Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

Item	30.09.2019	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	114,771,526	120,513,366
Tier 1 Capital	114,771,526	120,513,366
Total Capital	169,905,694	176,985,590
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 8.50%)	10.33%	10.08%
Tier 1 Capital Ratio (Minimum Requirement- 10.00%)	10.33%	10.08%
Total Capital Ratio (Minimum Requirement- 14.00%)	15.29%	14.80%
Leverage Ratio (Minimum Requirement- 3.00%)	4.58%	4.66%

Item	Bank	
	30.09.2019	31.12.2018
Regulatory Liquidity		
Statutory Liquid Assests - Domestic (LKR '000)	516,163,783	478,549,997
Statutory Liquid Assests - FCBU (USD '000)	717,378	835,941
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	24.08	24.47
Off -Shore Banking Unit(%)	54.92	60.20
Liquidity Coverage Ratio (%)- Rupee (Minimum Requirement 2019 -100%)	197.96	143.51
LIquidity Coverage Ratio (%)- All Currency (Minimum Requirement 2019-100%)	115.05	114.99
Net Stable Funding Ratio (%) (Minimum Requirement - 100%)	133.44%	N/A

Basel III new guidelines were implemented w.e.f. 01st July 2017

Basel III Computation of Capital Ratios -30.09.2019

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**114,771,526**	**120,513,366**
Common Equity Tier 1 (CET 1) Capital	**120,919,415**	**124,205,321**
Equity Capital (Stated Capital)/ Assigned Capital	25,000,000	25,000,000
Reserve Fund	12,890,000	12,890,000
Published Retained Earnings/(Accumulated Retained Losses)	72,878,984	74,582,224
Published Accumulated other Comprehensive Income(OCI)	1,102,916	1,484,672
General and other Disclosed Reserves	2,681,679	3,882,588
Unpublished current year's profit/(losses) and gains reflected in OCI	6,365,836	6,365,836
Ordinary shares issued by consoloidated banking and financial subsidaries held by third parties		-
Total Adjustments to CET 1 Capital	**6,147,889**	**3,691,955**
Goodwill(net)	-	-
Intangible Assests (net)	1,025,401	1,207,479
Revaluation losses of property, plant and equipment	180,879	180,879
Deferred tax assets (net)	201,040	900,697
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	624,221	615,899
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	3,329,347	-
Shortfall of capital in financial subsidiaries	787,000	787,000
Additional Tier 1 (AT I) capital after adjustment	-	-
Additional Tier 1 (AT I) 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 AT 1 Capital	-	-
Investment in Own Shares	-	-
others (specify)		
Tier 2 Capital after Adjustments	**55,134,168**	**56,472,225**
Tier 2 Capital	**57,088,100**	**58,288,100**
Qualifying Tier 2 Capital Instruments	37,778,039	38,978,039
Revaluation Gains	6,556,298	6,556,298
General Provisions	12,753,762	12,753,762
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustment to Tier 2	**1,953,932**	**1,815,875**
Investment in Own Shares		-
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	1,840,412	1,815,875
Significant investments in the capital of banking and financial institutions where the bank own more than 10 per cent of the issued ordinary share capital of the entity	113,520	-
CET I Capital	**114,771,526**	**120,513,366**
Total Tier 1 Capital	**114,771,526**	**120,513,366**
Total Capital	**169,905,694**	**176,985,590**

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	**1,111,282,128**	**1,195,975,415**
RWAs for Credit Risk	1,020,300,979	1,093,889,011
RWAs for Market Risk	5,610,050	5,610,050
RWAs for Operational Risk	85,371,098	96,476,354
CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	**10.33%**	**10.08%**
of which :Capital Conservation Buffer (%)	2.50%	2.50%
of which :Countercyclical Buffer (%)	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50%	1.50%
Total Tier 1 Capital Ratio(%)	**10.33%**	**10.08%**
Total Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchanrge on D- SIBs)(%)	**15.29%**	**14.80%**
of which : Capital Conservation Buffer (%)	2.50%	2.50%
of which: Countercyclical Buffer (%)	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.50%	1.50%

Computation of Leverage Ratio as at 30.09.2019

	Bank	Group
	LKR'000	LKR'000
Tier 1 Capital	**114,771,526**	**120,513,366**
Total Exposures	**2,503,361,373**	**2,586,110,961**
On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral	2,300,200,779	2,380,812,173
Derivative Exposures	284,921	284,921
Securities Financing Transaction Exposures	55,391,411	57,529,605
Other Off- Balance Sheet Exposures	147,484,262	147,484,262
Basel III Leverage Ratio (%) (Tier 1 Capital/Total Excposure)	**4.58%**	**4.66%**

Basel III computation of Liquidity Coverage Ratio -All Currency (Bank Only)

