



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

(Audited)

31st December 2020

Key Regulatory Ratios - Capital and Liquidity

Item	31.12.2020		31.12.2019	
	Bank	Group	Bank	Group
Regulatory Capital (LKR '000)				
Regulatory Capital (LKR '000)				
Common Equity Tier 1	35,041,771	35,113,117	34,824,554	34,908,304
Tier 1 Capital	35,041,771	35,113,117	34,824,554	34,908,304
Total Capital	51,055,165	51,126,511	48,542,925	48,626,675
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2020- 6.50% (2019- 7.00%))	10.82%	10.82%	11.34%	11.33%
Tier 1 Capital Ratio (Minimum Requirement 2020 8.00% - 2019 - 8.50%)	10.82%	10.82%	11.34%	11.33%
Total Capital Ratio (Minimum Requirement - 2020 - 12.00% 2019 - 12.50%)	15.76%	15.75%	15.81%	15.78%
Statutory Liquid Assets (LKR'000)	137,237,163	N/A	90,664,914	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	33.78%	N/A	23.55%	N/A
Off-Shore Banking Unit (%)	35.45%	N/A	53.07%	N/A
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 90%)	288.27%	N/A	234.22%	N/A
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 90%)	204.44%	N/A	140.53%	N/A

Basel III Computation of Capital Ratios

Item	Amount (LKR '000)			
	31.12.2020		31.12.2019	
	Bank	Group	Bank	Group
Common Equity Tier 1 (CET1) Capital after Adjustments	35,041,771	35,113,117	38,824,554	34,908,304
Common Equity Tier 1 (CET1) Capital	45,423,144	48,839,196	42,000,264	45,050,466
Equity Capital (Stated Capital)/Assigned Capital	7,682,465	7,682,465	7,530,371	7,530,371
Reserve Fund	2,583,968	2,583,968	2,461,968	2,461,968
Published Retained Earnings/(Accumulated Retained Losses)	19,652,168	23,061,080	18,228,086	21,278,288
Published Accumulated Other Comprehensive Income (OCI)	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI				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	10,381,374	13,726,078	7,175,710	10,142,162
Goodwill (net)	97,036	156,226	97,036	156,226
Intangible Assets (net)	1,713,052	1,728,580	1,184,659	1,205,923
Others (investment in capital of banks and financial institutions)	8,571,286	11,841,272	5,894,014	8,780,013
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	16,013,394	16,013,394	13,718,371	13,718,371
Tier 2 Capital	16,013,394	16,013,394	13,718,371	13,718,371
Qualifying Tier 2 Capital Instruments	14,174,868	14,174,868	12,034,562	12,034,562
Revaluation Gains	-	-	-	-
Loan Loss Provisions	1,838,526	1,838,526	1,683,809	1,683,809
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	35,041,771	35,113,117	34,824,554	34,908,304
Total Tier 1 Capital	35,041,771	35,113,117	34,824,554	34,908,304
Total Capital	51,055,165	51,126,511	48,542,925	48,626,675

	Amount (LKR '000)			
	31.12.2020		31.12.2019	
	Bank [Ⓜ]	Group	Bank [Ⓜ]	Group
Total Risk Weighted Assets (RWA)				
RWAs for Credit Risk	293,505,729	293,920,302	274,009,885	274,759,093
RWAs for Market Risk	12,956,450	12,956,450	16,956,352	16,956,352
RWAs for Operational Risk	17,400,093	17,751,642	16,074,112	16,479,374
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	10.82%	10.82%	11.34%	11.33%
of which: Capital Conservation Buffer (%)	1.20%	1.20%	1.25%	1.25%
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 (%)	10.82%	10.82%	11.34%	11.33%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	15.76%	15.75%	15.81%	15.78%
of which: Capital Conservation Buffer (%)	1.20%	1.20%	1.25%	1.25%
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)	
	31.12.2020 BANK	31.12.2020 GROUP	31.12.2019 BANK	31.12.2019 GROUP
Tier 1 Capital	35,041,771	35,113,117	34,824,554	34,908,304
Total Exposures	515,899,771	514,844,311	460,516,043	459,563,903
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	452,474,474	451,419,014	395,302,362	394,350,222
Derivative Exposures	35,494,568	35,494,568	34,403,158	34,403,158
Securities Financing Transaction Exposures	1,385,974	1,385,974	2,419,209	2,419,209
Other Off-Balance Sheet Exposures	26,544,755	26,544,755	28,391,314	28,391,314
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	6.79%	6.82%	7.56%	7.60%

