



NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES

Pillar III - MARKET DISCLOSURES

September 30, 2018

Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	30-Sep-2018	31-Dec-2017	30-Sep-2018	31-Dec-2017
Regulatory Capital (LKR '000)				
Common Equity Tier 1	22,029,336	18,070,743	22,189,529	18,489,947
Tier 1 Capital	22,029,336	18,070,743	22,189,529	18,489,947
Total Capital	29,773,442	23,305,824	29,933,636	23,725,029
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 6.375%)	10.77%	10.58%	10.87%	10.83%
Tier 1 Capital Ratio (Minimum Requirement - 7.875%)	10.77%	10.58%	10.87%	10.83%
Total Capital Ratio (Minimum Requirement - 11.875%)	14.56%	13.64%	14.66%	13.89%
Regulatory Liquidity				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	60,882,638	46,716,976		
Off-Shore Banking Unit (LKR'000)	4,044,942	1,949,119		
Statutory Liquid Assets Ratio, % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	23.09%	21.13%		
Off-Shore Banking Unit (%)	22.76%	21.81%		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 90%)	303.51%	437.86%		
All Currency (Minimum Requirement - 90%)	247.53%	204.73%		

Basel III Computation of Capital Ratios

Item	Bank		Group	
	LKR '000		LKR '000	
	30-Sep-2018	31-Dec-2017	30-Sep-2018	31-Dec-2017
Common Equity Tier 1 (CET1) Capital after Adjustments	22,029,336	18,070,743	22,189,529	18,489,947
Common Equity Tier 1 (CET1) Capital	24,373,996	20,050,066	24,536,801	20,474,308
Equity Capital (Stated Capital)/Assigned Capital	8,865,523	5,101,369	8,865,523	5,101,369
Reserve Fund	1,010,733	1,010,732	1,010,732	1,010,732
Published Retained Earnings/(Accumulated Retained Losses)	14,445,495	13,813,405	14,608,300	14,237,647
Published Accumulated Other Comprehensive Income (OCI)	52,246	124,561	52,246	124,561
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	2,344,660	1,979,323	2,347,272	1,984,361
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,094,358	1,148,648	1,096,840	1,153,557
Shortfall of the cumulative impairment to specific provisions	1,250,302	830,675	1,250,432	830,804
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	7,744,106	5,235,081	7,744,106	5,235,081
Tier 2 Capital	7,744,106	5,235,081	7,744,106	5,235,081
Qualifying Tier 2 Capital Instruments	6,441,667	4,433,333	6,441,667	4,433,333
Revaluation Gains	337,316	-	337,316	-
Loan Loss Provisions	965,124	801,748	965,124	801,748
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	22,029,336	18,070,743	22,189,529	18,489,947
Total Tier 1 Capital	22,029,336	18,070,743	22,189,529	18,489,947
Total Capital	29,773,442	23,305,824	29,933,636	23,725,029

Item	Bank		Group	
	LKR '000		LKR '000	
	30-Sep-2018	31-Dec-2017	30-Sep-2018	31-Dec-2017
Total Risk Weighted Assets (RWA)	204,545,350	170,838,077	204,219,929	170,758,045
RWAs for Credit Risk	177,448,927	148,307,874	177,286,127	148,298,015
RWAs for Market Risk	6,211,840	3,369,857	6,211,840	3,369,857
RWAs for Operational Risk	20,884,583	19,160,347	20,721,962	19,090,174
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	10.77%	10.58%	10.87%	10.83%
of which: Capital Conservation Buffer (%)	1.25%	1.25%	1.25%	1.25%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	10.77%	10.58%	10.87%	10.83%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	14.56%	13.64%	14.66%	13.89%
of which: Capital Conservation Buffer (%)	1.25%	1.25%	1.25%	1.25%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

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-2018		31-Dec-2017	
Total Stock of High-Quality Liquid Assets(HQLA)	54,829,313	54,818,118	44,358,142	44,346,947
Total Adjusted Level 1A Assets	54,929,111	54,929,111	44,653,640	44,653,640
Level 1 Assets	54,806,923	54,806,923	44,335,752	44,335,752
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	392,262,556	53,658,128	341,589,345	48,762,072
Deposits	200,879,406	20,087,941	170,687,377	17,068,738
Unsecured Wholesale Funding	38,337,397	19,850,066	25,136,013	14,213,421
Secured Funding Transactions	318,699	-	1,552,809	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	147,545,594	8,538,662	136,084,637	9,351,406
Additional Requirements	5,181,459	5,181,459	8,128,508	8,128,508
Total Cash Inflows	55,490,451	31,511,844	50,768,980	27,100,956
Maturing Secured Lending Transactions Backed by Collateral	1,954,950	-	10,879	-
Committed Facilities	-	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	53,226,221	31,290,123	49,679,518	27,022,374
Operational Deposits	-	-	-	-
Other Cash Inflows	309,280	221,721	78,583	78,583
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100		248%		205%

