BASEL III- DISCLOSURES
as at 31 March 2018
(Un -audited)

Bank of Ceylon

Key Regulatory Ratios- Capital and Liquidity

Item	31.03.2018	
	Bank	Group
Basel III		
Regulatory Capital (LKR'000)		
Common Equity Tier 1	91,969,687	98,675,258
Tier 1 Capital	91,969,687	98,675,258
Total Capital	127,616,243	136,107,674
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (Minimum Requirement- 7.375%)	9.84%	10.02%
Tier 1 Capital Ratio (Minimum Requirement- 8.875%)	9.84%	10.02%
Total Capital Ratio (Minimum Requirement- 12.875%)	13.66%	13.83%

Item	Bank	
	31.03.2018	31.03.2017
Regulatory Liquidity		
Statutory Liquid Assests (LKR '000)	561,233,344	379,886,283
Statutory Liquid Assests Ratio (Minimum Requirement- 20%)		
Domestic Banking Unit (%)	30.44	25.23
Off -Shore Banking Unit(%)	22.86	29.05
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement 2018 -90%, 2017 - 80%)	148.23	176.43
LIquidity Coverage Ratio (%) - All Currency (Minimum Requirement 2018 - 90%, 2017 - 80%)	102.04	89.82

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

Basel III Computation of Capital Ratios -31.03.2018

Item	Bank LKR'000	Group LKR'000
Common Equity Tier 1 (CET 1) Capital after Adjustments	**91,969,687**	**98,675,258**
Common Equity Tier 1 (CET 1) Capital	**97,701,176**	**100,813,614**
Equity Capital (Stated Capital)/ Assigned Capital	20,000,000	20,000,000
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Unpublished current year's profit/(losses) and gains reflected in OCI		-
Ordinary shares issued by consoloidated banking and financial subsidaries held by third parties		-
Total Adjustments to CET 1 Capital	**5,731,489**	**2,138,356**
Goodwill(net)	-	-
Intangible Assests (net)	1,188,326	1,439,622
Revaluation losses of property, plant and equipment	180,879	180,879
Deferred tax assets (net)	-	5,852
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	518,256	512,003
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	3,844,028	-
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	**35,646,556**	**37,432,416**
Tier 2 Capital	**37,821,488**	**39,468,957**
Qualifying Tier 2 Capital Instruments	25,689,678	27,241,458
Revaluation Gains	6,556,298	6,556,298
General Provisions	5,575,513	5,671,201
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustment to Tier 2	**2,174,932**	**2,036,541**
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	2,061,412	2,036,541
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	**91,969,687**	**98,675,258**
Total Tier 1 Capital	**91,969,687**	**98,675,258**
Total Capital	**127,616,243**	**136,107,674**

Item	Bank LKR'000	Group LKR'000
Total Risk Weighted Assets (RWA)	**934,250,574**	**984,370,235**
RWAs for Credit Risk	844,917,038	885,974,401
RWAs for Market Risk	8,196,621	8,196,621
RWAs for Operational Risk	81,136,915	90,199,212
CET I Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)	**9.84%**	**10.02%**
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(%)	**9.84%**	**10.02%**
Total Capital Ratio (including Capital Conservation Buffer,Countercyclical Capital Buffer & Surchanrge on D- SIBs)(%)	**13.66%**	**13.83%**
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%