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

Item	Amount (LKR'000)			
	31.12.2020		31.12.2019	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	97,633,888	97,078,314	69,787,641	69,287,520
Total Adjusted Level 1A Assets	96,522,740	96,522,740	68,787,399	68,787,399
Level 1 Assets	96,522,740	96,522,740	68,787,399	68,787,399
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,111,148	555,574	1,000,242	500,121
Level 2B Assets	1,111,148	555,574	1,000,242	500,121
Total Cash Outflows	444,130,094	85,180,176	371,758,699	70,252,115
Deposits	193,545,598	17,022,136	147,120,308	12,580,009
Unsecured Wholesale Funding	117,377,619	59,918,367	103,187,321	49,175,375
Secured Funding Transactions	4,208,587	-	9,512,615	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	125,612,895	4,852,278	109,145,071	5,703,347
Additional Requirements	3,387,395	3,387,395	2,793,384	2,793,384
Total Cash Inflows	56,689,326	37,695,671	32,247,053	20,948,383
Maturing Secured Lending Transactions Backed by Collateral	14,053,020	9,656,405	11,019,081	10,864,930
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are maturing within 30 Days	37,772,765	26,597,052	17,265,465	8,722,163
Operational Deposits	1,679,982	-	871,364	-
Other Cash Inflows	2,182,559	1,442,214	2,091,143	1,361,290
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash)				
Outflows over the Next 30 Calendar Days) *100		204.44		140.53

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

Item	Amount (LKR'000)			
	31.12.2020		31.12.2019	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	90,105,873	89,550,299	67,502,165	67,002,044
Total Adjusted Level 1A Assets	88,994,725	88,994,725	66,501,923	66,501,923
Level 1 Assets	88,994,725	88,994,725	66,501,923	66,501,923
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,111,148	555,574	1,000,242	500,121
Level 2B Assets	1,111,148	555,574	1,000,242	500,121
Total Cash Outflows	363,621,075	65,101,383	290,363,031	47,293,395
Deposits	180,352,595	15,742,884	140,992,846	11,999,556
Unsecured Wholesale Funding	85,507,685	44,501,115	60,638,199	30,809,652
Secured Funding Transactions	4,208,587	-	9,512,615	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	90,298,101	1,603,277	76,944,718	2,209,534
Additional Requirements	3,254,107	3,254,107	2,274,653	2,274,653
Total Cash Inflows	48,982,281	34,036,829	27,887,066	18,686,633
Maturing Secured Lending Transactions Backed by Collateral	13,657,504	9,260,888	10,615,642	10,461,491
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	32,842,087	24,034,596	14,811,718	7,495,289
Operational Deposits	-	-	-	-
Other Cash Inflows	1,482,690	741,345	1,459,706	729,853
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash				
Outflows over the Next 30 Calendar Days) *100		288.27		234.22

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)	7,682,465	191,372	3,625,884	1,748,082	4,086,530	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 2020 (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	129,831,085	-	129,831,085	-	2,930,310	2%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,472,999	411,240	33,923	205,620	239,543	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	5,913,240	40,305,709	5,913,240	1,222,348	1,981,966	28%
Claims on financial institutions	7,538,985	750,000	7,538,985	375,000	4,215,014	53%
Claims on corporates	123,232,425	57,160,149	107,244,885	21,201,530	125,023,799	97%
Retail claims	50,947,130	-	50,947,130	-	36,764,836	72%
Claims secured by residential property	9,682,624	-	9,682,624	-	6,511,591	67%
Claims secured by commercial real estate	90,967,884	1,774,062	90,967,884	1,774,062	92,741,946	100%
Non-performing assets (NPAs)(i)	8,077,839	-	8,077,839	-	8,811,883	109%
Higher-risk categories	435,524	-	435,524	-	1,088,810	250%
Cash items and other assets	14,077,029	76,465,348	14,077,029	3,990,090	13,196,031	73%
Total	453,176,764	176,866,508	424,750,148	28,768,650	293,505,729	

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 2020 (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	129,831,085	-	129,831,085	-	2,930,310	2%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,472,999	411,240	33,923	205,620	239,543	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	5,964,328	40,305,709	5,964,328	1,222,348	2,002,207	28%
Claims on financial institutions	7,538,985	750,000	7,538,985	375,000	4,215,014	53%
Claims on corporates	123,108,455	57,160,149	107,120,915	21,201,530	124,899,829	97%
Retail claims	50,947,130	-	50,947,130	-	36,764,836	72%
Claims secured by residential property	9,682,624	-	9,682,624	-	6,511,591	67%
Claims secured by commercial real estate	90,967,884	1,774,062	90,967,884	1,774,062	92,741,946	100%
Non-performing assets (NPAs)(i)	8,077,839	-	8,077,839	-	8,811,883	109%
Higher-risk categories	469,272	-	469,272	-	1,173,179	250%
Cash items and other assets	14,515,567	76,465,348	14,515,567	3,990,090	13,629,964	74%
Total	453,576,168	176,866,508	425,149,552	28,768,650	293,920,302	

