



# **BASEL III - PILLAR III DISCLOSURES**

**30 SEPTEMBER 2022**

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

	BANK		GROUP	
	As at 30 Sep 2022	As at 30 Jun 2022	As at 30 Sep 2022	As at 30 Jun 2022
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	51,379,055	47,740,078	54,980,505	51,379,362
Tier 1 Capital	51,379,055	47,740,078	54,980,505	51,379,362
Total Capital	74,180,553	72,027,068	77,708,773	75,596,354
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio <i>(Minimum Requirement - 7%, 2021 - 6.5%)</i>	9.42	8.63	9.92	8.99
Tier 1 Capital Ratio <i>(Minimum Requirement - 8.5%, 2021 - 8%)</i>	9.42	8.63	9.92	8.99
Total Capital Ratio <i>(Minimum Requirement - 12.5%, 2021 - 12%)</i>	13.60	13.02	14.03	13.23
Leverage Ratio <i>(Minimum Requirement - 3%)</i>	5.88	5.44	6.25	5.81
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR'000)	207,799,708	191,978,840	NA	NA
Statutory Liquid Assets Ratio <i>(Minimum Requirement -20%)</i>				
Domestic Banking Unit (%)	22.80	21.57	NA	NA
Off-Shore Banking Unit (%)	25.40	24.49	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - Rupee	103,843,990	85,188,527	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	122,558,206	102,640,576	NA	NA
Liquidity Coverage Ratio (%) – Rupee <i>(Minimum Requirement 30.09.2022 - 90%, 2021-100%)</i>	208.00	241.02	NA	NA
Liquidity Coverage Ratio (%) – All Currency <i>(Minimum Requirement 30.09.2022 - 90%, 2021-100%)</i>	158.02	156.50	NA	NA
Net Stable Funding Ratio (%) – <i>(Minimum Requirement 30.09.2022 - 90%, 2021-100%)</i>	123.19	117.49	NA	NA

**Template 2**  
**Basel III Computation of Capital Ratios**

	Amount (LKR '000)			
	BANK		GROUP	
	As at 30 Sep 2022	As at 30 Jun 2022	As at 30 Sep 2022	As at 30 Jun 2022
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>51,379,055</b>	<b>47,740,079</b>	<b>54,980,505</b>	<b>51,379,364</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>59,080,077</b>	<b>55,033,999</b>	<b>62,545,572</b>	<b>58,497,829</b>
Equity Capital (Stated Capital)/Assigned Capital	19,870,665	19,870,665	19,870,665	19,870,665
Reserve Fund	2,571,479	2,571,479	2,571,479	2,571,479
Published Retained Earnings/(Accumulated Retained Losses)	33,986,464	33,986,464	37,466,265	37,466,266
Published Accumulated Other Comprehensive Income (OCI)	2,651,469	(1,394,609)	2,637,163	(1,410,581)
General and other Disclosed Reserves	-	-	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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>7,701,022</b>	<b>7,293,920</b>	<b>7,565,068</b>	<b>7,118,465</b>
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,677,120	1,348,495	1,687,370	1,358,242
Deferred tax assets (net)	4,910,486	4,824,563	4,941,089	4,855,097
Defined benefit pension fund assets	379,545	379,545	379,545	379,545
Shortfall of the cumulative impairment to specific provisions	-	-	-	-
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	248,359	211,125	409,734	367,139
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	376,644	415,223	-	-
Shortfall of capital in financial subsidiaries	108,868	114,969	147,330	158,442
<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>22,801,499</b>	<b>24,286,989</b>	<b>22,728,268</b>	<b>24,216,992</b>
<b>Tier 2 Capital</b>	<b>22,801,499</b>	<b>24,286,989</b>	<b>22,801,499</b>	<b>24,286,989</b>
Qualifying Tier 2 Capital Instruments	15,629,035	16,987,715	15,629,035	16,987,715
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	6,295,792	6,422,602	6,295,792	6,422,602
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>73,231</b>	<b>69,997</b>
Investment in Own Shares	-	-	-	-
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 issuing entity	-	-	73,231	69,997
<b>CET1 Capital</b>	<b>51,379,055</b>	<b>47,740,079</b>	<b>54,980,505</b>	<b>51,379,364</b>
<b>Total Tier 1 Capital</b>	<b>51,379,055</b>	<b>47,740,079</b>	<b>54,980,505</b>	<b>51,379,364</b>
<b>Total Capital</b>	<b>74,180,553</b>	<b>72,027,068</b>	<b>77,708,773</b>	<b>75,596,356</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>545,464,309</b>	<b>553,039,220</b>	<b>553,980,351</b>	<b>571,235,807</b>
RWAs for Credit Risk	503,663,374	513,808,284	507,379,233	517,578,204
RWAs for Market Risk	4,793,657	3,691,028	7,831,202	7,091,006
RWAs for Operational Risk	37,007,278	35,539,908	38,769,916	46,566,597
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>9.42</b>	<b>8.63</b>	<b>9.92</b>	<b>8.99</b>
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>9.42</b>	<b>8.63</b>	<b>9.92</b>	<b>8.99</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>13.60</b>	<b>13.02</b>	<b>14.03</b>	<b>13.23</b>
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

