



BASEL III- DISCLOSURES
as at 30 September 2018
(Un -audited)

Bank of Ceylon

Basel III Disclosure Requirements

Key Regulatory Ratios- Capital and Liquidity

Item	30.09.2018	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	102,518,964	108,652,852
Tier 1 Capital	102,518,964	108,652,852
Total Capital	143,379,578	151,167,732
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.375%)	10.01%	9.89%
Tier 1 Capital Ratio (Minimum Requirement- 8.875%)	10.01%	9.89%
Total Capital Ratio (Minimum Requirement- 12.875%)	14.00%	13.77%

Item	Bank	
	30.09.2018	31.12.2017
Regulatory Liquidity		
Statutory Liquid Assests - Domestic (LKR '000)	454,648,687	477,892,172
Statutory Liquid Assests - FCBU (USD '000)	781,782	878,439
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	23.79	27.22
Off -Shore Banking Unit(%)	61.72	21.91
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2018 -90%, 2017 - 80%)	143.08	141.46
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2018-90%, 2017 - 80%)	99.77	105.04

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

Basel III Computation of Capital Ratios -30.09.2018

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	102,518,964	108,652,852
Common Equity Tier 1 (CET 1) Capital	108,132,449	110,771,023
Equity Capital (Stated Capital)/ Assigned Capital	25,000,000	25,000,000
Reserve Fund	10,427,000	10,427,000
Published Retained Earnings/(Accumulated Retained Losses)	63,472,250	65,100,871
Published Accumulated other Comprehensive Income(OCI)	2,231,116	2,856,370
General and other Disclosed Reserves	1,570,810	2,429,373
Unpublished current year's profit/(losses) and gains reflected in OCI	5,431,273	4,957,409
Ordinary shares issued by consolidated banking and financial subsidiaries held by third parties		-
Total Adjustments to CET 1 Capital	5,613,485	2,118,170
Goodwill(net)	-	-
Intangible Assests (net)	1,199,135	1,402,911
Revaluation losses of property, plant and equipment	180,879	180,879
Deferred tax assets (net)	-	21,093
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	518,755	513,287
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	3,714,715	-
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	40,860,614	42,514,879
Tier 2 Capital	42,959,004	44,478,824
Qualifying Tier 2 Capital Instruments	29,821,838	31,341,659
Revaluation Gains	6,556,298	6,556,298
General Provisions	6,580,867	6,580,867
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustment to Tier 2	2,098,390	1,963,945
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	1,984,870	1,963,945
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	102,518,964	108,652,852
Total Tier 1 Capital	102,518,964	108,652,852
Total Capital	143,379,578	151,167,732

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	1,024,411,751	1,098,156,135
RWAs for Credit Risk	931,763,252	995,931,183
RWAs for Market Risk	7,292,233	7,292,233
RWAs for Operational Risk	85,356,266	94,932,719
CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	10.01%	9.89%
of which :Capital Conservation Buffer (%)	1.25%	1.25%
of which :Countercyclical Buffer (%)	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	0.50%	0.50%
Total Tier 1 Capital Ratio(%)	10.01%	9.89%
Total Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharng on D- SIBs)(%)	14.00%	13.77%
of which : Capital Conservation Buffer (%)	1.875%	1.875%
of which: Countercyclical Buffer (%)	N/A	N/A
of which:Capital Surcharge on D- SIBs (%)	1.00%	1.00%

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

Item	Amount (LKR'000)			
	30.09.2018		31.12.2017	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
Total Stock of High -Quality Liquid Asset (HQLA)	290,082,549	290,082,549	299,081,569	297,359,897
Total Adjusted Level I Assets	291,315,103	291,315,103	295,987,317	295,987,317
Level 1 Assets	287,875,020	287,875,020	295,568,225	295,568,225
Total Adjusted Level 2A Assets	850,000	722,500	100,000	85,000
Level 2A Assets	850,000	722,500	100,000	85,000
Total Adjusted Level 2B Assets	2,970,058	1,485,029	3,413,344	1,706,672
Level 2B Assets	2,970,058	1,485,029	3,413,344	1,706,672
Total Cash Outflows	2,121,498,371	338,979,523	1,896,131,889	319,951,612
Deposits	1,215,375,812	121,537,581	1,090,725,752	109,072,575
Unsecured Wholesale Funding	427,207,951	191,437,339	428,492,592	185,171,536
Secured Funding Transactions	57,446,930	-	23,782,957	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	421,333,400	25,870,325	353,086,993	25,663,907
Additional Requirements	134,278	134,278	43,595	43,595
Total Cash Inflows	99,847,495	48,221,619	78,429,645	36,858,631
Maturing Secured Lending Transaction Backed by Collateral	-	-	18,388,000	-
Committed Facilities	26,154,788	-	-	-
Other Inflows by Counterparty which are Maturing Within 30 Days	59,108,049	48,221,619	46,347,809	36,858,631
Operational Deposits	14,584,659	-	13,693,836	-
Other Cash Inflows	-	-	-	-
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100		99.77%		105.04%

