



NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES

BASEL III - Market Discipline - Minimum Disclosure Requirement Under Pillar 3 as per the Banking Act Direction No. 01 of 2016

September 30, 2019

Table 1
Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	30-Sep-2019	31-Dec-2018	30-Sep-2019	31-Dec-2018
Regulatory Capital (LKR '000)				
Common Equity Tier 1	25,904,910	24,935,511	26,262,830	25,292,362
Tier 1 Capital	25,904,910	24,935,511	26,262,830	25,292,362
Total Capital	31,984,246	32,106,836	32,342,165	32,463,687
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	11.44%	11.96%	11.61%	12.15%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	11.44%	11.96%	11.61%	12.15%
Total Capital Ratio (Minimum Requirement - 12.50%)	14.12%	15.40%	14.30%	15.59%
Leverage Ratio (Minimum Requirement -3%)	7.61%		7.72%	
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	60,037,775	60,396,397		
Off-Shore Banking Unit (LKR'000)	4,729,975	4,568,492		
Statutory Liquid Assets Ratio, % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	22.40%	22.32%		
Off-Shore Banking Unit (%)	22.76%	22.29%		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 100%)	337.91%	250.57%		
All Currency (Minimum Requirement - 100%)	237.15%	189.66%		

Table 2

Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	30-Sep-2019	31-Dec-2018	30-Sep-2019	31-Dec-2018
Common Equity Tier 1 (CET1) Capital after Adjustments	25,904,910	24,935,511	26,262,830	25,292,362
Common Equity Tier 1 (CET1) Capital	27,120,560	26,553,409	27,479,106	26,911,955
Equity Capital (Stated Capital)/Assigned Capital	9,408,134	8,865,523	9,408,135	8,865,523
Reserve Fund	1,199,130	1,199,130	1,199,130	1,199,130
Published Retained Earnings/(Accumulated Retained Losses)	16,513,295	16,586,839	16,871,841	16,945,384
Published Accumulated Other Comprehensive Income (OCI)	-	(98,083)	-	(98,083)
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	-	-	-	-
Total Adjustments to CET1 Capital	1,215,650	1,617,899	1,216,276	1,619,593
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,215,650	1,301,248	1,216,276	1,302,942
Shortfall of the cumulative impairment to specific provisions	-	316,650	-	316,650
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	6,079,336	7,171,325	6,079,336	7,171,325
Tier 2 Capital	6,079,336	7,171,325	6,079,336	7,171,325
Qualifying Tier 2 Capital Instruments	4,591,667	5,866,667	4,591,667	5,866,667
Revaluation Gains	337,316	337,316	337,316	337,316
Loan Loss Provisions	1,150,353	967,343	1,150,353	967,343
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	25,904,910	24,935,511	26,262,830	25,292,362
Total Tier 1 Capital	25,904,910	24,935,511	26,262,830	25,292,362
Total Capital	31,984,246	32,106,836	32,342,165	32,463,687

Note :

As per the Directive No. 4 of 2018 issued by Central Bank of Sri Lanka on "Adoption of Sri Lanka Accounting Standard - SLFRS 9: Financial Instruments", for the purpose of calculating capital adequacy ratio, Banks shall stagger additional credit loss provision arising from SLFRS 9 at the transition date, 01 January 2018. The Bank has charged only 43.8% of the first day impact (Rs. 447 Mn) against the retained earnings of the Bank for the purpose of calculating Capital Adequacy Ratio as at 30th September 2019. If 100% of the first day impact is considered, the Bank total tier 1 capital ratio and Bank total capital ratio would be decreased by 0.25%.

Item	Bank		Group	
	LKR '000		LKR '000	
	30-Sep-2019	31-Dec-2018	30-Sep-2019	31-Dec-2018
Total Risk Weighted Assets (RWA)	226,537,093	208,535,184	226,130,550	208,201,892
RWAs for Credit Risk	194,314,878	180,709,189	194,015,952	180,523,460
RWAs for Market Risk	8,611,616	5,989,190	8,611,616	5,989,190
RWAs for Operational Risk	23,610,600	21,836,805	23,502,982	21,689,242
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.44%	11.96%	11.61%	12.15%
of which: Capital Conservation Buffer (%)	2.500%	1.875%	2.500%	1.875%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	11.44%	11.96%	11.61%	12.15%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	14.12%	15.40%	14.30%	15.59%
of which: Capital Conservation Buffer (%)	2.500%	1.875%	2.500%	1.875%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