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

	Amount (LKR '000)			
	BANK		GROUP	
	As at 30 Sep 2022	As at 30 Jun 2022	As at 30 Sep 2022	As at 30 Jun 2022
<b>Tier 1 Capital</b>	51,379,055	47,740,078	54,980,505	51,379,362
<b>Total Exposures</b>	874,388,366	877,519,459	880,220,755	883,963,616
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	802,077,507	799,268,416	808,147,531	805,408,612
Derivative Exposures	16,332,152	15,270,239	16,332,152	15,270,239
Securities Financing Transactions Exposures	281,835	1,200,312	281,835	1,200,312
Other Off-Balance Sheet Exposures	55,696,872	61,780,492	55,459,237	62,084,453
<b>Basel III Leverage Ratio (%) (Tier 1/ Total Exposure)</b>	<b>5.88%</b>	<b>5.44%</b>	<b>6.25%</b>	<b>5.81%</b>

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

	Amount (LKR '000)	
	BANK	
	As at 30 Sep 2022	As at 30 Jun 2022
Total Available Stable Funding	601,436,593	585,986,007
Required Stable Funding - On Balance Sheet Assets	485,823,520	495,233,531
Required Stable Funding - Off Balance Sheet Items	2,381,406	3,500,428
Total Required Stable Funding	488,204,926	498,733,959
<b>Net Stable Funding Ratio (%)</b>	<b>123.19%</b>	<b>117.49%</b>

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

	BANK			
	Amount (LKR'000)			
	As at 30 Sep 2022		As at 30 Jun 2022	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	125,807,353	122,558,207	105,693,675	102,640,576
<b>Total Adjusted Level 1A Assets</b>	104,201,217	104,201,217	85,359,915	85,359,915
<b>Level 1 Assets</b>	104,146,379	104,146,379	85,339,677	85,339,677
<b>Total Adjusted Level 2A Assets</b>	21,660,973	18,411,827	20,353,998	17,300,899
<b>Level 2A Assets</b>	21,660,973	18,411,827	20,353,998	17,300,899
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	846,381,690	142,231,391	832,715,844	140,615,531
Deposits	438,453,930	32,381,659	413,900,059	30,231,485
Unsecured Wholesale Funding	221,419,952	106,106,060	230,162,460	104,969,105
Secured Funding Transactions	805,517	-	1,346,592	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	185,702,291	3,743,672	187,306,733	5,414,941
Additional Requirements	-	-	-	-
<b>Total Cash Inflows</b>	123,849,198	64,672,627	143,397,105	75,029,811
Maturing Secured Lending Transactions Backed by Collateral	61,920,863	36,892,717	73,053,546	42,965,017
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	52,578,463	27,779,910	60,878,750	32,064,794
Operational Deposits	9,349,871	-	9,464,809	-
Other Cash Inflows	-	-	-	-
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		158.02%		156.50%