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	LK0357D20405	LK0357D20421	LK0357D20447	LK0357D20462	LK0357D20439
Governing Laws of the Instrument	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	25-Oct-13
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	37,843,000	2,155,000	2,000	11,990,000	10,000
Issued Quantity (LKR'000)	3,784,300	215,500	200	1,199,000	1,000
Perpetual or Dated					
Original Maturity Date, if Applicable	24-Oct-18	25-Oct-18	26-Oct-18	24-Oct-21	24-Oct-21
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	189,215	10,775	10	779,350	650
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FLOATING	FIXED	FLOATING
Coupon Rate and any Related Index %	13.00	12.60	12.99	13.25	12.99
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	LK0357D20454	LK0357D20470	LK0357D22500	LK0357D22534	LK0357D22526
Governing Laws of the Instrument	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	22-Sep-14	22-Sep-14	22-Sep-14
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	12,000,000	16,000,000	51,256,350	2,157,800	8,250,600
Issued Quantity (LKR'000)	1,200,000	1,600,000	5,125,635	215,780	825,060
Perpetual or Dated					
Original Maturity Date, if Applicable	24-Oct-22	24-Oct-23	21-Sep-19	21-Sep-19	21-Sep-19
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	1,020,000	1,600,000	1,281,409	53,945	206,265
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FIXED	FIXED	FIXED	FLOATING
Coupon Rate and any Related Index %	13.25	13.25	8.00	7.75	10.43
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	LK0357D22542	LK0357D22559	LK0357D23201	LK0357D23185	LK0357D23193
Governing Laws of the Instrument	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	6-Oct-15	6-Oct-15	6-Oct-15
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	18,334,950	300	2,885,900	122,200	44,783,860
Issued Quantity (LKR'000)	1,833,495	30	288,590	12,220	4,478,386
Perpetual or Dated					
Original Maturity Date, if Applicable	21-Sep-22	21-Sep-22	5-Oct-20	5-Oct-20	5-Oct-20
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	1,558,471	26	129,866	5,499	2,015,274
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability	Liability
Coupons/Dividends					
Fixed or Floting Dividend/Coupon	FIXED	FLOATING	FIXED	FIXED	FLOATING
Coupon Rate and any Related Index %	8.25	10.43	8.25	8.00	13.05
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	LK0357D23177	LK0357D23219	LK0357D23763	LK0357D23797	LK0357D23771
Governing Laws of the Instrument	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	29-Dec-16	29-Dec-16	29-Dec-16
Par Value of Instrument -LKR	100	100	100	100	100
Issued quantity (No of Debentures)	11,802,560	20,405,480	79,981,764	10,200	7,836
Issued Quantity (LKR'000)	1,180,256	2,040,548	7,998,176	1,020	784
Perpetual or Dated					
Original Maturity Date, if Applicable	5-Oct-23	5-Oct-23	28-Dec-21	28-Dec-21	28-Dec-24
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	1,180,256	2,040,548	5,198,815	663	784
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	9.50	13.05	13.25	12.68	12.75
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
Unique Identifier	LK0357D23789			
Governing Laws of the Instrument	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-17	29-Dec-17	31-Jul-18
Par Value of Instrument -LKR	100	100	100	100
Issued quantity (No of Debentures)	200	50,000,000	10,000,000	67,000,000
Issued Quantity (LKR'000)	20	5,000,000	1,000,000	6,700,000
Perpetual or Dated				
Original Maturity Date, if Applicable	28-Dec-24	28-Dec-25	28-Dec-22	30-Jul-26
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	20	5,000,000	850,000	6,700,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability	Liability
Coupons/Dividends				
Fixed or Floating Dividend/Coupon	FLOATING	FIXED	FIXED	FIXED
Coupon Rate and any Related Index %	12.68	12.75	12.50	12.00
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non Convertible	Non Convertible	Non Convertible	Non Convertible