Item	Amount (LKR'000)			
	30.09.2019		31.12.2018	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
Total Stock of High -Quality Liquid Asset (HQLA)	**336,835,283**	**335,203,666**	**282,114,964**	**280,443,872**
Total Adjusted Level I Assets	**338,430,137**	**338,430,137**	**282,611,352**	**282,611,352**
Level 1 Assets	**333,222,048**	**333,222,048**	**278,177,780**	**278,177,780**
Total Adjusted Level 2A Assets	**500,000**	**425,000**	**850,000**	**722,500**
Level 2A Assets	**500,000**	**425,000**	**850,000**	**722,500**
Total Adjusted Level 2B Assets	**3,113,235**	**1,556,618**	**3,087,184**	**1,543,592**
Level 2B Assets	**3,113,235**	**1,556,618**	**3,087,184**	**1,543,592**
Total Cash Outflows	**2,380,585,643**	**384,782,426**	**2,240,481,512**	**361,439,798**
Deposits	1,406,850,650	140,685,065	1,243,019,339	124,301,934
Unsecured Wholesale Funding	475,271,097	217,369,003	496,521,921	209,526,807
Secured Funding Transactions	33,601,096	-	80,175,016	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	464,862,800	26,728,357	420,347,317	27,193,138
Additional Requirements			417,919	417,919
Total Cash Inflows	**127,432,266**	**93,437,854**	**167,479,174**	**117,552,327**
Maturing Secured Lending Transaction Backed by Collateral	750,000	-	-	-
Committed Facilities	5,000,000	-	5,000,000	-
Other Inflows by Counterparty which are Maturing Within 30 Days	109,871,630	93,424,498	162,479,174	117,552,327
Operational Deposits	11,797,281	-	-	-
Other Cash Inflows	13,355	13,355	-	-
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100		**115.05%**		**114.99%**

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D20462	LK0357D20439	LK0357D20454	LK0357D20470	LK0357D22500
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	25-Oct-13	25-Oct-13	25-Oct-13	25-Oct-13	22-Sep-14
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	11,990,000	10,000	12,000,000	16,000,000	51,256,350
Issued Quantity (LKR'000)	1,199,000	1,000	1,200,000	1,600,000	5,125,635
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	24-Oct-21	24-Oct-21	24-Oct-22	24-Oct-23	21-Sep-19
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	539,550	450	780,000	1,360,000	256,282
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	13.25	12.99	13.25	13.25	8.00
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D22534	LK0357D22526	LK0357D22542	LK0357D22559	LK0357D23201
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	22-Sep-14	22-Sep-14	22-Sep-14	22-Sep-14	6-Oct-15
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	2,157,800	8,250,600	18,334,950	300	2,885,900
Issued Quantity (LKR'000)	215,780	825,060	1,833,495	30	288,590
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	21-Sep-19	21-Sep-19	21-Sep-22	21-Sep-22	5-Oct-20
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	10,789	41,253	1,191,772	20	72,148
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FLOATING	FIXED
Coupon Rate and any Related Index %	7.75	10.43	8.25	10.43	8.25
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D23185	LK0357D23193	LK0357D23177	LK0357D23219	LK0357D23763
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	6-Oct-15	6-Oct-15	6-Oct-15	6-Oct-15	29-Dec-16
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	122,200	44,783,860	11,802,560	20,405,480	79,981,764
Issued Quantity (LKR'000)	12,220	4,478,386	1,180,256	2,040,548	7,998,176
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	5-Oct-20	5-Oct-20	5-Oct-23	5-Oct-23	28-Dec-21
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	3,055	1,119,597	1,003,218	1,734,466	3,599,179
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability

Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FLOATING	FIXED
Coupon Rate and any Related Index %	8.00	13.05	9.50	13.05	13.25
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier	LK0357D23797	LK0357D23771	LK0357D23789		
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	29-Dec-16	29-Dec-16	29-Dec-16	29-Dec-17	29-Dec-17
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	10,200	7,836	200	50,000,000	10,000,000
Issued Quantity (LKR'000)	1,020	784	20	5,000,000	1,000,000
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	28-Dec-21	28-Dec-24	28-Dec-24	28-Dec-25	28-Dec-22
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	459	784	20	5,000,000	650,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FLOATING	FIXED	FLOATING	FIXED	FIXED
Coupon Rate and any Related Index	12.68	12.75	12.68	12.75	12.50
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

Description of the Capital Instrument					
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier					
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	31-Jul-18	3-Dec-18	27-Jun-19	17-Jul-19	18-Jul-19
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	67,000,000	53,000,000	30,000,000	10,488,500	22,000,000
Issued Quantity (LKR'000)	6,700,000	5,300,000	3,000,000	1,048,850	2,200,000
Perpetual or Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	30-Jul-26	2-Dec-23	26-Jun-24	16-Jul-24	17-Jul-24
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	6,700,000	4,505,000	3,000,000	1,048,850	2,200,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	12.00	12.00	11.75	11.80%	11.80%
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Viability write down	Non Viability write down

