



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

**(Non Audited)**

**31st March 2021**

**Key Regulatory Ratios - Capital and Liquidity**

Item	31.03.2021		31.12.2020	
	Bank	Group	Bank	Group
<b>Regulatory Capital (LKR '000)</b>				
Regulatory Capital (LKR '000)				
Common Equity Tier 1	34,880,992	34,766,121	35,041,771	35,113,117
Tier 1 Capital	34,880,992	34,766,121	35,041,771	35,113,117
<b>Total Capital</b>	<b>49,612,487</b>	<b>49,497,616</b>	<b>51,055,165</b>	<b>51,126,511</b>
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2020- 6.50%)	10.21%	10.15%	10.82%	10.82%
Tier 1 Capital Ratio (Minimum Requirement- 2020- 8.00% )	10.21%	10.15%	10.82%	10.82%
Total Capital Ratio (Minimum Requirement - 2020 - 12.00%)	14.52%	14.45%	15.76%	15.75%
Statutory Liquid Assets (LKR'000)	132,747,208	N/A	137,237,163	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	30.02%	N/A	33.78%	N/A
Off-Shore Banking Unit (%)	52.44%	N/A	35.45%	N/A
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 90%)	217.97%	N/A	288.27%	N/A
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 90%)	161.61%	N/A	204.44%	N/A

**Basel III Computation of Capital Ratios**

Item	Amount (LKR '000)			
	31.03.2021		31.12.2020	
	Bank	Group	Bank	Group
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>34,880,992</b>	<b>34,766,121</b>	<b>35,041,771</b>	<b>35,113,117</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>45,423,144</b>	<b>48,839,196</b>	<b>45,423,144</b>	<b>48,839,196</b>
Equity Capital (Stated Capital)/Assigned Capital	8,600,457	8,600,457	7,682,465	7,682,465
Reserve Fund	2,583,968	2,583,968	2,583,968	2,583,968
Published Retained Earnings/(Accumulated Retained Losses)	18,734,176	22,143,088	19,652,168	23,061,080
Published Accumulated Other Comprehensive Income (OCI)	1,724,704	1,731,844	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI				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				
<b>Total Adjustments to CET1 Capital</b>	<b>10,542,152</b>	<b>14,073,075</b>	<b>10,381,374</b>	<b>13,726,078</b>
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	1,706,439	1,720,538	1,713,052	1,728,580
Others (investment in capital of banks and financial institutions)	8,835,713	12,196,311	8,668,322	11,841,272
<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>14,731,495</b>	<b>14,731,495</b>	<b>16,013,394</b>	<b>16,013,394</b>
<b>Tier 2 Capital</b>	<b>14,731,495</b>	<b>14,731,495</b>	<b>16,013,394</b>	<b>16,013,394</b>
Qualifying Tier 2 Capital Instruments	12,774,868	12,774,868	14,174,868	14,174,868
Revaluation Gains	-	-	-	-
Loan Loss Provisions	1,956,627	1,956,627	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)	-	-	-	-
<b>CET1 Capital</b>	<b>34,880,992</b>	<b>34,766,121</b>	<b>35,041,771</b>	<b>35,113,117</b>
<b>Total Tier 1 Capital</b>	<b>34,880,992</b>	<b>34,766,121</b>	<b>35,041,771</b>	<b>35,113,117</b>
<b>Total Capital</b>	<b>49,612,487</b>	<b>49,497,616</b>	<b>51,055,165</b>	<b>51,126,511</b>

	Amount (LKR '000)			
	31.03.2021		31.12.2020	
	Bank	Group	Bank	Group
<b>Total Risk Weighted Assets (RWA)</b>				
RWAs for Credit Risk	311,756,240	312,138,363	293,505,729	293,920,302
RWAs for Market Risk	12,346,008	12,346,008	12,956,450	12,956,450
RWAs for Operational Risk	17,550,008	18,016,617	17,400,093	17,751,642
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>10.21%</b>	<b>10.15%</b>	<b>10.82%</b>	<b>10.82%</b>
<b>of which: Capital Conservation Buffer (%)</b>	<b>1.20%</b>	<b>1.20%</b>	<b>1.20%</b>	<b>1.20%</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>10.21%</b>	<b>10.15%</b>	<b>10.82%</b>	<b>10.82%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>14.52%</b>	<b>14.45%</b>	<b>15.76%</b>	<b>15.75%</b>
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)	
	31.03.2021 BANK	31.03.2021 GROUP	31.12.2020 BANK	31.12.2020 GROUP
Tier 1 Capital	34,880,992	34,766,121	35,041,771	35,113,117
Total Exposures	518,611,359	517,537,992	515,899,771	514,844,311
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	447,901,099	446,827,732	452,474,474	451,419,014
Derivative Exposures	36,724,999	36,724,999	35,494,568	35,494,568
Securities Financing Transaction Exposures	1,069,880	1,069,880	1,385,974	1,385,974
Other Off-Balance Sheet Exposures	32,915,381	32,915,381	26,544,755	26,544,755
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	<b>6.73%</b>	<b>6.72%</b>	<b>6.79%</b>	<b>6.82%</b>

