

# **BASEL III - PILLAR III DISCLOSURES**

**31 MARCH 2021**

**Template 1**  
**Key Regulatory Ratios - Capital and Liquidity**

	BANK		GROUP	
	As at 31 Mar 2021	As at 31 Dec 2020	As at 31 Mar 2021	As at 31 Dec 2020
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	38,785,758	37,588,780	41,646,739	40,697,560
Tier 1 Capital	38,785,758	37,588,780	41,646,739	40,697,560
Total Capital	59,207,957	58,724,327	61,956,006	61,715,675
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio ( <i>Minimum Requirement -6.5%</i> )	9.00	9.17	9.47	9.73
Tier 1 Capital Ratio ( <i>Minimum Requirement - 8%</i> )	9.00	9.17	9.47	9.73
Total Capital Ratio ( <i>Minimum Requirement - 12%</i> )	13.74	14.32	14.09	14.75
Leverage Ratio ( <i>Minimum Requirement - 3%</i> )	5.60	5.56	5.96	5.97
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR'000)	169,291,811	163,230,459	NA	NA
Statutory Liquid Assets Ratio ( <i>Minimum Requirement -20%</i> )				
Domestic Banking Unit (%)	29.30	28.84	NA	NA
Off-Shore Banking Unit (%)	24.27	26.88	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - Rupee	105,259,424	112,786,200	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	128,482,425	134,410,249	NA	NA
Liquidity Coverage Ratio (%) – Rupee ( <i>Minimum Requirement -90%</i> )	167.91	161.97	NA	NA
Liquidity Coverage Ratio (%) – All Currency ( <i>Minimum Requirement - 90%</i> )	158.41	157.12	NA	NA
Net Stable Funding Ratio (%) – ( <i>Minimum Requirement - 90%</i> )	114.53	112.52	NA	NA

Template 2  
Basel III Computation of Capital Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 Mar 2021	As at 31 Dec 2020	As at 31 Mar 2021	As at 31 Dec 2020
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>38,785,758</b>	<b>37,588,780</b>	<b>41,646,739</b>	<b>40,697,560</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>45,090,156</b>	<b>43,392,681</b>	<b>47,709,936</b>	<b>46,228,477</b>
Equity Capital (Stated Capital)/Assigned Capital	8,794,333	8,794,333	8,794,333	8,794,333
Reserve Fund	2,196,479	2,196,479	2,196,479	2,196,479
Published Retained Earnings/(Accumulated Retained Losses)	32,565,452	32,911,330	35,538,548	35,887,426
Published Accumulated Other Comprehensive Income (OCI)	(801,407)	(509,461)	(944,816)	(646,761)
General and other Disclosed Reserves	-	-	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	2,335,299	-	2,125,392	-
<b>Total Adjustments to CET1 Capital</b>	<b>6,304,398</b>	<b>5,803,901</b>	<b>6,063,197</b>	<b>5,530,917</b>
Goodwill (net)	-	-	-	-
Intangible Assets (net)	922,087	1,048,326	934,115	1,061,673
Deferred tax assets (net)	1,502,444	1,875,720	1,533,802	1,945,730
Defined benefit pension fund assets	143,131	143,131	143,131	143,131
Shortfall of the cumulative impairment to specific provisions	2,476,268	1,555,263	2,476,268	1,555,263
Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity	735,894	647,950	975,881	825,120
Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity	524,574	533,511	-	-
<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>
<b>Total Adjustments to AT1 Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Tier 2 Capital after Adjustments</b>	<b>20,422,199</b>	<b>21,135,547</b>	<b>20,309,266</b>	<b>21,018,115</b>
<b>Tier 2 Capital</b>	<b>20,422,199</b>	<b>21,135,547</b>	<b>20,422,199</b>	<b>21,135,547</b>
Qualifying Tier 2 Capital Instruments	14,598,517	15,562,998	14,598,517	15,562,998
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	4,947,010	4,695,877	4,947,010	4,695,877
<b>Total Adjustments to Tier 2</b>	<b>-</b>	<b>-</b>	<b>112,933</b>	<b>117,432</b>
Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the	-	-	112,933	117,432
<b>CET1 Capital</b>	<b>38,785,758</b>	<b>37,588,780</b>	<b>41,646,739</b>	<b>40,697,560</b>
<b>Total Tier 1 Capital</b>	<b>38,785,758</b>	<b>37,588,780</b>	<b>41,646,739</b>	<b>40,697,560</b>
<b>Total Capital</b>	<b>59,207,957</b>	<b>58,724,327</b>	<b>61,956,006</b>	<b>61,715,675</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>431,004,246</b>	<b>410,060,835</b>	<b>439,580,998</b>	<b>418,346,325</b>
RWAs for Credit Risk	395,760,874	375,670,159	398,710,155	378,639,511
RWAs for Market Risk	6,909,143	7,192,688	11,100,321	11,260,664
RWAs for Operational Risk	28,334,228	27,197,988	29,770,522	28,446,150
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>9.00</b>	<b>9.17</b>	<b>9.47</b>	<b>9.73</b>
of which: Capital Conservation Buffer (%)	2.00	2.00	2.00	2.00
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>9.00</b>	<b>9.17</b>	<b>9.47</b>	<b>9.73</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>13.74</b>	<b>14.32</b>	<b>14.09</b>	<b>14.75</b>
of which: Capital Conservation Buffer (%)	2.00	2.00	2.00	2.00
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

