



# **NATIONS TRUST BANK PLC AND ITS SUBSIDIARIES**

## **Pillar III - MARKET DISCLOSURES**

**March 31, 2018**

### Key Regulatory Ratios - Capital and Liquidity

Item	Bank		Group	
	31-Mar-2018	31-Dec-2017	31-Mar-2018	31-Dec-2017
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1	22,292,310	18,070,743	22,451,015	18,489,947
Tier 1 Capital	22,292,310	18,070,743	22,451,015	18,489,947
Total Capital	27,197,152	23,305,824	27,355,857	23,725,029
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 6.375%)	12.25%	10.58%	12.36%	10.83%
Tier 1 Capital Ratio (Minimum Requirement - 7.875%)	12.25%	10.58%	12.36%	10.83%
Total Capital Ratio (Minimum Requirement - 11.875%)	14.95%	13.64%	15.07%	13.89%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets				
Domestic Banking Unit (LKR'000)	48,851,023	46,716,976		
Off-Shore Banking Unit (LKR'000)	3,559,684	1,949,119		
Statutory Liquid Assets Ratio, % (Minimum Requirement - 20%)				
Domestic Banking Unit (%)	21.14%	21.13%		
Off-Shore Banking Unit (%)	29.24%	21.81%		
Liquidity Coverage Ratio (%)				
Rupee (Minimum Requirement - 90%)	439.73%	437.86%		
All Currency (Minimum Requirement - 90%)	256.71%	204.73%		

**Basel III Computation of Capital Ratios**

Item	Bank		Group	
	LKR '000		LKR '000	
	31-Mar-2018	31-Dec-2017	31-Mar-2018	31-Dec-2017
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>22,292,310</b>	<b>18,070,743</b>	<b>22,451,015</b>	<b>18,489,947</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>24,380,662</b>	<b>20,050,066</b>	<b>24,543,467</b>	<b>20,474,308</b>
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)	58,911	124,561	58,911	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	-	-	-	-
<b>Total Adjustments to CET1 Capital</b>	<b>2,088,352</b>	<b>1,979,323</b>	<b>2,092,452</b>	<b>1,984,361</b>
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,117,890	1,148,648	1,121,990	1,153,557
Shortfall of the cumulative impairment to specific provisions	970,462	830,675	970,462	830,804
<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>
Qualifying Additional Tier 1 Capital Instruments	-	-	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to AT1 Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
<b>Tier 2 Capital after Adjustments</b>	<b>4,904,842</b>	<b>5,235,081</b>	<b>4,904,842</b>	<b>5,235,081</b>
<b>Tier 2 Capital</b>	<b>4,904,842</b>	<b>5,235,081</b>	<b>4,904,842</b>	<b>5,235,081</b>
Qualifying Tier 2 Capital Instruments	4,033,333	4,433,333	4,033,333	4,433,333
Revaluation Gains	-	-	-	-
Loan Loss Provisions	871,509	801,748	871,509	801,748
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>-</b>	<b>-</b>
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
<b>CET1 Capital</b>	<b>22,292,310</b>	<b>18,070,743</b>	<b>22,451,015</b>	<b>18,489,947</b>
<b>Total Tier 1 Capital</b>	<b>22,292,310</b>	<b>18,070,743</b>	<b>22,451,015</b>	<b>18,489,947</b>
<b>Total Capital</b>	<b>27,197,152</b>	<b>23,305,824</b>	<b>27,355,857</b>	<b>23,725,029</b>