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Ordinary Shares (Voting)	Ordinary Shares (Non Voting)	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	Nations Trust Bank PLC	Nations Trust Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	LK0309N00001	LK0309N00001	NTB/BC/19/12/18A13	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	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	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	19-Dec-13	8-Nov-16	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	100	100
Perpetual or Dated	Perpetual	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	N/A	19-Dec-18	8-Nov-21	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)	5,655,744	3,209,779	150,000	2,396,243	685,604	685,604	1,486	2,028,583	1,179,750
Accounting Classification (Equity/Liability)	Equity	Equity	Liability	Liability	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	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	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	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	13.00%	12.65%	12.80%	12.80%	10.97%	12.65%	13.00%
Non-Cumulative or Cumulative	Non-Cumulative	Non-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	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	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	Non-Convertible	Non-Convertible	Fully or Partially	Fully or Partially
If Convertible, Mandatory or Optional	Non-Convertible	Optional	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Mandatory	Mandatory
If Convertible, Conversion Rate	Non-Convertible	1:1	Non-Convertible	Non-Convertible	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.

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

Asset Class	Bank											
	LKR'000 as at -30-Sep-2018						LKR'000 as at -31-Dec-2017					
	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	24,645,611	-	24,645,611	-	714,914	3%	25,012,852	1,535,200	25,012,852	30,704	810,733	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	2,994,146	28,542,442	2,994,146	617,883	1,593,666	44%	2,209,944	35,763,085	2,209,944	715,262	1,478,649	51%
Claims on Financial Institutions	15,016,929	4,493,954	15,016,929	1,211,601	8,823,629	54%	11,083,386	3,261,851	11,083,386	1,090,246	6,009,478	49%
Claims on Corporates	54,442,804	72,082,527	54,442,804	7,157,224	59,626,982	97%	40,210,503	70,005,792	40,210,503	6,716,499	45,681,542	97%
Retail Claims	110,983,167	74,913,461	110,983,167	2,754,063	87,462,666	77%	102,643,879	65,643,745	102,643,879	2,632,706	81,079,256	77%
Claims Secured by Residential Property	8,566,421	-	8,566,421	-	6,128,904	72%	7,827,956	-	7,827,956	-	5,577,770	71%
Claims Secured by Commercial Real Estate	937,575	26,980	937,575	5,396	942,971	100%	833,791	174,554	833,791	34,911	868,702	100%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	4,548,637	-	4,548,637	-	6,094,411	134%	2,117,558	-	2,117,558	-	2,847,324	134%
Higher-risk Categories	25,803	-	25,803	-	64,507	250%	25,803	-	25,803	-	64,507	250%
Cash Items and Other Assets	12,786,464	-	12,786,464	-	5,996,276	47%	10,703,170	-	10,703,170	-	3,889,914	36%
Total	234,947,556	180,059,365	234,947,556	11,746,167	177,448,927	72%	202,668,842	176,384,227	202,668,842	11,220,328	148,307,874	69%

Asset Class	Group											
	LKR'000 as at -30-Sep-2018						LKR'000 as at -31-Dec-2017					
	Exposures before		Exposures post CCF		RWA and RWA		Exposures before		Exposures post CCF		RWA and RWA	
	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	24,719,135	-	24,719,135	-	714,914	3%	25,083,896	1,535,200	25,083,896	30,704	810,733	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	2,994,177	28,542,442	2,994,177	617,883	1,593,672	44%	2,209,976	35,763,085	2,209,976	715,262	1,478,656	51%
Claims on Financial Institutions	15,016,929	4,493,954	15,016,929	1,211,601	8,823,629	54%	11,083,386	3,261,851	11,083,386	1,090,246	6,009,478	49%
Claims on Corporates	54,473,372	72,097,710	54,473,372	7,157,224	59,657,550	97%	40,419,373	68,461,963	40,419,373	6,716,499	45,890,411	97%
Retail Claims	110,983,167	74,913,461	110,983,167	2,754,063	87,462,666	77%	102,643,879	65,643,745	102,643,879	2,632,706	81,079,256	77%
Claims Secured by Residential Property	8,566,421	-	8,566,421	-	6,128,904	72%	7,827,956	-	7,827,956	-	5,577,770	71%
Claims Secured by Commercial Real Estate	937,575	26,980	937,575	5,396	942,971	100%	833,791	174,554	833,791	34,911	868,702	100%
Non-Performing Assets (NPAs) ⁽ⁱ⁾	4,548,637	-	4,548,637	-	6,094,411	134%	2,117,558	-	2,117,558	-	2,847,324	134%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	12,657,619	-	12,657,619	-	5,867,409	46%	10,548,964	-	10,548,964	-	3,735,685	35%
Total	234,897,033	180,074,548	234,897,033	11,746,167	177,286,127	72%	202,768,778	174,840,397	202,768,778	11,220,328	148,298,015	69%

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.

