



NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES

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

March 31, 2019

Table 1
Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	31-Mar-2019	31-Dec-2018	31-Mar-2019	31-Dec-2018
Regulatory Capital (LKR '000)				
Common Equity Tier 1	25,149,630	24,935,511	25,507,225	25,292,362
Tier 1 Capital	25,149,630	24,935,511	25,507,225	25,292,362
Total Capital	31,941,824	32,106,836	32,299,419	32,463,687
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.00%)	11.38%	11.96%	11.56%	12.15%
Tier 1 Capital Ratio (Minimum Requirement - 8.50%)	11.38%	11.96%	11.56%	12.15%
Total Capital Ratio (Minimum Requirement - 12.50%)	14.46%	15.40%	14.64%	15.59%
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	59,343,605	60,396,397		
Off-Shore Banking Unit (LKR'000)	5,644,663	4,568,492		
Statutory Liquid Assets Ratio, % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	21.87%	22.32%		
Off-Shore Banking Unit (%)	26.13%	22.29%		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 100%)	259.67%	250.57%		
All Currency (Minimum Requirement - 100%)	198.53%	189.66%		

Table 2

Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	31-Mar-2019	31-Dec-2018	31-Mar-2019	31-Dec-2018
Common Equity Tier 1 (CET1) Capital after Adjustments	25,149,630	24,935,511	25,507,225	25,292,362
Common Equity Tier 1 (CET1) Capital	26,553,409	26,553,409	26,911,955	26,911,955
Equity Capital (Stated Capital)/Assigned Capital	8,865,523	8,865,523	8,865,523	8,865,523
Reserve Fund	1,199,130	1,199,130	1,199,130	1,199,130
Published Retained Earnings/(Accumulated Retained Losses)	16,586,839	16,586,839	16,945,384	16,945,384
Published Accumulated Other Comprehensive Income (OCI)	(98,083)	(98,083)	(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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	1,403,779	1,617,899	1,404,730	1,619,593
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,271,234	1,301,248	1,272,185	1,302,942
Shortfall of the cumulative impairment to specific provisions	132,545	316,650	132,545	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	6,792,194	7,171,325	6,792,194	7,171,325
Tier 2 Capital	6,792,194	7,171,325	6,792,194	7,171,325
Qualifying Tier 2 Capital Instruments	5,441,667	5,866,667	5,441,667	5,866,667
Revaluation Gains	337,316	337,316	337,316	337,316
Loan Loss Provisions	1,013,212	967,343	1,013,212	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	25,149,630	24,935,511	25,507,225	25,292,362
Total Tier 1 Capital	25,149,630	24,935,511	25,507,225	25,292,362
Total Capital	31,941,824	32,106,836	32,299,419	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 25% of the first day impact (Rs. 255.3 Mn) against the retained earnings of the Bank for the purpose of calculating Capital Adequacy Ratio as at 31 March 2019. If 100% of the first day impact is considered, the total tier 1 capital ratio and total capital ratio would be decreased by 0.35%.

Item	Bank		Group	
	LKR '000		LKR '000	
	31-Mar-2019	31-Dec-2018	31-Mar-2019	31-Dec-2018
Total Risk Weighted Assets (RWA)	220,958,068	208,535,184	220,658,520	208,201,892
RWAs for Credit Risk	192,283,664	180,709,189	192,104,096	180,523,460
RWAs for Market Risk	7,140,477	5,989,190	7,140,477	5,989,190
RWAs for Operational Risk	21,533,926	21,836,805	21,413,947	21,689,242
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.38%	11.96%	11.56%	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 (%)	11.38%	11.96%	11.56%	12.15%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	14.46%	15.40%	14.64%	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 Liquidity Coverage Ratio (All Currency)