**Template 3**  
**Computation of Leverage Ratios**

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 Mar 2021	As at 31 Dec 2020	As at 31 Mar 2021	As at 31 Dec 2020
<b>Tier 1 Capital</b>	<b>38,785,758</b>	<b>37,588,780</b>	<b>41,646,739</b>	<b>40,697,560</b>
<b>Total Exposures</b>	<b>692,730,473</b>	<b>675,776,637</b>	<b>698,513,228</b>	<b>681,568,051</b>
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	628,517,637	622,527,281	634,067,500	628,095,185
Derivative Exposures	3,757,891	4,233,553	3,757,891	4,233,553
Securities Financing Transactions Exposures	4,045,000	127,163	4,045,000	127,163
Other Off-Balance Sheet Exposures	56,409,945	48,888,640	56,642,837	49,112,150
<b>Basel III Leverage Ratio (%) (Tier 1/ Total Exposure)</b>	<b>5.60%</b>	<b>5.56%</b>	<b>5.96%</b>	<b>5.97%</b>

**Computation of Net Stable Funding Ratios (NSFR)**

	Amount (LKR '000)	
	BANK	
	As at 31 Mar 2021	As at 31 Dec 2020
Total Available Stable Funding	423,573,532	403,557,413
Required Stable Funding - On Balance Sheet Assets	366,147,782	355,554,768
Required Stable Funding - Off Balance Sheet Items	3,675,667	3,093,079
Total Required Stable Funding	369,823,449	358,647,847
<b>Net Stable Funding Ratio (%)</b>	<b>114.53%</b>	<b>112.52%</b>

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

	BANK			
	Amount (LKR'000)			
	As at 31 Mar 2021		As at 31 Dec 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>	132,566,021	128,482,425	138,207,486	134,410,249
<b>Total Adjusted Level 1A Assets</b>	104,951,025	104,951,025	112,938,052	112,938,052
<b>Level 1 Assets</b>	105,342,047	105,342,047	112,892,576	112,892,576
<b>Total Adjusted Level 2A Assets</b>	27,223,974	23,140,378	25,314,910	21,517,674
<b>Level 2A Assets</b>	27,223,974	23,140,378	25,314,910	21,517,674
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	660,403,144	133,568,193	630,094,322	136,185,613
Deposits	285,031,048	20,962,156	268,839,430	19,347,365
Unsecured Wholesale Funding	216,113,586	107,564,420	225,925,249	112,415,320
Secured Funding Transactions	869,560	-	1,157,153	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	158,330,185	4,982,852	134,172,490	4,422,928
Additional Requirements	58,766	58,766	-	-
<b>Total Cash Inflows</b>	95,541,593	52,458,314	84,801,867	50,638,475
Maturing Secured Lending Transactions Backed by Collateral	52,343,449	31,077,827	33,364,459	19,771,149
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	37,783,938	21,321,722	46,259,467	30,691,239
Operational Deposits	5,355,441	-	4,825,767	
Other Cash Inflows	58,766	58,766	352,174	176,087
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		158.41%		157.12%