Item	Bank		Group	
	LKR '000		LKR '000	
	31-Mar-2018	31-Dec-2017	31-Mar-2018	31-Dec-2017
<b>Total Risk Weighted Assets (RWA)</b>	<b>181,917,260</b>	<b>170,838,077</b>	<b>181,577,329</b>	<b>170,758,045</b>
RWAs for Credit Risk	159,763,155	148,307,874	159,632,176	148,298,015
RWAs for Market Risk	3,135,222	3,369,857	3,095,102	3,369,857
RWAs for Operational Risk	19,018,883	19,160,347	18,850,052	19,090,174
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>12.25%</b>	<b>10.58%</b>	<b>12.36%</b>	<b>10.83%</b>
of which: Capital Conservation Buffer (%)	1.25%	1.25%	1.25%	1.25%
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>12.25%</b>	<b>10.58%</b>	<b>12.36%</b>	<b>10.83%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>14.95%</b>	<b>13.64%</b>	<b>15.07%</b>	<b>13.89%</b>
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	
	31-Mar-2018		31-Dec-2017	
<b>Total Stock of High-Quality Liquid Assets(HQLA)</b>	<b>49,894,932</b>	<b>49,883,737</b>	<b>44,358,142</b>	<b>44,346,947</b>
<b>Total Adjusted Level 1A Assets</b>	<b>49,201,337</b>	<b>49,201,337</b>	<b>44,653,640</b>	<b>44,653,640</b>
<b>Level 1 Assets</b>	<b>49,872,542</b>	<b>49,872,542</b>	<b>44,335,752</b>	<b>44,335,752</b>
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	<b>22,390</b>	<b>11,195</b>	<b>22,390</b>	<b>11,195</b>
<b>Level 2B Assets</b>	<b>22,390</b>	<b>11,195</b>	<b>22,390</b>	<b>11,195</b>
<b>Total Cash Outflows</b>	<b>375,048,650</b>	<b>53,413,194</b>	<b>341,589,345</b>	<b>48,762,072</b>
Deposits	185,775,023	18,577,502	170,687,377	17,068,738
Unsecured Wholesale Funding	33,406,225	18,584,723	25,136,013	14,213,421
Secured Funding Transactions	797,907	-	1,552,809	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	147,653,615	8,835,089	136,084,637	9,351,406
Additional Requirements	7,415,880	7,415,880	8,128,508	8,128,508
<b>Total Cash Inflows</b>	<b>61,140,298</b>	<b>33,981,068</b>	<b>50,768,980</b>	<b>27,100,956</b>
Maturing Secured Lending Transactions Backed by Collateral	905,093	-	10,879	-
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	57,431,817	33,070,191	49,679,518	27,022,374
Operational Deposits	-	-	-	-
Other Cash Inflows	1,803,389	910,877	78,583	78,583
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		<b>257%</b>		<b>205%</b>

**Main Features of Regulatory Capital Instruments**

Description of the Capital Instrument	Ordinary Shares	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
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	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
Governing Law(s) of the Instrument	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
Original Date of Issuance	3-May-99	19-Dec-13	8-Nov-16	8-Nov-16	8-Nov-16
Par Value of Instrument	22.12	100	100	100	100
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	19-Dec-18	8-Nov-21	8-Nov-21	8-Nov-21
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	8,865,523	450,000	2,784,823	796,783	1,727
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)	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
<b>Coupons/Dividends</b>					
Fixed or Floating Dividend/Coupon	Discretionary dividend amount	Fixed	Fixed	Fixed	Floating
Coupon Rate and any Related Index	Distributable profit that has been declared as dividend	13.00%	12.65%	12.80%	11.61%
Non-Cumulative or Cumulative	Non-Cumulative	Non cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
<b>Convertible or Non-Convertible</b>	<b>Non-Convertible</b>	<b>Non-Convertible</b>	<b>Non-Convertible</b>	<b>Non-Convertible</b>	<b>Non-Convertible</b>
If Convertible, Conversion Trigger (s)	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
If Convertible, Fully or Partially	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
If Convertible, Mandatory or Optional	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
If Convertible, Conversion Rate	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible

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

Asset Class	Bank											
	LKR'000 as at -31-Mar-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 <sup>(ii)</sup>	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 CBSL	25,219,289	1,556,800	25,219,289	31,136	815,198	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	4,239,374	37,102,582	4,239,374	742,052	2,299,166	46%	2,209,944	35,763,085	2,209,944	715,262	1,478,649	51%
Claims on Financial Institutions	14,680,562	3,687,312	14,680,562	1,123,575	7,582,205	48%	11,083,386	3,261,851	11,083,386	1,090,246	6,009,478	49%
Claims on Corporates	44,727,458	70,013,752	44,727,458	6,479,797	49,348,551	96%	40,210,503	70,005,792	40,210,503	6,716,499	45,681,542	97%
Retail Claims	106,314,563	77,035,903	106,314,563	2,525,472	83,665,433	77%	102,643,879	65,643,745	102,643,879	2,632,706	81,079,256	77%
Claims Secured by Residential Property	8,198,847	-	8,198,847	-	5,836,889	71%	7,827,956	-	7,827,956	-	5,577,770	71%
Claims Secured by Commercial Real Estate	900,788	143,231	900,788	28,646	929,434	100%	833,791	174,554	833,791	34,911	868,702	100%
Non-Performing Assets (NPAs) <sup>(i)</sup>	2,904,347	-	2,904,347	-	3,940,706	136%	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	12,733,098	-	12,733,098	-	5,281,066	41%	10,703,170	-	10,703,170	-	3,889,914	36%
<b>Total</b>	<b>219,944,128</b>	<b>189,539,580</b>	<b>219,944,128</b>	<b>10,930,678</b>	<b>159,763,155</b>	<b>69%</b>	<b>202,668,842</b>	<b>176,384,227</b>	<b>202,668,842</b>	<b>11,220,328</b>	<b>148,307,874</b>	<b>69%</b>

Asset Class	Group											
	LKR'000 as at -31-Mar-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 <sup>(ii)</sup>	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 CBSL	25,291,928	1,556,800	25,291,928	31,136	815,198	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	4,239,405	37,102,582	4,239,405	742,052	2,299,173	46%	2,209,976	35,763,085	2,209,976	715,262	1,478,656	51%
Claims on Financial Institutions	14,680,562	3,687,312	14,680,562	1,123,575	7,582,205	48%	11,083,386	3,261,851	11,083,386	1,090,246	6,009,478	49%
Claims on Corporates	44,812,044	69,101,267	44,812,044	6,479,797	49,433,137	96%	40,419,373	68,461,963	40,419,373	6,716,499	45,890,411	97%
Retail Claims	106,314,563	77,035,903	106,314,563	2,525,472	83,665,433	77%	102,643,879	65,643,745	102,643,879	2,632,706	81,079,256	77%
Claims Secured by Residential Property	8,198,847	-	8,198,847	-	5,836,889	71%	7,827,956	-	7,827,956	-	5,577,770	71%
Claims Secured by Commercial Real Estate	900,788	143,231	900,788	28,646	929,434	100%	833,791	174,554	833,791	34,911	868,702	100%
Non-Performing Assets (NPAs) <sup>(i)</sup>	2,904,347	-	2,904,347	-	3,940,706	136%	2,117,558	-	2,117,558	-	2,847,324	134%
Higher-risk Categories	-	-	-	-	-	0%	-	-	-	-	-	0%
Cash Items and Other Assets	12,582,056	-	12,582,056	-	5,130,001	41%	10,548,964	-	10,548,964	-	3,735,685	35%
<b>Total</b>	<b>219,924,540</b>	<b>188,627,095</b>	<b>219,924,540</b>	<b>10,930,678</b>	<b>159,632,176</b>	<b>69%</b>	<b>202,768,778</b>	<b>174,840,397</b>	<b>202,768,778</b>	<b>11,220,328</b>	<b>148,298,015</b>	<b>69%</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.

**Market Risk under Standardised Measurement Method**

Item	Bank		Group	
	RWA (LKR'000)		RWA (LKR'000)	
	31-Mar-2018	31-Dec-2017	31-Mar-2018	31-Dec-2017
<b>(a) RWA for Interest Rate Risk</b>	<b>362,595</b>	<b>357,831</b>	<b>357,831</b>	<b>357,831</b>
General Interest Rate Risk	362,595	357,831	357,831	357,831
(i) Net Long or Short Position	362,595	357,831	357,831	357,831
(ii) Horizontal Disallowance	-	-	-	-
(iii) Vertical Disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific Interest Rate Risk	-	-	-	-
<b>(b) RWA for Equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
(i) General Equity Risk	-	-	-	-
(ii) Specific Equity Risk	-	-	-	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>9,713</b>	<b>21,278</b>	<b>9,713</b>	<b>21,278</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>3,309,402</b>	<b>3,369,857</b>	<b>3,267,052</b>	<b>3,369,857</b>