Item	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
	LKR '000		LKR '000	
	31-Mar-2019		31-Dec-2018	
Total Stock of High-Quality Liquid Assets(HQLA)	54,686,618	54,675,423	56,920,136	56,908,941
Total Adjusted Level 1A Assets	55,338,041	55,338,041	57,429,989	57,429,989
Level 1 Assets	54,664,228	54,664,228	56,897,746	56,897,746
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	22,390	11,195	22,390	11,195
Level 2B Assets	22,390	11,195	22,390	11,195
Total Cash Outflows	395,003,762	60,214,437	399,813,425	60,292,082
Deposits	201,433,425	20,143,343	194,296,248	19,429,625
Unsecured Wholesale Funding	44,009,256	21,929,622	46,734,129	22,429,177
Secured Funding Transactions	1,395,282	-	1,102,676	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	137,914,503	7,890,177	148,621,941	9,374,848
Additional Requirements	10,251,296	10,251,296	9,058,432	9,058,432
Total Cash Inflows	58,683,970	32,674,924	52,302,283	30,286,978
Maturing Secured Lending Transactions Backed by Collateral	1,977,548	-	172,043	-
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	54,942,423	32,261,993	50,607,354	29,828,105
Operational Deposits	-	-	-	-
Other Cash Inflows	763,999	412,931	522,887	458,873
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		199%		190%

Table 4

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)	5,455,648	3,148,792	2,007,663	574,425	1,245	1,807,283	1,051,050
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%	11.25%	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 5
Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

Asset Class	Bank											
	LKR'000 as at -31-Mar-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	25,495,630	-	25,495,630	-	811,784	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	10,132,490	34,568,293	10,132,490	711,142	3,684,649	34%	1,928,632	37,790,696	1,928,632	776,434	1,003,952	37%
Claims on Financial Institutions	14,868,378	4,443,106	14,868,378	1,158,640	8,551,784	53%	13,229,173	3,845,670	13,229,173	1,172,885	7,529,533	52%
Claims on Corporates	66,031,695	69,098,642	66,031,695	8,238,477	70,947,445	96%	56,394,370	77,969,149	56,394,370	7,516,188	61,178,409	96%
Retail Claims	111,885,620	68,666,185	111,885,620	2,436,447	87,446,357	76%	111,221,643	70,572,055	111,221,643	2,635,431	87,169,949	77%
Claims Secured by Residential Property	8,845,241	-	8,845,241	-	6,337,875	72%	8,793,378	-	8,793,378	-	6,279,153	71%
Claims Secured by Commercial Real Estate	1,084,841	43,705	1,084,841	23,081	1,107,922	100%	894,721	56,198	894,721	25,898	920,619	100%
Non-Performing Assets (NPAs)(i)	5,585,977	-	5,585,977	-	7,297,483	131%	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	13,881,882	-	13,881,882	-	6,033,858	43%	15,807,771	-	15,807,771	-	8,253,970	52%
Total	257,837,556	176,819,931	257,837,556	12,567,788	192,283,664	71%	239,232,727	190,233,768	239,232,727	12,126,835	180,709,189	72%