Market Risk under Standardised Measurement Method

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	30-Sep-2018	31-Dec-2017	30-Sep-2018	31-Dec-2017
(a) RWA for Interest Rate Risk	721,102	357,831	721,102	357,831
General Interest Rate Risk	721,102	357,831	721,102	357,831
(i) Net Long or Short Position	721,102	357,831	721,102	357,831
(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	16,554	21,278	16,554	21,278
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	6,211,840	3,369,857	6,211,840	3,369,857

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-2018			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Dec-2017		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		12,975,424	15,602,510	21,022,951	15%		12,271,650	13,217,046	17,622,084
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	2,480,044					2,155,539				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	20,884,583					19,160,347				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30-Sep-2018			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Dec-2017		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		13,223,121	15,574,168	20,417,370	15%		12,519,408	13,519,915	16,913,568
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	2,460,733					2,147,645				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	20,721,962					19,090,174				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Annexure 11
Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories

Bank	LKR '000 as at 30-Sep-2018				
	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	319,518,847	319,742,595	237,230,915	53,800,250	29,676,554
Cash and Cash Equivalents	7,162,631	6,987,513	6,987,513	-	-
Balances with Central Banks	14,013,561	14,013,561	14,013,561	-	-
Placements with Banks	1,964,517	1,150,000	2,123,650	-	(973,650)
Derivative Financial Instruments	1,068,315	-	-	-	-
Other Financial Assets Held-For- Trading	967,698	53,800,250	-	53,800,250	-
Financial Assets Designated at Fair Value through Profit or Loss	-	-	-	-	-
Loans and Receivables to Banks	-	-	-	-	-
Loans and Receivables to Other Customers	219,530,846	219,986,305	191,395,583	-	29,555,846
Financial Investments - Available- For-Sale	53,171,247	-	-	-	-
Financial Investments - Held-To- Maturity	14,804,615	14,482,065	14,482,065	-	-
Investments in Subsidiaries	678,710	678,710	678,710	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	2,554,057	2,554,057	2,554,057	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	1,094,358	-	-	-	-
Deferred Tax Assets	311,609	-	-	-	-
Other Assets	2,196,682	6,090,132	4,995,774	-	1,094,358
Liabilities	292,588,557	294,005,904	-	-	-
Due to Banks	6,205,986	7,611,855	-	-	-
Derivative Financial Instruments	263,449	-	-	-	-
Other Financial Liabilities Held-For- Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	229,227,940	225,573,001	-	-	-
Other Borrowings	32,874,120	31,189,368	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	1,246,113	-	-	-	-
Deferred Tax Liabilities	2,038,850	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	8,701,579	18,131,680	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	12,030,521	11,500,000	-	-	-
Off-Balance Sheet Liabilities	182,879,242	194,133,284	190,885,089	-	3,248,196
Guarantees	883,146	883,146	883,146	-	-
Performance Bonds	14,055,021	14,055,021	12,543,194	-	1,511,827
Letters of Credit	8,722,756	8,722,756	7,385,503	-	1,337,254
Other Contingent Items	3,828,101	3,828,101	3,828,101	-	-
Undrawn Loan Commitments	117,115,851	117,115,851	117,115,851	-	-
Other Commitments	38,274,367	49,528,409	49,129,294	-	399,115
Shareholders' Equity	-	-	-	-	-
Equity Capital (Stated Capital)/Assigned Capital	8,865,523	8,865,523	-	-	-
of which Amount Eligible for CET1	8,865,523	8,865,523	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	16,292,325	15,860,437	-	-	-
Accumulated Other Comprehensive Income	87,076	-	-	-	34,831
Other Reserves	1,685,363	1,010,732	-	-	337,316
Total Shareholders' Equity	26,930,287	25,736,691	-	-	372,146

Notes:

- 1) Differences in Held for Trading, Available for Sale, Intangible Assets, Other Assets, Due to Banks, Due to Customers, Other Borrowings,
- 2) Difference in Retained Earnings is due to profit difference in SLAS and SLFRS accounting standards.
- 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