**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-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
<b>The Basic Indicator Approach</b>	15%		12,360,414	13,755,483	19,053,949	15%		12,271,650	13,217,046	17,622,084
<b>The Standardised Approach</b>			-	-	-			-	-	-
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%		-	-	-
<b>The Alternative Standardised Approach</b>			-	-	-			-	-	-
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	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	2,258,492					2,155,539				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	19,018,883					19,160,347				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Business Lines	Group									
	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 31-Mar-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
<b>The Basic Indicator Approach</b>	15%		12,589,453	14,117,752	18,061,667	15%		12,519,408	13,519,915	16,913,568
<b>The Standardised Approach</b>			-	-	-			-	-	-
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%		-	-	-
<b>The Alternative Standardised Approach</b>			-	-	-			-	-	-
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	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	2,238,444					2,147,645				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	18,850,052					19,090,174				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				



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

Bank	LKR '000 as at 31-Mar-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
<b>Assets</b>	<b>289,363,195</b>	<b>290,022,498</b>	<b>220,599,376</b>	<b>43,244,339</b>	<b>27,050,292</b>
Cash and Cash Equivalents	9,258,679	7,474,031	7,474,031	-	-
Balances with Central Banks	11,679,741	11,679,741	11,679,741	-	-
Placements with Banks	946,530	1,783,520	1,783,520	-	-
Derivative Financial Instruments	241,124	-	-	-	-
Other Financial Assets Held-For- Trading	831,412	43,244,339	-	43,244,339	-
Financial Assets Designated at Fair Value through Profit or Loss	-	-	-	-	-
Loans and Receivables to Banks	-	-	-	-	-
Loans and Receivables to Other Customers	200,304,882	200,977,970	175,917,077	-	25,932,402
Financial Investments - Available- For-Sale	42,418,909	-	-	-	-
Financial Investments - Held-To- Maturity	16,651,763	16,531,525	16,531,525	-	-
Investments in Subsidiaries	678,710	678,710	678,710	-	-
Investments in Associates and Joint Ventures	-	-	-	-	-
Property, Plant and Equipment	2,492,498	2,492,498	2,492,498	-	-
Investment Properties	-	-	-	-	-
Goodwill and Intangible Assets	1,117,890	-	-	-	-
Deferred Tax Assets	592,492	-	-	-	-
Other Assets	2,148,565	5,160,163	4,042,273	-	1,117,890
<b>Liabilities</b>	<b>264,268,628</b>	<b>265,464,294</b>	<b>-</b>	<b>-</b>	<b>-</b>
Due to Banks	10,343,491	14,106,907	-	-	-
Derivative Financial Instruments	540,489	-	-	-	-
Other Financial Liabilities Held-For- Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	211,506,574	206,846,814	-	-	-
Other Borrowings	23,172,925	19,339,257	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	991,602	-	-	-	-
Deferred Tax Liabilities	2,359,368	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	7,101,576	17,171,316	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	8,252,604	8,000,000	-	-	-
<b>Off-Balance Sheet Liabilities</b>	<b>185,590,053</b>	<b>199,850,217</b>	<b>196,546,536</b>	<b>838,532</b>	<b>2,465,149</b>
Guarantees	445,516	445,516	445,516	-	-
Performance Bonds	12,798,971	12,798,971	11,361,397	-	1,437,574
Letters of Credit	7,002,863	7,002,863	6,374,403	-	628,460
Other Contingent Items	4,169,056	4,169,056	4,169,056	-	-
Undrawn Loan Commitments	119,593,361	119,593,361	119,593,361	-	-
Other Commitments	41,580,285	55,840,449	54,602,802	838,532	399,115
<b>Shareholders' Equity</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
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	14,445,495	14,681,950	-	-	-
Accumulated Other Comprehensive Income	98,186	-	-	-	39,274
Other Reserves	1,685,363	1,010,732	-	-	674,631
<b>Total Shareholders' Equity</b>	<b>25,094,567</b>	<b>24,558,204</b>	<b>-</b>	<b>-</b>	<b>713,906</b>

**Notes:**

1) Differences in Held for Trading, Available for Sale, Intangible Assets, Other Assets, Due to Banks, Due to Customers, Other Borrowings, Current Tax Liabilities, Deferred Tax Liabilities and Other Liabilities is due to Classification differences.

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 Carrying Value reported in Regulatory Reporting (b).