joint Ventures	790,270	-			
Property, Plant and Equipment	3,187,180	2,196,263	2,196,263		
Investment Properties	9,879	9,879	9,879		
Goodwill and Intangible Assets	628,680	668,985	-		668,985
Deferred Tax Assets	363,029				
Other Assets	3,674,203	5,521,346	4,037,291		1,484,055
<b>Total Assets</b>	<b>390,559,585</b>	<b>386,214,339</b>	<b>346,589,897</b>	<b>2,788,896</b>	<b>42,026,884</b>
<b>Liabilities</b>					
Due to Banks	11,934,602	-			-
Derivative Financial Instruments	738,927	-			-
Other Financial Liabilities Held-For- Trading	-	-			
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-			
Due to Other Customers	248,558,601	241,210,659			241,210,659
Other Borrowings	49,041,951	73,316,854			73,316,854
Debt Securities Issued	13,185,618	-			-
Current Tax Liabilities	1,308,774	1,308,774			1,308,774
Deferred Tax Liabilities	-				-
Other Provisions	-	-			
Other Liabilities	6,257,820	15,898,724			15,898,724
Due to Subsidiaries	-				
Subordinated Term Debts	17,091,559	16,000,000	13,834,562		2,165,438
<b>Total Liabilities</b>	<b>348,117,853</b>	<b>347,735,011</b>	<b>13,834,562</b>	<b>-</b>	<b>333,900,449</b>
<b>Off-Balance Sheet Liabilities</b>					

Guarantees	12,641,254	12,641,254	12,641,254		
Performance Bonds	4,075,088	4,075,088	4,075,088		
Letters of Credit and Acceptances	12,098,221	12,098,221	12,098,221		
Other Contingent Items (Bills on Collection and capital expenditure approved by the board)	4,279,699	4,279,699	-		4,279,699
Undrawn Loan Commitments	67,002,447	67,002,447	67,002,447		
Other Commitments (FX commitments)	33,390,215	33,390,215	33,390,215		
<b>Total Off-Balance Sheet Liabilities</b>	<b>133,486,923</b>	<b>133,486,923</b>	<b>129,207,224</b>	<b>-</b>	<b>4,279,699</b>
<b>Shareholders' Equity</b>					
Equity Capital (Stated Capital)/Assigned Capital	4,715,814	4,715,814			
of which Amount Eligible for CET1					
of which Amount Eligible for AT1					
Retained Earnings	16,804,899	17,738,885			
Accumulated Other Comprehensive Income	4,771,915	-			4,771,915
Other Reserves	16,149,104	16,024,629			
<b>Total Shareholders' Equity</b>	<b>42,441,732</b>	<b>38,479,328</b>	<b>-</b>	<b>-</b>	<b>4,771,915</b>