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

Asset Class	Amount (LKR'000) as at 30.09.2018					
	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 Government and CBSL	758,659,473	15,130,471	758,659,473	3,026,094	44,353,001	5.82%
Claims on Foreign Sovereigns and their Central Bank	13,671,805	-	13,671,805	-	12,502,256	91.45%
Claims on Public Sector Entities	276,494,971	211,166,148	30,345,381	32,509,024	62,854,406	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	63,251,438	24,361,449	63,251,438	24,361,449	49,519,066	56.52%
Claims on Financial Institutions	15,371,533	-	15,371,533	-	8,009,352	52.11%
Claims on Corporates	242,157,184	148,150,586	213,403,478	45,213,294	249,350,027	96.42%
Retail Claims	451,187,288	34,437,698	414,786,295	-	336,844,877	81.21%
Claims Secured by Gold	51,791,456	-	51,791,456	-	1,230,094	2.38%
Claims Secured by Residential Property	69,948,641	-	69,948,641	-	47,094,774	67.33%
Claims secured by Commercial Real Estate	15,972,592	-	15,972,592	-	15,972,592	100.00%
Non- Performing Assets (NPAs)	22,988,947	-	22,988,947	-	28,700,351	124.84%
Higher - risk Categories	1,107,718	-	1,107,718	-	2,769,295	250.00%
Cash Items and Other Assets	112,138,159	16,615,100	112,138,159	16,615,100	72,563,161	56.36%
Total	2,094,741,205	449,861,452	1,783,436,917	121,724,961	931,763,252	48.91%

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

Asset Class	Amount (LKR'000) as at 30.09.2018					
	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 Government and CBSL	767,217,772	15,130,471	767,217,772	3,026,094	44,353,001	5.76%
Claims on Foreign Sovereigns and their Central Bank	13,671,805	-	13,671,805	-	12,502,256	91.45%
Claims on Public Sector Entities	286,219,176	211,166,148	30,345,381	32,509,024	62,854,406	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	85,751,046	24,361,449	85,751,046	24,361,449	72,018,674	65.40%
Claims on Financial Institutions	15,371,533	-	15,371,533	-	8,009,352	52.11%
Claims on Corporates	274,563,744	148,150,586	245,810,039	45,213,294	281,756,588	96.82%
Retail Claims	451,187,288	34,437,698	414,786,295	-	336,844,877	81.21%
Claims Secured by Gold	51,791,456	-	51,791,456	-	1,230,094	2.38%
Claims Secured by Residential Property	69,948,641	-	69,948,641	-	47,094,774	67.33%
Claims secured by Commercial Real Estate	15,972,592	-	15,972,592	-	15,972,592	100.00%
Non- Performing Assets (NPAs)	22,988,947	-	22,988,947	-	28,700,351	124.84%
Higher - risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	124,460,804	16,615,100	124,460,804	16,615,100	84,188,468	59.68%
Total	2,179,307,105	449,861,452	1,858,278,611	121,724,961	995,931,183	50.30%

Credit Risk under Standardised Approach : Exposures by Asset Classes and Risk Weights - Bank

Description		Amount (LKR'000) as at 30.09.2018 (Post CCF & CRM)								Total Credit Exposures Amount
Asset Classes	Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		537,723,950	220,935,524							758,659,473
Claims on Foreign Sovereigns and their Central Bank				2,339,097			11,332,708			13,671,805
Claims on public Sector Entities							30,345,381			30,345,381
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures		29,360,356	2,532,257				31,358,825			63,251,438
Claims on Financial Institutions		3,815,700	8,619,241				2,936,592			15,371,533
Claims on Corporates		7,227,865	3,727,133				202,448,480			213,403,478
Retail Claims					640,810	310,740,376	103,405,109			414,786,295
Claims Secured by Gold	45,640,987	6,150,470								51,791,456
Claims Secured by Commercial Residential Property				45,707,734			24,240,907			69,948,641
Claims secured by Commercial Real Estate							15,972,592			15,972,592
Non- Performing Assests(NPAs)							11,566,139	11,422,808		22,988,947
Higher -risk Categories									1,107,718	1,107,718
Cash Item and Other Assests		42,057,310	17,665,985				52,414,864			112,138,159
Total		625,422,247	285,155,899	62,925,462	640,810	310,740,376	486,021,596	11,422,808	1,107,718	1,783,436,917

Credit Risk under Standardised Approach : Exposures by Asset Classes and Risk Weights - Group

Description		Amount (LKR'000) as at 30.09.2018(Post CCF & CRM)								Total Credit Exposures Amount
Asset Classes	Risk Weight	0%	20%	50%	60%	75%	100%	150%	>150%	
Claims on Central Government and Central Bank of Sri Lanka		546,282,249	220,935,524							767,217,772
Claims on Foreign Sovereigns and their Central Bank				2,339,097			11,332,708			13,671,805
Claims on public Sector Entities							30,345,381			30,345,381
Claims on Official Entities and Multilateral Development Banks										-
Claims on Banks Exposures		29,360,356	2,532,257				53,858,433			85,751,047
Claims on Financial Institutions		3,815,700	8,619,241				2,936,592			15,371,533
Claims on Corporates		7,227,865	3,727,133				234,855,041			245,810,039
Retail Claims					640,810	310,740,376	103,405,109			414,786,295
Claims Secured by Gold	45,640,987	6,150,470								51,791,456
Claims Secured by Commercial Residential Property				45,707,734			24,240,907			69,948,641
Claims secured by Commercial Real Estate							15,972,592			15,972,592
Non- Performing Assests(NPAs)							11,566,139	11,422,808		22,988,947
Higher -risk Categories									162,300	162,300
Cash Item and Other Assests		42,754,648	17,665,985				64,040,171			124,460,804
Total		634,677,884	285,155,900	62,925,462	640,810	310,740,376	552,553,072	11,422,808	162,300	1,858,278,612