**Template 5**  
**Main Features of Regulatory Capital Instruments**

<b>BANK AND GROUP</b>	<b>CET 1 Capital</b>	<b>Tier 2 Instruments</b>		
<b>Description of the Capital Instrument</b>	<b>Ordinary Shares</b>	<b>Debenture Issue - December 2013</b>	<b>Debenture Issue - March 2019</b>	<b>Debenture Issue - September 2020</b>
Issuer	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	NDB. N0000 ISIN -LK0207N00007	Type C - LK0207D21038 Type D - LK0207D21053	Type A - LK0207D24198 Type B - LK0207D24206	ISIN - LK0207D24529
Governing Law(s) of the Instrument	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange, Securities and Exchange Commission of Sri Lanka Act
Original Date of Issuance	Date listed 26-Apr-1993	19-Dec-2013	31-Mar-2019	25-Sep-2020
Par Value of Instrument	NA	LKR 100/-	LKR 100/-	LKR 100/-
Perpetual or Dated	Perpetual	Dated	Dated	Dated
Original Maturity Date, if Applicable	NA	Type C - 19 Dec 2023 Type D - 19 Dec 2025	Type A - 30 Mar 2024 Type B - 30 Mar 2024	24-Sep-2025
Amount Recognised in Regulatory Capital (in LKR '000 as at 31 March 2021)	<b>8,794,333</b>	<b>5,411,797</b>	<b>3,336,720</b>	<b>5,850,000</b>
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability
<b>Issuer Call subject to Prior Supervisory Approval</b>				
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	NA	NA	NA	NA
Subsequent Call Dates, if Applicable	NA	NA	NA	NA
<b>Coupons/Dividends</b>				
Fixed or Floating Dividend/Coupon	Dividend declared as decided by the Board	Fixed coupon	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index	NA	Type C - 13.9% p.a Type D - 14.0% p.a	Type A - 13.50% p.a Type B - 13.95% p.a	9.5% p.a
Non-Cumulative or Cumulative	NA	Non-Cumulative	Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	NA	Non-Convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)	NA	NA	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	NA	NA	Fully	Fully
If Convertible, Mandatory or Optional	NA	NA	Mandatory	Mandatory
If Convertible, Conversion Rate	NA	NA	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.

Template 7

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

Asset Class	BANK					
	Amount (LKR'000) as at 31 Mar 2021					
	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 Central Bank of Sri Lanka	154,808,278	-	154,808,278	1,761,572	4,488,273	2.87%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0.00%
Claims on Public Sector Entities	20,123,906	3,523,145	-	-	-	0.00%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0.00%
Claims on Banks Exposures	14,466,400	76,902,502	14,466,400	8,992,646	10,631,073	45.32%
Claims on Financial Institutions	32,988,154	20,410,733	32,744,153	919,798	19,414,561	57.67%
Claims on Corporates	177,099,527	183,972,833	158,667,616	35,099,969	190,450,409	98.29%
Retail Claims	182,760,198	41,317,866	161,008,522	11,545,160	134,232,692	77.79%
Claims Secured by Residential Property	19,398,881	-	19,398,881	550,453	8,580,166	43.01%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) <sup>(i)</sup>	16,417,219	-	16,417,219	-	19,629,722	119.57%
Higher-risk Categories	393,103	-	393,103	-	982,758	250.00%
Cash Items and Other Assets	11,970,989	-	11,970,989	-	7,351,220	61.41%
<b>Total</b>	<b>630,426,655</b>	<b>326,127,079</b>	<b>569,875,161</b>	<b>58,869,598</b>	<b>395,760,874</b>	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 Mar 2021					
	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 Central Bank of Sri Lanka	154,808,278	-	154,808,278	1,761,572	4,488,273	2.87%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	20,123,906	3,523,145	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	14,707,912	76,902,502	14,707,912	8,992,646	10,691,016	45.11%
Claims on Financial Institutions	32,988,154	20,410,733	32,744,153	919,798	19,414,561	57.67%
Claims on Corporates	176,832,960	183,488,714	158,401,049	35,046,200	190,130,074	98.29%
Retail Claims	182,760,198	41,317,866	161,008,522	11,545,160	134,232,692	77.79%
Claims Secured by Residential Property	19,398,881	-	19,398,881	550,453	8,580,166	43.01%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) <sup>(i)</sup>	16,417,219	-	16,417,219	-	19,629,722	119.57%
Higher-risk Categories	-	573,322	-	286,661	429,992	150.00%
Cash Items and Other Assets	15,733,567	-	15,733,567	-	11,113,659	70.64%
<b>Total</b>	<b>633,771,075</b>	<b>326,216,282</b>	<b>573,219,581</b>	<b>59,102,490</b>	<b>398,710,155</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.