Table 3
Basel III Computation of Leverage Ratio

Item	Bank	Group
	Amount (LKR '000)	Amount (LKR '000)
	30-Sep-2019	30-Sep-2019
Tier 1 Capital	25,904,910	26,262,830
Total Exposures	340,389,195	340,129,043
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	327,108,234	326,844,823
Derivative Exposures	693,353	693,353
Securities Financing Transaction Exposures	312,311	315,570
Other Off-Balance Sheet Exposures	12,275,297	12,275,297
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.61%	7.72%

Table 4

Basel III Computation of Liquidity Coverage Ratio (All Currency)

Item	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
	LKR '000		LKR '000	
	30-Sep-2019		31-Dec-2018	
Total Stock of High-Quality Liquid Assets(HQLA)	53,921,042	53,921,042	56,920,136	56,908,941
Total Adjusted Level 1A Assets	54,311,599	54,311,599	57,429,989	57,429,989
Level 1 Assets	53,921,042	53,921,042	56,897,746	56,897,746
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	22,390	11,195
Level 2B Assets	-	-	22,390	11,195
Total Cash Outflows	401,939,610	55,382,451	399,813,425	60,292,082
Deposits	202,040,596	20,204,060	194,296,248	19,429,625
Unsecured Wholesale Funding	34,455,816	17,740,374	46,734,129	22,429,177
Secured Funding Transactions	1,579,603	-	1,102,676	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	157,464,755	11,039,177	148,621,941	9,374,848
Additional Requirements	6,398,841	6,398,841	9,058,432	9,058,432
Total Cash Inflows	53,176,408	32,645,632	52,302,283	30,286,978
Maturing Secured Lending Transactions Backed by Collateral	312,463	-	172,043	-
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	51,512,455	32,430,738	50,607,354	29,828,105
Operational Deposits	-	-	-	-
Other Cash Inflows	351,490	214,895	522,887	458,873
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		237%		190%

Table 5

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Ordinary Shares (Voting)	Ordinary Shares (Non Voting)	Subordinated Debt (Debentures)	Subordinated Debt (Debentures)	Subordinated Debt (Debentures)	Subordinated Debt (Debentures)	Subordinated Debt (Debentures)
Issuer	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC	Nations Trust Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	LK0309N00001	LK0309N00001	NTB-BD-08/11/21-C2365-12.65	NTB-BD-08/11/21-C2364-12.8	NTB-BD-08/11/21-C2363	NTB-BD-20/04/23-C2402-12.65	NTB-BD-20/04/23-C2401-13
Governing Law(s) of the Instrument	Companies Act, No.7 of 2007	Companies Act, No.7 of 2007	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949	Companies Act, No.7 of 2007 Monetary Law Act No. 58 of 1949
Original Date of Issuance	3-May-99	20-Feb-18	8-Nov-16	8-Nov-16	8-Nov-16	20-Apr-18	20-Apr-18
Par Value of Instrument	22.12	80	100	100	100	100	100
Perpetual or Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	N/A	8-Nov-21	8-Nov-21	8-Nov-21	20-Apr-23	20-Apr-23
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	6,259,342	3,148,792	1,619,083	463,246	1,004	1,585,983	922,350
Accounting Classification (Equity/Liability)	Equity	Equity	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	Discretionary dividend amount	Discretionary dividend amount	Fixed	Fixed	Floating	Fixed	Fixed
Coupon Rate and any Related Index	Distributable profit that has been declared as dividend	Distributable profit that has been declared as dividend	12.65%	12.80%	8.71%	12.65%	13.00%
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non-Convertible	Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)	Non-Convertible	Starting from last market date of quarter ending 30th June and forward	Non-Convertible	Non-Convertible	Non-Convertible	As per Banking Act Direction No. 1 of 2016	As per Banking Act Direction No. 1 of 2016
If Convertible, Fully or Partially	Non-Convertible	Fully or Partially	Non-Convertible	Non-Convertible	Non-Convertible	Fully or Partially	Fully or Partially
If Convertible, Mandatory or Optional	Non-Convertible	Optional	Non-Convertible	Non-Convertible	Non-Convertible	Mandatory	Mandatory
If Convertible, Conversion Rate	Non-Convertible	1:1	Non-Convertible	Non-Convertible	Non-Convertible	Simple Average of Volume WA Price of ordinary voting shares published by the CSE, during the 3 months period, immediately preceding the date of the Trigger Event.	Simple Average of Volume WA Price of ordinary voting shares published by the CSE, during the 3 months period, immediately preceding the date of the Trigger Event.

