

# **BASEL III - PILLAR III DISCLOSURES**

**31 DECEMBER 2022**

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

As at 31 December	BANK		GROUP	
	2022	2021	2022	2021
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1 Capital	49,187,072	48,441,141	52,968,361	51,937,517
Tier 1 Capital	49,187,072	48,441,141	52,968,361	51,937,517
Total Capital	70,341,919	74,578,891	74,119,273	77,983,909
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%, 2021 - 6.5% )	9.34	10.01	9.87	10.53
Tier 1 Capital Ratio (Minimum Requirement - 8.5%, 2021 - 8% )	9.34	10.01	9.87	10.53
Total Capital Ratio (Minimum Requirement - 12.5%, 2021 - 12%)	13.35	15.42	13.81	15.82
Leverage Ratio (Minimum Requirement - 3%)	5.56	6.36	5.94	6.77
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR'000)	205,530,328	157,514,944	NA	NA
Statutory Liquid Assets Ratio - Bank (%) (Minimum Requirement -20%)*	27.24	NA	NA	NA
Statutory Liquid Assets Ratio - Domestic Banking Unit (%) (Minimum Requirement -20%)		23.14	NA	NA
Statutory Liquid Assets Ratio - Off-Shore Banking Unit (%) (Minimum Requirement -20%)		25.31	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - Rupee	140,737,325	89,088,289	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	159,365,882	112,552,154	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement -90% (2021 - 100%))	297.08	193.03	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 90% (2021 - 100%))	232.68	171.33	NA	NA
Net Stable Funding Ratio (%) – (Minimum Requirement - 90% (2021 - 100%))	130.87	118.27	NA	NA
<i>*Commencing from December 2022 the Banks are required to maintain liquid assets on total adjusted liabilities on a consolidated basis for the overall Bank as per the Bankng Act Direction No.08 of 2022 on Regulatory Requirements on Liquidity Ratios.</i>				

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

As at 31 December	BANK		GROUP	
	2022	2021	2022	2021
	LKR '000	LKR '000	LKR '000	LKR '000
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>49,187,072</b>	<b>48,441,141</b>	<b>52,968,361</b>	<b>51,937,517</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>61,364,587</b>	<b>56,655,972</b>	<b>64,923,963</b>	<b>60,069,363</b>
Equity Capital (Stated Capital/Assigned Capital)	19,870,665	18,263,609	19,870,665	18,263,609
Reserve Fund	2,746,479	2,571,479	2,746,479	2,571,479
Published Retained Earnings/(Accumulated Retained Losses)	36,597,418	38,113,125	39,995,758	41,628,368
Published Accumulated Other Comprehensive Income (OCI)	2,150,025	(2,292,241)	2,311,061	(2,394,093)
General and other Disclosed Reserves	-	-	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>12,177,515</b>	<b>8,214,831</b>	<b>11,955,602</b>	<b>8,131,846</b>
Intangible Assets (net)	1,804,321	1,203,940	1,813,213	1,217,111
Deferred tax assets (net)	9,004,747	3,417,315	9,048,896	3,443,207
Defined benefit pension fund assets	584,432	379,545	584,432	379,545
Shortfall of the cumulative impairment to specific provisions	-	2,274,970	-	2,274,970
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	284,715	524,848	364,201	817,013
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	391,855	414,213	-	-
Shortfall of capital in financial subsidiaries	107,445	-	144,860	-
<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>21,154,847</b>	<b>26,137,750</b>	<b>21,150,912</b>	<b>26,046,392</b>
<b>Tier 2 Capital</b>	<b>21,154,847</b>	<b>26,137,750</b>	<b>21,154,847</b>	<b>26,137,750</b>
Qualifying Tier 2 Capital Instruments	14,270,354	19,705,076	14,270,354	19,705,076
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	6,007,821	5,556,002	6,007,821	5,556,002
<b>Total Adjustments to Tier 2</b>	<b>-</b>	<b>-</b>	<b>3,935</b>	<b>91,358</b>
Others- 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	-	-	3,935	91,358
<b>CET1 Capital</b>	<b>49,187,072</b>	<b>48,441,141</b>	<b>52,968,361</b>	<b>51,937,518</b>
<b>Total Tier 1 Capital</b>	<b>49,187,072</b>	<b>48,441,141</b>	<b>52,968,361</b>	<b>51,937,518</b>
<b>Total Capital</b>	<b>70,341,919</b>	<b>74,578,891</b>	<b>74,119,273</b>	<b>77,983,909</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>526,907,094</b>	<b>483,708,053</b>	<b>536,578,937</b>	<b>493,031,638</b>
RWAs for Credit Risk	480,625,719	444,480,212	485,485,541	447,812,750
RWAs for Market Risk	7,185,265	8,151,784	10,109,240	12,487,403
RWAs for Operational Risk	39,096,110	31,076,057	40,984,156	32,731,485
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>9.34</b>	<b>10.01</b>	<b>9.87</b>	<b>10.53</b>
of which: Capital Conservation Buffer (%)	2.50	2.00	2.50	2.00
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>9.34</b>	<b>10.01</b>	<b>9.87</b>	<b>10.53</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>13.35</b>	<b>15.42</b>	<b>13.81</b>	<b>15.82</b>
of which: Capital Conservation Buffer (%)	2.50	2.00	2.50	2.00
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