Description of the Capital Instrument			
Issuer	Bank of Ceylon	Bank of Ceylon	Bank of Ceylon
Unique Identifier			
Governing Laws of the Intrument	Laws of Sri Lanka	Laws of Sri Lanka	Laws of Sri Lanka
Original Date of Issuance	23-Jul-19	24-Jul-18	26-Jul-19
Par Value of Instrument -LKR	100	100	100
Issued quantity (No of Debentures)	25,000,000	4,000,000	611,500
Issued Quantity (LKR'000)	2,500,000	400,000	61,150
Perpetual or Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	22-Jul-24	23-Jul-24	25-Jul-27
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	2,500,000	400,000	61,150
Accounting Classification (equity/Liability)	Liability	Liability	Liability
Coupons/Dividends			
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	11.80%	11.50%	11.75%
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Viability write down	Non Viability write down	Non Viability write down

Credit Risk Under Standardised Approach
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Bank

Asset Class	Amount (LKR'000) as at 30.09.2019					
	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 (%)
Claims on Central Goverment and CBSL	768,054,093	15,534,640	768,054,093	3,106,928	48,008,332	6.23%
Claims on Foreign Sovereigns and their Central Bank	17,077,017	-	17,077,017	-	16,191,076	94.81%
Claims on Public Sector Entities	357,003,540	198,400,998	43,654,319	32,919,995	76,574,314	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	75,241,064	30,310,429	75,241,064	30,310,429	64,725,020	61.32%
Claims on Financial Institutions	13,690,071	-	13,690,071	-	7,607,495	55.57%
Claims on Corporates	281,213,213	155,486,996	250,776,966	37,996,988	275,296,042	95.33%
Retail Claims	421,044,524	70,843,772	381,635,613	-	300,920,316	78.85%
Claims Secured by Gold	60,424,037	-	60,424,037	-	32,369	0.05%
Claims Secured by Residential Property	79,735,355	-	79,735,355	-	53,067,771	66.55%
Claims secured by Commercial Real Estate	34,559,923	-	34,559,923	-	34,559,923	100.00%
Non- Performing Assets (NPAs)	38,082,032	-	38,082,032	-	44,863,156	117.81%
Higher - risk Categories	1,209,194	-	1,209,194	-	3,022,985	250.00%
Cash Items and Other Assets	140,216,764	22,281,868	140,216,764	22,281,868	95,432,180	58.73%
Total	**2,287,550,826**	**492,858,703**	**1,904,356,447**	**126,616,207**	**1,020,300,979**	**50.24%**
			-		-	

Credit Risk Under Standardised Approach
Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Group

Asset Class	Amount (LKR'000) as at 30.09.2019					
	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 (%)
Claims on Central Goverment and CBSL	775,133,495	15,534,640	775,133,495	3,106,928	48,008,332	6.17%
Claims on Foreign Sovereigns and their Central Bank	17,077,017	-	17,077,017	-	16,191,076	94.81%
Claims on Public Sector Entities	373,904,052	198,400,998	43,654,319	32,919,995	76,574,314	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	109,191,350	30,310,429	109,191,350	30,310,429	98,675,306	70.73%
Claims on Financial Institutions	13,690,071	-	13,690,071	-	7,607,495	55.57%
Claims on Corporates	311,322,545	155,486,996	280,886,298	37,996,988	305,405,374	95.77%
Retail Claims	421,044,524	70,843,772	381,635,613	-	300,920,316	78.85%
Claims Secured by Gold	60,424,037	-	60,424,037	-	32,369	0.05%
Claims Secured by Residential Property	79,735,355	-	79,735,355	-	53,067,771	66.55%
Claims secured by Commercial Real Estate	34,559,923	-	34,559,923	-	34,559,923	100.00%
Non- Performing Assets (NPAs)	38,082,032	-	38,082,032	-	44,863,156	117.81%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	153,061,063	22,281,868	153,061,063	22,281,868	107,577,829	61.35%
Total	**2,387,387,763**	**492,858,703**	**1,987,292,872**	**126,616,207**	**1,093,889,011**	**51.75%**
			-		-	

Market Risk under Standardised Measurement Method

Item	30.09.2019	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	**115,175**	**115,175**
General Interest Rate Risk	115,175	115,175
(i) Net Long or Short Position	115,175	115,175
(ii)Horizontal Disallowance	-	-
(iii)Vertical Disallowance	-	-
(iv)Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	**639,953**	**639,953**
(i) General Equity Risk	338,269	338,269
(ii)Specific Equity Risk	301,684	301,684
(c)Capital Charge for Foreign Exchange & Gold	**30,279**	**30,279**
Total Capital Charge for Market Risk [(a)+(b)+(c)]	**785,407**	**785,407**
Total Risk Weighted Amount for Market Risk	**6,100,249**	**6,100,249**