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

Item	Amount (LKR'000)			
	31.03.2021		31.12.2020	
	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>89,167,347</b>	<b>88,429,041</b>	<b>97,633,888</b>	<b>97,078,314</b>
Total Adjusted Level 1A Assets	87,690,736	87,690,736	96,522,740	96,522,740
Level 1 Assets	87,690,736	87,690,736	96,522,740	96,522,740
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,476,611	738,306	1,111,148	555,574
Level 2B Assets	1,476,611	738,306	1,111,148	555,574
<b>Total Cash Outflows</b>	<b>468,758,992</b>	<b>85,109,382</b>	<b>444,130,094</b>	<b>85,180,176</b>
Deposits	197,648,007	17,289,882	193,545,598	17,022,136
Unsecured Wholesale Funding	115,719,165	58,705,984	117,377,619	59,918,367
Secured Funding Transactions	4,804,842	-	4,208,587	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	147,187,859	5,714,397	125,612,895	4,852,278
Additional Requirements	3,399,118	3,399,118	3,387,395	3,387,395
<b>Total Cash Inflows</b>	<b>50,320,719</b>	<b>30,390,414</b>	<b>56,689,326</b>	<b>37,695,671</b>
Maturing Secured Lending Transactions Backed by Collateral	15,358,763	11,514,739	14,053,020	9,656,405
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are maturing within 30 Days	27,493,385	16,020,579	37,772,765	26,597,052
Operational Deposits	1,694,659	-	1,679,982	-
Other Cash Inflows	4,773,912	2,855,096	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		161.61		204.44

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

Item	Amount (LKR'000)			
	31.03.2021		31.12.2020	
	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>81,090,660</b>	<b>80,352,355</b>	<b>90,105,873</b>	<b>89,550,299</b>
Total Adjusted Level 1A Assets	79,614,049	79,614,049	88,994,725	88,994,725
Level 1 Assets	79,614,049	79,614,049	88,994,725	88,994,725
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,476,611	738,306	1,111,148	555,574
Level 2B Assets	1,476,611	738,306	1,111,148	555,574
<b>Total Cash Outflows</b>	<b>371,428,413</b>	<b>63,647,231</b>	<b>363,621,075</b>	<b>65,101,383</b>
Deposits	182,555,911	15,802,228	180,352,595	15,742,884
Unsecured Wholesale Funding	81,336,857	42,467,391	85,507,685	44,501,115
Secured Funding Transactions	4,804,842	-	4,208,587	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	99,773,838	2,420,647	90,298,101	1,603,277
Additional Requirements	2,956,965	2,956,965	3,254,107	3,254,107
<b>Total Cash Inflows</b>	<b>42,947,674</b>	<b>26,783,187</b>	<b>48,982,281</b>	<b>34,036,829</b>
Maturing Secured Lending Transactions Backed by Collateral	14,778,661	10,934,637	13,657,504	9,260,888
Committed Facilities	1,000,000		1,000,000	
Other Inflows by Counterparty which are Maturing within 30 Days	23,331,381	13,929,734	32,842,087	24,034,596
Operational Deposits	-	-	-	-
Other Cash Inflows	3,837,632	1,918,816	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		<b>217.97</b>		<b>288.27</b>

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)
<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>	<b>DFCC Bank PLC</b>
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 March 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 <sup>(iii)</sup>
Claims on central Government and CBSL	108,592,678	1,398,927	108,592,678	27,979	1,445,839	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,142,999	333,084	-	166,542	166,542	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	4,007,316	35,939,198	4,007,316	1,105,948	1,619,841	32%
Claims on financial institutions	10,863,600	1,750,000	10,863,600	875,000	7,704,617	66%
Claims on corporates	133,206,762	69,188,719	116,054,402	26,399,996	139,257,104	98%
Retail claims	55,623,171	-	55,623,171	-	40,942,545	74%
Claims secured by residential property	11,733,201	-	11,733,201	-	7,039,675	60%
Claims secured by commercial real estate	86,894,907	1,957,251	86,894,907	1,957,251	88,852,158	100%
Non-performing assets (NPAs)(i)	8,076,116	-	8,076,116	-	8,678,605	107%
Higher-risk categories	436,576	-	436,576	-	1,091,440	250%
Cash items and other assets	16,281,507	77,974,378	16,281,507	4,167,819	14,957,874	73%
<b>Total</b>	<b>447,858,833</b>	<b>188,541,557</b>	<b>418,563,474</b>	<b>34,700,535</b>	<b>311,756,240</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 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 <sup>(ii)</sup>
Claims on central Government and CBSL	108,592,678	1,398,927	108,592,678	27,979	1,445,839	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,142,999	333,084	-	166,542	166,542	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	4,045,880	35,939,198	4,045,880	1,105,948	1,637,291	32%
Claims on financial institutions	10,863,600	1,750,000	10,863,600	875,000	7,704,617	66%
Claims on corporates	132,989,327	69,188,719	115,836,967	26,399,996	139,039,669	98%
Retail claims	55,623,171	-	55,623,171	-	40,942,545	74%
Claims secured by residential property	11,733,201	-	11,733,201	-	7,039,675	60%
Claims secured by commercial real estate	86,894,907	1,957,251	86,894,907	1,957,251	88,852,158	100%
Non-performing assets (NPAs)(i)	8,076,116	-	8,076,116	-	8,678,605	107%
Higher-risk categories	469,358	-	469,358	-	1,173,395	250%
Cash items and other assets	16,786,806	77,974,378	16,786,806	4,167,819	15,458,027	74%
<b>Total</b>	<b>448,218,043</b>	<b>188,541,557</b>	<b>418,922,684</b>	<b>34,700,535</b>	<b>312,138,363</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 2021 (Bank)	RWA Amount (LKR'000) 31st March 2021 (Group)
<b>(a) RWA for Interest Rate Risk</b>	<b>1,554,774</b>	<b>1,554,774</b>
General Interest Rate Risk	1,471,755	1,471,755
(i) Net long or short position	1,471,755	1,471,755
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) RWA for Equity</b>	<b>2,148</b>	<b>2,148</b>
(i) General equity risk	1,289	1,289
(ii) Specific equity risk	859	859
<b>(c) RWA for foreign exchange &amp; gold</b>	<b>7,618</b>	<b>7,618</b>
<b>Capital charge for market risk [(a) + (b) + (c)] * CAR</b>	<b>12,346,008</b>	<b>12,346,008</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		
			2021	2020	2019
<b>The Basic Indicator Approach</b>	15%		14,830,970	14,506,630	12,782,405
<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	2,106,001				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	17,550,008				
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		
			2021	2020	2019
<b>The Basic Indicator Approach</b>	15%		15,163,242	14,913,879	13,162,769
<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	2,161,994				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	18,016,620				
The Standardised Approach					
The Alternative Standardised Approach					