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

As at 31 December	BANK		GROUP	
	2022	2021	2022	2021
	LKR '000	LKR '000	LKR '000	LKR '000
<b>Tier 1 Capital</b>	49,187,072	48,441,141	52,968,361	51,937,517
<b>Total Exposures</b>	884,300,644	761,498,728	891,258,702	767,708,927
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	812,519,141	693,619,365	819,166,699	699,717,781
Derivative Exposures	16,567,757	2,808,603	16,567,757	2,808,603
Securities Financing Transactions Exposures	181,212	3,384,052	181,212	3,384,052
Other Off-Balance Sheet Exposures	55,032,534	61,686,708	55,343,034	61,798,491
<b>Basel III Leverage Ratio (%) (Minimum Requirement - 3%)</b>	<b>5.56%</b>	<b>6.36%</b>	<b>5.94%</b>	<b>6.77%</b>

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

As at 31 December	BANK	
	2022	2021
	LKR '000	LKR '000
<b>Total Available Stable Funding</b>	618,506,530	483,825,740
Required Stable Funding - On Balance Sheet Assets	471,009,118	404,392,394
Required Stable Funding - Off Balance Sheet Items	1,599,083	4,686,376
<b>Total Required Stable Funding</b>	472,608,201	409,078,770
<b>Net Stable Funding Ratio (%) (Minimum Requirement - 90% (2021 - 100%))</b>	<b>130.87%</b>	<b>118.27%</b>

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

As at 31 December	BANK			
	2022		2021	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
	LKR '000	LKR '000	LKR '000	LKR '000
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	162,601,173	159,365,882	116,687,070	112,552,154
<b>Total Adjusted Level 1A Assets</b>	141,044,367	141,044,367	88,870,488	88,870,488
<b>Level 1 Assets</b>	141,032,571	141,032,571	89,120,967	89,120,967
<b>Total Adjusted Level 2A Assets</b>	21,568,602	18,333,311	27,566,103	23,431,187
<b>Level 2A Assets</b>	21,568,602	18,333,311	27,566,103	23,431,187
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	863,310,596	134,513,353	702,832,420	132,927,343
Deposits	461,625,705	33,721,153	335,076,085	23,786,812
Unsecured Wholesale Funding	211,310,277	98,200,460	221,841,587	105,600,793
Secured Funding Transactions	114,563	-	1,134,683	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	190,260,052	2,591,739	144,780,065	3,539,738
Additional Requirements	-	-	-	-
<b>Total Cash Inflows</b>	137,953,357	66,021,946	120,754,827	67,233,093
Maturing Secured Lending Transactions Backed by Collateral	61,573,989	37,014,485	60,364,552	34,468,424
Other Inflows by Counterparty which are maturing within 30 days	55,947,669	29,007,462	53,924,205	32,764,669
Operational Deposits	20,431,700	-	6,466,070	-
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>		232.68%		171.33%

**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 31 December 2022)	19,870,665	2,881,854	1,390,300	3,575,000	6,423,200
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.