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.09.2019		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		73,887,352	76,393,421	88,758,301
Capital Charges for Operational Risk(LKR'000)					**11,951,954**
Risk Weighted Amount for Operational Risk(LKR'000)					**92,830,709**

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 30.09.2019		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		82,995,353	84,475,893	102,662,545
Capital Charges for Operational Risk(LKR'000)					**13,506,690**
Risk Weighted Amount for Operational Risk(LKR'000)					**104,906,327**

Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Catergories-Bank only

Item	Amount (LKR'000) as at 30.09.2019				
	a	b	c	d	e
	Carrying Values Reported in Published Financial Statement	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 Deducation from Capital
Assets	**2,303,534,754**	**2,335,120,138**	**2,327,916,940**	**5,977,422**	**7,133,942**
Cash and Cash Equivalents	110,628,220	61,877,786	61,877,786	33,814	-
Balances With Central Bank	53,331,116	53,693,200	53,693,200	-	-
Placements with Banks	24,207,535	56,592,130	56,592,130	-	-
Securities Purchased under resale agreements	754,783	19,510,000	19,510,000	-	-
Derivative Financial Instruments	69,256	69,256	-	-	-
Financial assets recognized through profit or loss measure	7,883,355	8,369,905	8,360,305	5,231,561	9,599
Financial assets at amortized cost		-	-	-	-
Loans and advances	1,445,357,402	1,479,714,227	1,479,714,227	-	-
Debt and other instruments	553,134,815	535,691,129	533,737,197	-	1,953,932
Financial assets - measured at fair value through other comprehensive income / Available for sale	10,419,791	14,417,308	13,802,686	712,047	614,622
Investments in Subsidiaries	6,513,048	6,488,048	3,158,701	-	3,329,347
investments in Associates and Joint Ventures	92,988	117,988	117,988	-	
Investment Properties	2,678,052	2,678,052	2,678,052	-	-
Property,Plant and Equipment	24,387,914	24,248,754	24,248,754	-	-
Leasehold properties	110,686	110,686	110,686		
Right of Use Asset	2,777,412				
Intangible Assets	1,025,401	1,025,401		-	1,025,401
Deferred Tax Assets	201,040	201,040	-	-	201,040
Other Assets	59,961,940	70,315,227	70,315,227	-	-
On Balance Sheet Liabilities	**2,168,928,708**	**2,192,074,526**	**-**	**-**	**-**
Due to banks	1,803,451	14,155,734	-	-	-
Derivative Financial Instruments	168,172	168,172	-	-	-
Securities Sold under repurchase agreements	48,544,228	48,206,444	-	-	-
Other Financial Liabilities Held -For -Trading	-	-	-	-	-
Financial liabilities at amortized cost	-	-	-	-	-
- Due to Depositors	1,879,708,668	1,844,822,419	-	-	-
- Due to Other Borrowers	153,299,630	136,759,378	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	3,180,050	33,514,698	-	-	-
Deferred Tax Liabilities	5,577,306	-	-	-	-
Insurance Provision - Life	-			-	-
Insurance Provision - Non Life	-				
Other Liabilities	20,033,996	61,404,157	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Liabilities	56,613,207	53,043,525	-	-	-
Off-Balance Sheet Liabilities	**507,037,793**	**512,822,181**	**-**	-	-
Guarantees	70,795,857	74,913,348	74,913,348	-	-
Performance Bonds	30,466,705	30,466,705	30,466,705	-	-
Letters of Credit	107,530,880	107,530,880	107,530,880	-	-
Other Contingent Items	98,453,524	98,453,524	98,453,524	-	-
Undrawn Loan Commitment	2,900,721	2,900,721	2,900,721	-	-
Other Commitments	196,890,108	198,557,005	198,557,005	-	-
Shareholder's Equity	**20,000,000**	**20,000,000**	**-**	-	-
Equity Capital (Stated Capital)/Assigned Capital					
Share Capital	25,000,000	25,000,000	-	-	-
of which Amount Eligible FOR AT1	-	-	-	-	-
Permanent Reserve Fund	12,890,000	12,890,000			
Retained Earnings	80,639,292	90,784,389	-	-	-
Accumulated Other Comprehensive Income	1,774,448	376,251	-	-	-
Other Reserves	14,302,306	14,163,143.96	-	-	-
Total Shareholder's Equity	**134,606,046**	**143,213,784**	**-**	-	-
Reserves	**2,303,534,754**	**2,335,288,310**	**-**	**-**	**-**