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 2020 (Bank)	RWA Amount (LKR'000) 31st December 2020 (Group)
(a) RWA for Interest Rate Risk	1,554,774	1,554,774
General Interest Rate Risk	1,506,569	1,506,569
(i) Net long or short position	1,506,569	1,506,569
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) RWA for Equity	2,214	2,214
(i) General equity risk	1,329	1,329
(ii) Specific equity risk	885	885
(c) RWA for foreign exchange & gold	45,991	45,991
Capital charge for market risk [(a) + (b) + (c)] * CAR	12,956,450	12,956,450

**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		
			2020	2019	2018
The Basic Indicator Approach	15%		14,533,979	13,857,925	13,368,318
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	2,088,011				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	17,400,093				
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		
			2020	2019	2018
The Basic Indicator Approach	15%		14,869,527	14,032,378	13,702,036
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	2,130,197				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	17,751,642				
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 2020					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	7,724,364	7,724,364	7,724,364			
Balances with Central Bank of Sri Lanka	4,901,753	4,901,753	4,901,753			
Placements with Banks	15,414,287	15,414,287	15,414,287			
Derivative financial assets	835,464	-	-		-	Included under other asset in regulatory reporting
Financial Assets measured at fair value through profit or loss	609,717	74,752,722	74,752,722	11,069	-	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	4,152,717	4,152,717	4,152,717			
Financial assets at amortized cost – Loans to and receivables from other customers	301,909,337	304,954,868	277,291,099			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	31,604,175	41,219,700	32,648,414		-	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	88,718,002	-	-			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	217,435	217,435	910,670		97,035	Investments in associates and joint ventures are included in regulatory reporting in addition to those in subsidiaries
Investments in associates	35,270	35,270	-			Included in Investments in Subsidiaries
Investments in joint ventures	755,000	755,000	-			Included in Investments in Subsidiaries
Investment property	9,879	9,879	9,879			
Property, plant and equipment	3,406,600	3,408,897	3,408,897			
Intangible assets and goodwill	1,713,052	1,713,052	-		1,713,052	
Deferred tax assets	-	-	-			
Other assets	3,070,235	5,688,710	3,535,346		2,153,363	
Total assets	465,077,287	464,948,654	424,750,148	11,069	3,963,450	
Liabilities						
Due to Banks	14,909,937	-			-	Included under Other Borrowings in regulatory reporting
Derivative financial liabilities	267,883	-			-	Included under Other Liabilities in regulatory reporting
Financial liabilities at amortised cost – Due to depositors	310,026,892	302,180,886			302,180,886	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	46,847,076	76,128,700			76,128,700	Due to banks and Debt Securities Issued are included under other borrowing in regulatory reporting.
Debt securities in Issue	16,291,279	-			-	Included under Other Borrowings in regulatory reporting
Employee benefits	643,118					Included under Other Liabilities in regulatory reporting
Current tax liabilities	1,012,645	1,553,824			1,553,824	Taxes are computed based on accounting profits derived from each reporting method.
Deferred tax liability	243,949	378,234			378,234	
Other liabilities	6,119,854	17,600,916			17,600,916	Interest payable on Borrowing and deposits added to the Other Liabilities in regulatory reporting
Subordinated term debt	19,357,497	18,523,000	-		4,348,132	Regulatory reporting reports only the principal amount and accrued interest is classified under other liabilities.
Total liabilities	415,720,130	416,365,560	-	-	402,190,692	
Off-balance sheet liabilities						
Guarantees	11,801,465	11,004,915	9,217,050		1,787,865	
Performance bonds	4,487,667	4,487,667	4,361,518		126,149	
Letters of credit and acceptances	21,003,494	21,340,301	21,152,966		187,335	
Other contingent items (Bills on collection and capital expenditure approved by the Board)	4,964,010	4,950,995	-		4,950,995	
Undrawn loan commitments	87,320,270	87,320,270	87,320,269			
Other commitments (FX commitments)	1,187,241	323,405	54,814,705			
Total Off-Balance Sheet Liabilities	130,764,147	129,427,553	176,866,508	-	7,052,344	
Shareholders' equity						
Equity capital (Stated Capital/Assigned Capital) of which amount eligible for CET1	7,682,465	7,682,465				
of which amount eligible for AT1						
Retained earnings	19,652,169	24,769,727			765,253	Due to differences which arise in regulatory reporting and SLFRS accounting standards.
Accumulated other comprehensive income	5,882,811	-			4,158,106	Accumulated other comprehensive income is only applicable in Published Financial Statements
Other reserves	16,139,712	16,130,902				Due to differences which arise in regulatory reporting and SLFRS accounting standards.
Total Shareholders' Equity	49,357,157	48,583,094	-	-	4,923,359	

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.