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

Description of the Capital Instrument	CET 1 Capital	Tier 2 Instruments			
	Stated Capital	Debenture Issue - December 2013	Debenture Issue - March 2019	Debenture Issue - September 2020	Debenture Issue - November 2021
Issuer	National Development Bank PLC	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	Type A - LK0207D24941 Type B - LK0207D24958
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	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	24-Nov-2021
Par Value of Instrument	NA	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-
Perpetual or Dated	Perpetual	Dated	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	Type A - 23 Nov 2026 Type B - 23 Nov 2028
Amount Recognised in Regulatory Capital (in LKR '000 as at 30 Sep 2022)	19,870,665	3,243,275	1,668,360	3,900,000	6,817,400
Accounting Classification (Equity/Liability)	Equity	Liability	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	NA
Subsequent Call Dates, if Applicable	NA	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	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	Type A - 11.90% p.a Type B - 12.00% p.a
Non-Cumulative or Cumulative	NA	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>					
If Convertible, Conversion Trigger (s)	NA	Non-Convertible	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	NA	NA	Fully	Fully	Fully
If Convertible, Mandatory or Optional	NA	NA	Mandatory	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.	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.

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

Asset Class	BANK					
	Amount (LKR'000) as at 30 Sep 2022					
	Exposures before		Exposures post CCF and CRM		RWA and RWA Density (%)	
	Credit Conversion Factor (CCF) and CRM					
	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	180,138,196	13,104,000	180,138,196	3,844,303	13,221,073	7.19%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0.00%
Claims on Public Sector Entities	25,138,258	4,368,926	1,564,475	-	312,895	20.00%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0.00%
Claims on Banks Exposures	29,483,617	28,189,296	29,483,617	3,847,721	14,020,083	42.06%
Claims on Financial Institutions	42,654,264	9,383,621	36,784,414	567,690	20,844,900	55.81%
Claims on Corporates	237,411,893	201,943,604	205,087,191	37,548,610	234,982,812	96.85%
Retail Claims	213,191,899	30,377,445	182,734,360	10,623,216	151,548,251	78.38%
Claims Secured by Residential Property	17,238,455	828,530	17,238,455	350,433	8,215,576	46.71%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) <sup>(i)</sup>	41,460,273	-	41,460,273	-	51,070,577	123.18%
Higher-risk Categories	517,557	-	517,557	-	1,293,893	250.00%
Cash Items and Other Assets	15,441,884	-	15,441,884	-	8,153,314	52.80%
<b>Total</b>	<b>802,676,296</b>	<b>288,195,422</b>	<b>710,450,422</b>	<b>56,781,973</b>	<b>503,663,374</b>	

Asset Class	GROUP					
	Amount (LKR'000) as at 30 Sep 2022					
	Exposures before		Exposures post CCF and CRM		RWA and RWA Density (%)	
	Credit Conversion Factor (CCF) and CRM					
	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	180,138,552	13,104,000	180,138,552	3,844,303	13,221,073	7.19%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	25,138,258	4,368,926	1,564,475	-	312,895	20.00%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	30,325,391	28,189,296	30,325,391	3,847,721	14,414,615	42.18%
Claims on Financial Institutions	42,654,264	9,383,621	36,784,414	567,690	20,844,900	55.81%
Claims on Corporates	237,467,407	201,293,635	205,142,705	37,402,659	234,892,375	96.84%
Retail Claims	213,191,899	30,377,445	182,734,360	10,623,216	151,548,251	78.38%
Claims Secured by Residential Property	17,238,455	828,530	17,238,455	350,433	8,215,576	46.71%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) <sup>(i)</sup>	41,460,273	-	41,460,273	-	51,070,577	123.18%
Higher-risk Categories	-	905,439	-	452,720	679,080	150.00%
Cash Items and Other Assets	19,468,678	-	19,468,678	-	12,179,891	62.56%
<b>Total</b>	<b>807,083,177</b>	<b>288,450,892</b>	<b>714,857,303</b>	<b>57,088,742</b>	<b>507,379,233</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 30 Sep 2022	
	BANK	GROUP
(a) RWA for Interest Rate Risk	111,929	120,800
General Interest Rate Risk	111,929	114,573
(i) Net Long or Short Position	111,929	114,573
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	6,226
(b) RWA for Equity	-	370,823
(i) General Equity Risk	-	186,316
(ii) Specific Equity Risk	-	184,507
(c) RWA for Foreign Exchange & Gold	487,278	487,278
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	4,793,657	7,831,202