Template 9

Market Risk under Standardised Measurement Method

	As at 31 Mar 2021	
	BANK	GROUP
(a) RWA for Interest Rate Risk	46,139	47,951
General Interest Rate Risk	46,139	47,244
(i) Net Long or Short Position	46,139	47,244
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	707
(b) RWA for Equity	795,066	1,317,151
(i) General Equity Risk	397,533	660,632
(ii) Specific Equity Risk	397,533	656,519
(c) RWA for Foreign Exchange & Gold	22,438	22,438
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	6,909,143	11,100,321



Template 10  
Operational Risk under Basic Indicator Approach

As at 31 Mar 2021	BANK				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>The Basic Indicator Approach</b>	15%		21,935,700	23,429,726	25,470,146
<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	3,541,779				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	28,334,228				
The Standardised Approach					
The Alternative Standardised Approach					

As at 31 Mar 2021	GROUP				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>The Basic Indicator Approach</b>	15%		23,063,155	24,316,445	27,046,706
<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	3,721,315				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	29,770,522				
The Standardised Approach					
The Alternative Standardised Approach					

**Template 11**  
**Differences between Accounting and Regulatory Scopes and**  
**Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only**

As at 31 Mar 2021	Amount (LKR '000)				
	a	b	c	d	e
	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
<b>Assets</b>	<b>636,391,453</b>	<b>641,203,491</b>	<b>569,875,161</b>	<b>11,746,563</b>	<b>59,581,767</b>
Cash and cash equivalents	9,892,503	9,978,192	9,978,192	-	-
Balances with Central Banks of Sri Lanka	7,074,776	7,074,776	7,074,776	-	-
Placements with banks	3,653,823	3,650,000	3,650,000	-	-
Derivative financial instruments	1,548,571	-	-	-	-
Financial assets recognized through profit or loss measured at fair value	6,040,150	-	-	-	-
Financial assets - Held for trading	-	107,242,773	94,760,316	11,746,563	735,894
Financial assets at amortised cost -loans and receivables to other customers	442,288,401	447,540,952	391,787,315	-	55,753,637
Financial assets at amortised cost - debt and other instruments	52,500,533	-	-	-	-
Financial investments - Held to maturity	-	52,780,039	52,780,039	-	-
Financial assets measured at fair value through other comprehensive income	102,315,271	-	-	-	-
Investments in subsidiary companies	1,145,827	1,145,827	621,253	-	524,574
Intangible assets	922,087	922,087	-	-	922,087
Property, plant and equipment	3,096,339	3,096,339	3,096,339	-	-
Right to Used Assets	1,008,837	-	-	-	-
Deferred tax Assets	1,502,444	1,502,444	-	-	1,502,444
Other assets	3,401,891	6,270,062	6,126,931	-	143,131
<b>Liabilities</b>	<b>589,907,927</b>	<b>590,200,962</b>			
Due to banks	24,888,940	-	-	-	-
Derivative financial instruments	1,012,995	-	-	-	-
Financial liabilities at amortised cost -due to depositors	499,460,490	489,372,081	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	1,094,865	1,090,366	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	33,482,144	57,559,623	-	-	-
Debt securities issued	19,783,232	19,241,873	-	-	-
Current tax liabilities	1,715,794	1,715,794	-	-	-
Employee benefit obligations	730,202	-	-	-	-
Other liabilities	7,739,266	21,221,225	-	-	-
<b>Off-Balance Sheet Liabilities</b>	<b>343,028,114</b>	<b>296,802,392</b>	<b>325,932,668</b>		
Guarantees	58,935,203	58,935,203	47,666,305	-	93,619
Performance Bonds	17,722,428	17,722,428	17,684,039	-	38,389
Letters of Credit	17,319,593	17,319,593	17,257,190	-	62,403
Other Contingent Items	21,587,800	21,587,800	21,587,800	-	-
Undrawn Commitments	134,604,514	134,604,514	134,604,514	-	-
Other Commitments	92,858,576	46,632,854	87,132,819	-	-
<b>Shareholders' Equity</b>					
Equity capital (Stated capital)/Assigned capital	8,794,333	8,794,333	-	-	-
of which Amount eligible for CET1	8,794,333	8,794,333	-	-	-
of which Amount eligible for AT1	-	-	-	-	-
Retained earnings	35,121,027	40,011,717	-	-	-
Accumulated Other comprehensive income	371,687	-	-	-	-
Other reserves	2,196,479	2,196,479	-	-	-
<b>Total Shareholders' Equity</b>	<b>46,483,526</b>	<b>51,002,529</b>			