Market Risk under Standardised Measurement Method

Item	30.09.2018	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	335,736	335,736
General Interest Rate Risk	335,736	335,736
(i) Net Long or Short Position	335,736	335,736
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	580,141	580,141
(i) General Equity Risk	304,667	304,667
(ii) Specific Equity Risk	275,474	275,474
(c) Capital Charge for Foreign Exchange & Gold	22,998	22,998
Total Capital Charge for Market Risk [(a)+(b)+(c)]	938,875	938,875
Total Risk Weighted Amount for Market Risk	7,292,233	7,292,233

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2018		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		69,511,613	73,887,351	76,393,421
Capital Charges for Operational Risk(LKR'000)					10,989,619
Risk Weighted Amount for Operational Risk(LKR'000)					85,356,266

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30.09.2018		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		76,980,506	82,995,353	84,475,893
Capital Charges for Operational Risk(LKR'000)					12,222,588
Risk Weighted Amount for Operational Risk(LKR'000)					94,932,719

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

Item	Amount (LKR'000) as at 30.09.2018				
	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 Deduction from Capital
Assets	2,099,678,221	2,112,659,808	2,104,165,030	13,340,986	9,693,644
Cash and Cash Equivalents	78,397,666	43,341,054	43,341,167	128,079	-
Balances With Central Bank	82,521,561	82,893,063	82,893,063	-	-
Placements with Banks	13,497,000	36,676,656	36,676,656	-	-
Securities Purchased under resale agreements	-	-	-	-	-
Derivative Financial Instruments	726,236	-	-	-	-
Other Financial Assets Held-For -Trading	6,805,546	6,680,315	94,622,356	13,212,907	12,906
Financial Assets Designated at Fair Value through Profit or Loss	-	-	-	-	-
Loan and Receivables to Banks	211,000,597	214,087,956	13,303,570	-	-
Loan and Receivables to other customers	1,294,017,302	1,315,998,309	1,315,998,309	-	-
Financial Investment-Available for Sale	19,308,911	16,510,280	-	-	-
Financial Investment-Held -to-Maturity	309,511,657	309,551,994	435,056,756	-	3,847,863
Investments in Subsidiaries	6,513,048	6,488,048	1,854,308	-	4,633,740
investments in Associates and Joint Ventures	92,988	117,988	117,988	-	-
Property, plant and Equipment	23,717,844	18,639,100	18,639,100	-	-
Investment Properties	2,795,124	3,000,000	3,000,000	-	-
Goodwill and Intangible Assets	1,199,135	13,288	-	-	1,199,135
Deferred Tax Assets	-	-	-	-	-
Other Assets	49,573,606	58,661,757	58,661,757	-	-
On Balance Sheet Liabilities	1,976,377,996	1,990,301,704			
Due to banks	4,799,597	3,438,739	-	-	-
Derivative Financial Instruments	103,035	-	-	-	-
Securities Sold under resale agreements	78,411,104	91,228,176	-	-	-
Other Financial Liabilities Held -For -Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	1,648,255,360	1,616,876,085	-	-	-
Other Borrowings	167,753,547	152,554,916	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	3,176,413	22,178,843.25	-	-	-
Deferred Tax Liabilities	5,776,306	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	16,102,689	55,324,945	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	51,999,945	48,700,000	-	-	-
Off-Balance Sheet Liabilities	483,323,799	483,323,799			
Guarantees	60,630,916	60,630,916	60,630,916	-	-
Performance Bonds	38,824,169	38,824,169	38,824,169	-	-
Letters of Credit	115,419,607	115,419,607	115,419,607	-	-
Other Contingent Items	100,271,613	100,271,613	100,271,613	-	-
Undrawn Loan Commitment	746,521	746,521	746,521	-	-
Other Commitments	167,430,972	167,430,972	133,968,625	-	-
Shareholder's Equity	25,000,000	25,000,000			
Equity Capital (Stated Capital)/Assigned Capital					
of which Amount Eligible for CET 1	25,000,000	25,000,000	-	-	-
of which Amount Eligible FOR AT1	-	-	-	-	-
Retained Earnings	71,654,403	74,831,541	-	-	-
Accumulated Other Comprehensive Income	-	235,718	-	-	-
Other Reserves	26,645,822	22,290,845	-	-	-
Total Shareholder's Equity	123,300,225	122,358,104			
Total On -Balance Sheet Liabilities & Equity Capital and Reserves	2,099,678,221	2,112,659,808			