Template 10  
Operational Risk under Basic Indicator Approach

As at 30 Sep 2022	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%		24,122,413	28,877,829	39,517,953
<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	4,625,910				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	37,007,278				
The Standardised Approach					
The Alternative Standardised Approach					

As at 30 Sep 2022	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%		25,016,926	30,798,042	41,109,821
<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	4,846,239				
The Standardised Approach					
The Alternative Standardised Approach					
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	38,769,916				
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 30 Sep 2022	Amount (LKR '000)			
	Carrying Values as reported in Published Financial Statements and 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>	<b>818,855,396</b>	<b>710,450,422</b>	<b>17,126,360</b>	<b>91,278,614</b>
Cash and cash equivalents	26,659,900	26,659,900	-	-
Balances with Central Banks of Sri Lanka	16,912,233	16,912,233	-	-
Placements with banks	2,341,451	2,341,451	-	-
Derivative financial instruments	8,859,343	8,859,343	-	-
Financial assets recognized through profit or loss measured at fair value	14,609,615	-	14,609,615	-
Financial assets at amortised cost -loans and receivables to other customers	569,400,426	485,713,966	-	83,686,460
Financial assets at amortised cost - debt and other instruments	153,286,946	153,286,946	-	-
Financial assets measured at fair value through other comprehensive income	8,431,005	5,665,901	2,516,745	248,359
Investments in subsidiary companies	1,122,351	745,707	-	376,644
Intangible assets	1,677,120	-	-	1,677,120
Property, plant and equipment	3,036,836	3,036,836	-	-
Right to Use Assets	1,122,006	1,122,006	-	-
Deferred tax Assets	4,910,486	-	-	4,910,486
Other assets	6,485,678	6,106,133	-	379,545
<b>Liabilities</b>	<b>757,217,031</b>			
Due to banks	28,440,454	-	-	-
Derivative financial instruments	82,598	-	-	-
Financial liabilities at amortised cost -due to depositors	649,316,357	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	893,101	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	36,068,641	-	-	-
Debt securities issued	28,609,064	-	-	-
Current tax liabilities	3,639,483	-	-	-
Employee benefit obligations	799,738	-	-	-
Other liabilities	9,268,536	-	-	-
Dividends payable	99,059	-	-	-
<b>Off-Balance Sheet Liabilities</b>	<b>293,257,397</b>	<b>287,755,862</b>		
Guarantees	45,432,312	42,320,441	-	336,057
Performance Bonds	26,041,334	25,938,033	-	103,301
Letters of Credit	9,181,284	9,181,082	-	202
Other Contingent Items	6,831,084	6,831,084	-	-
Undrawn Commitments	170,060,424	170,060,424	-	-
Other Commitments	35,710,959	33,424,799	-	-
<b>Shareholders' Equity</b>				
Equity capital (Stated capital)/Assigned capital	19,870,665	-	-	-
of which Amount eligible for CET1	19,870,665	-	-	-
Retained earnings	35,098,080	-	-	-
Accumulated Other comprehensive income	4,098,141	-	-	-
Other reserves	2,571,479	-	-	-
<b>Total Shareholders' Equity</b>	<b>61,638,365</b>			