Asset Class	Group											
	LKR'000 as at -31-Mar-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	25,495,630	-	25,495,630	-	811,784	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	10,132,548	34,568,293	10,132,548	711,142	3,684,661	34%	1,928,663	37,790,696	1,928,663	776,434	1,003,958	37%
Claims on Financial Institutions	14,868,378	4,443,106	14,868,378	1,158,640	8,551,784	53%	13,229,173	3,845,670	13,229,173	1,172,885	7,529,533	52%
Claims on Corporates	66,035,215	69,101,138	66,035,215	8,238,477	70,950,966	96%	56,399,275	77,972,305	56,399,275	7,516,188	61,183,314	96%
Retail Claims	111,885,620	68,666,185	111,885,620	2,436,447	87,446,357	76%	111,221,643	70,572,055	111,221,643	2,635,431	87,169,949	77%
Claims Secured by Residential Property	8,845,241	-	8,845,241	-	6,337,875	72%	8,793,378	-	8,793,378	-	6,279,153	71%
Claims Secured by Commercial Real Estate	1,084,841	43,705	1,084,841	23,081	1,107,922	100%	894,721	56,198	894,721	25,898	920,619	100%
Non-Performing Assets (NPAs)(i)	5,585,977	-	5,585,977	-	7,297,483	131%	5,640,268	-	5,640,268	-	7,526,209	133%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	13,763,312	-	13,763,312	-	5,915,264	43%	15,681,660	-	15,681,660	-	8,127,836	52%
Total	257,696,762	176,822,427	257,696,762	12,567,788	192,104,096	71%	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)	
	31-Mar-2019	31-Dec-2018	31-Mar-2019	31-Dec-2018
(a) RWA for Interest Rate Risk	870,175	703,460	870,175	703,460
General Interest Rate Risk	870,175	703,460	870,175	703,460
(i) Net Long or Short Position	870,175	703,460	870,175	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	22,384	7,756	22,384	7,756
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	7,140,477	5,989,190	7,140,477	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 31-Mar-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%		13,755,483	19,053,950	21,025,383	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	2,691,741					2,593,121				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	21,533,926					21,836,805				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Mar-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%		14,117,752	18,031,094	21,386,021	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	2,676,743					2,575,598				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	21,413,947					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 31-Mar-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	344,327,405	348,227,015	259,709,297	58,567,337	30,963,593
Cash and Cash Equivalents	10,149,153	14,727,032	14,727,032	-	-
Balances with Central Banks	9,962,073	9,962,073	9,962,073	-	-
Placements with Banks	1,977,288	2,676,920	701,920	-	1,975,000
Derivative Financial Instruments	580,015	-	-	-	-
Financial Assets - Recognised through Profit or Loss	2,432,464	58,567,337	-	58,567,337	-
Financial Assets Designated at Fair Value through Profit or Loss	-	-	-	-	-
Loans and Receivables to Banks	-	-	-	-	-
Financial Assets at Amortised Cost – Loans and Advances	235,348,930	234,187,562	207,358,893	-	27,841,881
Financial Assets at Fair Value through Other Comprehensive Income	56,545,436	-	-	-	-
Financial Assets at Amortised Cost - Debt Instruments	18,485,731	18,185,620	18,185,620	-	-
Investments in Subsidiaries	678,710	678,710	678,710	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	4,793,723	2,774,231	2,774,231	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	1,271,234	-	-	-	-
Other Assets	2,102,647	6,467,531	5,320,818	-	1,146,712
Liabilities	317,016,274	321,732,627	-	-	-
Due to Banks	20,907,086	21,772,089	-	-	-
Derivative Financial Instruments	653,431	-	-	-	-
Other Financial Liabilities Held-For- Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Depositors	236,228,091	231,116,326	-	-	-
Due to Other Borrowers	38,861,428	41,069,349	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	1,758,008	-	-	-	-
Deferred Tax Liabilities	1,102,886	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	8,557,281	19,274,863	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	8,948,063	8,500,000	-	-	-
Off-Balance Sheet Liabilities	187,262,665	186,366,032	183,216,594	103,813	3,045,625
Guarantees	755,566	755,566	755,566	-	-
Performance Bonds	15,484,063	15,484,063	13,733,997	-	1,750,066
Letters of Credit	5,940,842	5,940,842	5,494,223	-	446,619
Other Contingent Items	3,230,044	3,230,044	3,230,044	-	-
Undrawn Loan Commitments	114,030,604	110,047,440	110,047,440	-	-
Other Commitments	47,821,545	50,908,076	49,955,323	103,813	848,940
Shareholders' Equity					
Equity Capital (Stated Capital)/Assigned Capital	9,408,135	9,408,134	-	-	-
of which Amount Eligible for CET1	8,865,523	8,865,523	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	15,938,841	15,887,123	-	-	(765,940)
Accumulated Other Comprehensive Income	90,392	-	-	-	-
Other Reserves	1,873,762	1,199,130	-	-	337,316
Total Shareholders' Equity	27,311,130	26,494,388	-	-	(428,624)

Notes:

1) Differences in Cash and Cash Equivalents, Financial Assets - Recognised through Profit or Loss, Financial Assets at Fair Value through Other Comprehensive Income, Intangible Assets, Other Assets, Due to Banks, Due to Depositors, Due to Other Borrowers, Current Tax Liabilities, Deferred Tax Liabilities 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).