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 December 2022					
	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	186,572,215	13,212,000	186,572,214	3,857,983	11,210,867	5.89%
Claims on Public Sector Entities	25,289,374	4,368,926	1,599,823	-	319,965	20.00%
Claims on Bank's Exposures	37,745,463	23,709,926	37,745,463	3,481,499	14,051,264	34.08%
Claims on Financial Institutions	33,902,347	11,406,761	31,229,892	585,723	18,282,949	57.47%
Claims on Corporates	227,587,821	208,062,830	191,485,923	36,895,654	222,784,599	97.55%
Retail Claims	209,609,779	30,135,599	177,902,572	11,520,218	146,976,814	77.59%
Claims Secured by Residential Property	17,667,697	828,530	17,667,697	350,433	8,003,015	44.42%
Non-Performing Assets (NPAs) <sup>(i)</sup>	40,603,286	-	40,603,286	-	49,342,651	121.52%
Higher-risk Categories	495,790	-	495,790	-	1,239,474	250.00%
Cash Items and Other Assets	16,304,605	-	16,304,605	-	8,414,121	51.61%
<b>Total</b>	<b>795,778,377</b>	<b>291,724,572</b>	<b>701,607,265</b>	<b>56,691,510</b>	<b>480,625,719</b>	

Asset Class	GROUP					
	Amount (LKR'000) as at 31 December 2022					
	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	186,572,918	13,212,000	186,572,918	3,857,983	11,210,867	5.89%
Claims on Public Sector Entities	25,289,374	4,368,926	1,599,823	-	319,965	20.00%
Claims on Bank's Exposures	38,237,266	23,709,926	38,237,266	3,481,499	14,414,529	34.55%
Claims on Financial Institutions	33,902,347	11,406,761	31,229,892	585,723	18,282,949	57.47%
Claims on Corporates	228,460,941	207,916,879	192,359,043	36,749,703	223,511,768	97.56%
Retail Claims	209,609,779	30,135,599	177,902,572	11,520,218	146,976,814	77.59%
Claims Secured by Residential Property	17,667,697	828,530	17,667,697	350,433	8,003,015	44.42%
Non-Performing Assets (NPAs) <sup>(i)</sup>	40,603,286	-	40,603,286	-	49,342,651	121.52%
Higher-risk Categories	-	912,902	-	456,451	684,676	150.00%
Cash Items and Other Assets	20,629,020	-	20,629,020	-	12,738,307	61.75%
<b>Total</b>	<b>800,972,628</b>	<b>292,491,523</b>	<b>706,801,517</b>	<b>57,002,010</b>	<b>485,485,541</b>	

Note:

- (i) NPAs – As per Banking Act Direction 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**

Item	BANK		GROUP	
	2022	2021	2022	2021
	LKR '000	LKR '000	LKR '000	LKR '000
<b>(a) Capital Charge for Interest Rate Risk</b>	590,582	118,135	599,549	120,387
General Interest Rate Risk	590,582	118,135	593,230	119,538
(i) Net Long or Short Position	590,582	118,135	593,230	119,538
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	6,318	849
<b>(b) Capital Charge for Equity</b>	-	610,458	356,531	1,150,159
(i) General Equity Risk	-	305,229	178,018	576,112
(ii) Specific Equity Risk	-	305,229	178,513	574,047
<b>(c) Capital charge for Foreign Exchange &amp; Gold</b>	307,576	290,380	307,576	290,380
<b>Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR</b>	7,185,265	8,151,784	10,109,240	12,487,403