Table 6
Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

Asset Class	Bank											
	LKR'000 as at -30-Sep-2019						LKR'000 as at -31-Dec-2018					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)		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)	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	26,038,885	-	26,038,885	-	835,642	3%	25,296,968	-	25,296,968	-	782,888	3%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	2,018,829	27,519,307	2,018,829	588,574	1,024,894	39%	1,928,632	37,790,696	1,928,632	776,434	1,003,952	37%
Claims on Financial Institutions	11,523,456	4,496,776	11,523,456	1,215,274	8,301,235	65%	13,229,173	3,845,670	13,229,173	1,172,885	7,529,533	52%
Claims on Corporates	70,168,072	83,672,690	70,168,072	8,569,867	75,761,156	96%	56,394,370	77,969,149	56,394,370	7,516,188	61,178,409	96%
Retail Claims	108,106,710	72,840,548	108,106,710	2,513,155	84,370,429	76%	111,221,643	70,572,055	111,221,643	2,635,431	87,169,949	77%
Claims Secured by Residential Property	8,435,877	-	8,435,877	-	6,051,051	72%	8,793,378	-	8,793,378	-	6,279,153	71%
Claims Secured by Commercial Real Estate	1,125,154	41,825	1,125,154	21,825	1,146,979	100%	894,721	56,198	894,721	25,898	920,619	100%
Non-Performing Assets (NPAs)(i)	8,960,286	-	8,960,286	-	10,701,660	119%	5,640,268	-	5,640,268	-	7,526,209	133%
Higher-risk Categories	25,803	-	25,803	-	64,507	250%	25,803	-	25,803	-	64,507	250%
Cash Items and Other Assets	14,840,896	-	14,840,896	-	6,057,326	41%	15,807,771	-	15,807,771	-	8,253,970	52%
Total	251,243,969	188,571,146	251,243,969	12,908,695	194,314,878	74%	239,232,727	190,233,768	239,232,727	12,126,835	180,709,189	72%

Asset Class	Group											
	LKR'000 as at -30-Sep-2019						LKR'000 as at -31-Dec-2018					
	Exposures before		Exposures post CCF		RWA and RWA Density		Exposures before		Exposures post CCF		RWA and RWA Density	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density(ii)	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	26,038,885	-	26,038,885	-	835,642	3%	25,296,968	-	25,296,968	-	782,888	3%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Public Sector Entities	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	0%	-	-	-	-	-	0%
Claims on Banks Exposures	2,018,888	27,519,307	2,018,888	588,574	1,024,906	39%	1,928,663	37,790,696	1,928,663	776,434	1,003,958	37%
Claims on Financial Institutions	11,523,456	4,496,776	11,523,456	1,215,274	8,301,235	65%	13,229,173	3,845,670	13,229,173	1,172,885	7,529,533	52%
Claims on Corporates	70,171,332	83,675,566	70,171,332	8,569,867	75,764,416	96%	56,399,275	77,972,305	56,399,275	7,516,188	61,183,314	96%
Retail Claims	108,106,710	72,840,548	108,106,710	2,513,155	84,370,429	76%	111,221,643	70,572,055	111,221,643	2,635,431	87,169,949	77%
Claims Secured by Residential Property	8,435,877	-	8,435,877	-	6,051,051	72%	8,793,378	-	8,793,378	-	6,279,153	71%
Claims Secured by Commercial Real Estate	1,125,154	41,825	1,125,154	21,825	1,146,979	100%	894,721	56,198	894,721	25,898	920,619	100%
Non-Performing Assets (NPAs)(i)	8,960,286	-	8,960,286	-	10,701,660	119%	5,640,268	-	5,640,268	-	7,526,209	133%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	14,603,229	-	14,603,229	-	5,819,636	40%	15,681,660	-	15,681,660	-	8,127,836	52%
Total	250,983,817	188,574,022	250,983,817	12,908,695	194,015,952	74%	239,085,750	190,236,924	239,085,750	12,126,835	180,523,460	72%

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.

Table 7
Market Risk under Standardised Measurement Method

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-Sep-2019	31-Dec-2018	30-Sep-2019	31-Dec-2018
(a) RWA for Interest Rate Risk	1,063,341	703,460	1,063,341	703,460
General Interest Rate Risk	1,063,341	703,460	1,063,341	703,460
(i) Net Long or Short Position	1,063,341	703,460	1,063,341	703,460
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
(b) RWA for Equity	-	-	-	-
(i) General Equity Risk	-	-	-	-
(ii) Specific Equity Risk	-	-	-	-
(c) RWA for Foreign Exchange & Gold	13,111	7,756	13,111	7,756
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	8,611,616	5,989,190	8,611,616	5,989,190