Item	Amount (LKR '000) as at 31st March 2021				
	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	7,190,172	7,190,172	7,190,172		
Balances with Central Bank of Sri Lanka	5,310,962	5,310,962	5,310,962		
Placements with Banks	4,527,562	4,527,562	4,527,562		
Derivative financial assets	936,280	-	-		-
Financial Assets measured at fair value through profit or loss	3,647,342	67,482,472	67,482,472	10,739	-
Financial assets at amortized cost - Loans to and receivable from banks	3,503,775	3,503,775	3,503,775		
Financial assets at amortized cost – Loans to and receivables from other customers	314,561,835	317,288,191	289,076,561		
Financial assets at amortized cost – Debt and other instruments	27,653,231	41,639,067	32,670,854	-	-
Financial assets measured at fair value through other comprehensive income	83,203,306	-	-		
Investments in subsidiaries	217,435	1,007,705	1,007,705		-
Investments in associates	35,270	-	-		
Investments in joint ventures	755,000	-	-		
Investment property	9,879	9,879	9,879		
Property, plant and equipment	3,306,883	3,338,297	3,338,297		
Intangible assets and goodwill	1,706,439	1,706,439	-		1,706,439
Deferred tax assets	32,438	-	-		
Other assets	3,851,600	6,387,187	4,445,235		1,941,952
<b>Total assets</b>	<b>460,449,409</b>	<b>459,391,708</b>	<b>418,563,474</b>	<b>10,739</b>	<b>3,648,391</b>
<b>Liabilities</b>					
Due to Banks	7,956,612	-			-
Derivative financial liabilities	442,154	-			-
Financial liabilities at amortised cost – Due to depositors	312,085,793	304,627,870			304,627,870
Due to other borrowers	47,175,656	69,898,343			69,898,343
Debt securities in Issue	15,455,665	-			-
Employee benefits	687,044				
Current tax liabilities	979,836	1,891,345			1,891,345
Deferred tax liability	-	349,520			349,520
Other liabilities	5,882,226	15,361,803			15,361,803
Subordinated term debt	19,028,514	18,523,000	-		5,748,132
<b>Total liabilities</b>	<b>409,693,500</b>	<b>410,651,881</b>	<b>-</b>	<b>-</b>	<b>397,877,013</b>
<b>Off-balance sheet liabilities</b>					
Guarantees	15,977,762	15,977,762	12,733,569		3,244,193
Performance bonds	6,220,533	6,220,533	5,952,791		267,742
Letters of credit and acceptances	31,986,418	31,986,418	31,576,666		409,752
Other contingent items (Bills on collection and capital expenditure approved by the Board)	5,234,098	5,234,098	-		5,234,098
Undrawn loan commitments	92,003,146	92,003,146	92,003,146		
Other commitments (FX commitments)	6,978,696	6,179,445	46,275,386		
<b>Total Off-Balance Sheet Liabilities</b>	<b>158,400,653</b>	<b>157,601,402</b>	<b>188,541,558</b>	<b>-</b>	<b>9,155,785</b>
<b>Shareholders' equity</b>					
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	20,313,545	23,889,048			(3,575,503)
Accumulated other comprehensive income	5,633,074	-			5,633,074
Other reserves	16,208,833	16,250,322			
<b>Total Shareholders' Equity</b>	<b>50,755,909</b>	<b>48,739,827</b>	<b>-</b>	<b>-</b>	<b>2,057,571</b>

**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.