Template 10  
Operational Risk under Basic Indicator Approach

BANK					
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 December 2022		
			1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>The Basic Indicator Approach</b>	15%		23,916,218	30,814,162	43,009,895
<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	4,887,014				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	39,096,110				
The Standardised Approach	-				
The Alternative Standardised Approach	-				

GROUP					
Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31 December 2022		
			1 <sup>st</sup> Year	2 <sup>nd</sup> Year	3 <sup>rd</sup> Year
<b>The Basic Indicator Approach</b>	15%		24,917,798	32,796,440	44,746,152
<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	5,123,020				
The Standardised Approach	-				
The Alternative Standardised Approach	-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	40,984,156				
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 December 2022	a	b	c	d	e
LKR '000	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>	<b>832,772,250</b>	<b>832,772,250</b>	<b>701,607,265</b>	<b>34,068,437</b>	<b>97,096,548</b>
Cash and cash equivalents	34,849,521	34,849,521	34,849,521	-	-
Balances with the Central Banks of Sri Lanka	18,187,547	18,187,547	18,187,547	-	-
Placements with banks	4,108,989	4,108,989	4,108,989	-	-
Derivative financial instruments	7,909,252	7,909,252	7,909,252	-	-
Financial assets recognized through profit or loss - measured at fair value	19,318,483	19,318,483	-	19,318,483	-
Financial assets at amortised cost -loans and receivables to other customers	545,873,027	545,873,027	460,846,549	-	85,026,478
Financial assets at amortized cost - debt and other instruments	135,047,886	135,047,886	135,047,886	-	-
Financial assets measured at fair value through other comprehensive income	44,685,230	44,685,230	29,650,561	14,749,954	284,715
Investments in subsidiary companies	1,115,794	1,115,794	723,939	-	391,855
Intangible assets	1,804,321	1,804,321	-	-	1,804,321
Property, plant and equipment	3,261,362	3,261,362	3,261,362	-	-
Right of use assets	1,170,763	1,170,763	1,170,763	-	-
Deferred tax assets	9,004,747	9,004,747	-	-	9,004,747
Other assets	6,435,328	6,435,328	5,850,896	-	584,432
<b>Liabilities</b>	<b>769,236,387</b>	<b>769,236,387</b>			
Due to banks	20,251,657	20,251,657	-	-	-
Derivative financial instruments	96,246	96,246	-	-	-
Financial liabilities at amortised cost - due to depositors	672,314,023	672,314,023	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	130,541	130,541	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	32,372,265	32,372,265	-	-	-
Debt securities issued	27,979,631	27,979,631	-	-	-
Current tax liabilities	6,470,353	6,470,353	-	-	-
Retirement benefit obligations	916,007	916,007	-	-	-
Other liabilities	8,705,664	8,705,664	-	-	-
Dividends payable					
<b>Off-Balance Sheet Liabilities</b>	<b>293,609,756</b>	<b>293,609,756</b>	<b>291,375,398</b>		
Guarantees	47,386,645	47,386,645	43,690,357	-	242,569
Performance Bonds	25,810,093	25,810,093	25,719,181	-	90,912
Letters of Credit	7,745,122	7,745,122	7,729,428	-	15,694
Other Contingent Items	6,388,781	6,388,781	6,388,781	-	-
Undrawn Commitments	178,539,261	178,539,261	178,539,261	-	-
Other Commitments	27,739,854	27,739,854	29,308,390	-	-
<b>Shareholders' Equity</b>					
Equity capital (Stated capital /Assigned capital)	19,870,665	19,870,665			
of which Amount eligible for CET1	19,870,665	19,870,665			
of which Amount eligible for AT1	-	-			
Retained earnings	37,381,043	37,381,043			
Accumulated Other comprehensive income	3,537,676	3,537,676			
Other reserves	2,746,479	2,746,479			
<b>Total Shareholders' Equity</b>	<b>63,535,863</b>	<b>63,535,863</b>			

\*Carrying Values under the Scope of Regulatory Reporting is same as the Carrying Values as Reported in Published Financial Statements according to the Banking Act Direction No. 13 of 2021 & No. 14 of 2021 issued on 14th September 2021.