Table 8
Operational Risk under Basic Indicator Approach/ The Standardised Approach/ The Alternative Standardised Approach

Business Lines	Bank									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-Sep-2019			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Dec-2018		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		15,793,330	21,022,951	22,210,218	15%		13,217,045	17,622,084	21,023,282
The Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%		-	-	-	12%		-	-	-
Commercial Banking	15%		-	-	-	15%		-	-	-
The Alternative Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%	0.035	-	-	-	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	2,951,325					2,593,121				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	23,610,600					21,836,805				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-Sep-2019			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Dec-2018		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		15,764,989	20,417,370	22,575,097	15%		13,519,915	16,913,568	21,078,467
The Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%		-	-	-	12%		-	-	-
Commercial Banking	15%		-	-	-	15%		-	-	-
The Alternative Standardised Approach			-	-	-			-	-	-
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%	0.035	-	-	-	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	2,937,873					2,575,598				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	23,502,982					21,689,242				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Table 9
Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories

Bank	LKR '000 as at 30-Sep-2019				
	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 Capital
Assets	327,723,072	328,962,371	251,833,425	48,620,353	29,506,688
Cash and Cash Equivalents	7,649,595	7,377,091	7,377,091	-	-
Balances with Central Banks	7,880,903	7,880,903	7,880,903	-	-
Placements with Banks	312,460	573,165	273,165	-	300,000
Derivative Financial Instruments	327,461	-	-	-	-
Financial Assets - Recognised through Profit or Loss	3,834,920	48,620,353	-	48,620,353	-
Financial Assets Designated at Fair Value through Profit or Loss	-	-	-	-	-
Loans and Receivables to Banks	-	-	-	-	-
Financial Assets at Amortised Cost – Loans and Advances	233,878,598	234,650,336	207,657,454	-	27,990,977
Financial Assets at Fair Value through Other Comprehensive Income	45,322,625	-	-	-	-
Financial Assets at Amortised Cost - Debt Instruments	19,467,964	19,099,647	19,099,647	-	-
Investments in Subsidiaries	678,710	678,710	678,710	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	5,189,674	2,741,269	2,741,269	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	1,215,650	-	-	-	-
Other Assets	1,964,511	7,340,897	6,125,186	-	1,215,711
Liabilities	298,560,001	299,799,052	-	-	-
Due to Banks	11,429,124	13,501,604	-	-	-
Derivative Financial Instruments	229,858	-	-	-	-
Other Financial Liabilities Held-For- Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Depositors	228,449,210	223,306,355	-	-	-
Due to Other Borrowers	40,477,269	35,968,008	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	2,364,639	-	-	-	-
Deferred Tax Liabilities	311,056	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	6,475,317	18,523,086	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	8,823,529	8,500,000	-	-	-
Off-Balance Sheet Liabilities	192,537,500	206,875,194	202,397,035	-	4,478,158
Guarantees	819,637	819,637	819,637	-	-
Performance Bonds	16,436,689	16,436,689	14,289,277	-	2,147,412
Letters of Credit	6,455,137	6,455,137	5,935,377	-	519,760
Other Contingent Items	2,848,584	2,848,584	2,848,584	-	-
Undrawn Loan Commitments	128,107,657	128,107,657	128,107,657	-	-
Other Commitments	37,869,796	52,207,489	50,396,503	-	1,810,986
Shareholders' Equity					
Equity Capital (Stated Capital)/Assigned Capital	9,408,134	9,408,134	-	-	-
of which Amount Eligible for CET1	9,408,134	9,408,134	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	17,537,261	18,556,054	-	-	(574,455)
Accumulated Other Comprehensive Income	343,913	-	-	-	-
Other Reserves	1,873,762	1,199,130	-	-	337,316
Total Shareholders' Equity	29,163,069	29,163,319	-	-	(237,139)

Notes:

1) Differences in Cash and Cash Equivalents, Financial Assets - Recognised through Profit or Loss, Financial Assets at Amortised Cost – Loans and Advances, Financial Assets at Amortised Cost - Debt Instruments, Property, Plant and Equipment, Other Assets, Due to Banks, Due to Depositors, Due to Other Borrowers, Subordinated Term Debts and Other Liabilities is due to Classification differences and adjustments to published financial statements subsequently.

2) Difference in Retained Earnings is due to profit difference in SLAS and SLFRS accounting standards and Revaluation Reserve classification differences.

3) Accumulated Other Comprehensive Income is not considered in (b) as it is based on SLAS accounting standards.

4) Differences in Other Commitments is due to Notional Value of Derivative contracts reported in Published Financial Statements (a) and Carrying Value reported in Regulatory Reporting (b).