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

Item	Amount (LKR'000)			
	31.03.2018		31.03.2017	
	Total Un-Weighted Value	Total Weighted Value	Total Un-Weighted Value	Total Weighted Value
Total Stock of High -Quality Liquid Asset (HQLA)	**351,865,094**	**350,134,088**	**267,652,541**	**265,825,149**
Total Adjusted Level I Assets	**346,095,249**	**346,095,249**	**256,643,998**	**256,643,998**
Level 1 Assets	**348,333,082**	**348,333,082**	**263,927,757**	**263,927,757**
Total Adjusted Level 2A Assets	**100,000**	**85,000**	**100,000**	**85,000**
Level 2 Assets	**100,000**	**85,000**	**100,000**	**85,000**
Total Adjusted Level 2B Assets	**3,432,012**	**1,716,006**	**3,624,784**	**1,812,392**
Level 2B Assets	**3,432,012**	**1,716,006**	**3,624,784**	**1,812,392**
Total Cash Outflows	**2,106,898,866**	**416,533,526**	**1,840,652,102**	**347,009,096**
Deposits	1,167,967,052	116,796,705	974,862,399	97,486,240
Unsecured Wholesale Funding	432,053,690	188,292,008	401,490,096	221,217,218
Secured Funding Transactions	20,665,857	-	41,318,745	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	406,109,487	31,342,033	422,939,394	28,264,170
Additional Requirements	80,102,780	80,102,780	41,468	41,468
Total Cash Inflows	**162,035,325**	**73,387,937**	**90,707,631**	**51,050,231**
Maturing Secured Lending Transaction Backed by Collateral	46,062,500	-	22,217,700	-
Committed Facilities	5,000,000	-	-	-
Other Inflows by Counterparty which are Maturing Within 30 Days	92,000,366	72,310,198	59,905,219	51,050,231
Operational Deposits	17,894,719	-	8,584,712	-
Other Cash Inflows	1,077,740	1,077,740	-	-
Liquidity Coverage Ratio (%) (Stock of High quality Liquid Assets /Total Net Cash Outflows over the Next 30 Calender Days)*100		**102.04%**		**89.82%**

Main Features of Regulatory Capital Instruments - 31.03.2018

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 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	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)	567,645	32,325	30	899,250	750
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 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	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)	1,140,000	1,600,000	1,793,972	75,523	288,771
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 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	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	22-Sep-22	5-Oct-20	5-Oct-20	5-Oct-20
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	1,741,820	29	158,725	6,721	2,463,112
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

Main Features of Regulatory Capital Instruments - 31.03.2018

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 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	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	5,998,632	765	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
Unique Identifier	LK0357D23789		
Governing Laws of the Intrument	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
Par Value of Instrument -LKR	100	100	100
Issued quantity (No of Debentures)	200	50,000,000	10,000,000
Issued Quantity (LKR'000)	20	5,000,000	1,000,000
Perpetual or Dated			
Original Maturity Date, if Applicable	28-Dec-24	28-Dec-25	28-Dec-22
Amount Recognised in Regulatory Capital (in LKR'000 as at the Reporting Date)	20	4,750,000	950,000
Accounting Classification (equity/Liability)	Liability	Liability	Liability
Coupons/Dividends			
Fixed or Floting Dividend/Coupon	FLOATING	FIXED	FIXED
Coupon Rate and any Related Index %	12.68	12.75	12.50
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or 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 31.03.2018					
	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 Goverment and CBSL	782,271,283	15,574,318	782,271,283	2,998,716	46,132,775	5.87%
Claims on Foreign Sovereigns and their Central Bank	16,959,633	-	16,959,633	-	16,046,977	94.62%
Claims on Public Sector Entities	270,560,714	102,928,823	24,962,109	5,337,443	30,299,553	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	64,139,680	17,517,094	64,139,680	17,517,094	46,743,468	57.24%
Claims on Financial Institutions	17,876,679	-	17,876,679	-	10,974,009	61.39%
Claims on Corporates	224,682,607	232,585,569	194,899,432	41,503,260	227,981,968	96.44%
Retail Claims	426,912,519	34,475,866	390,250,833	-	316,795,724	81.18%
Claims Secured by Gold	48,618,584	-	48,618,584	-	1,747,510	3.59%
Claims Secured by Residential Property	65,453,020	-	65,453,020	-	44,111,246	67.39%
Claims secured by Commercial Real Estate	15,268,917	-	15,268,917	-	15,268,917	100.00%
Non- Performing Assets (NPAs)	16,297,880	-	16,297,880	-	23,568,603	144.61%
Higher - risk Categories	977,012	-	977,012	-	2,442,530	250.00%
Cash Items and Other Assets	116,873,630	63,119,366	116,873,630	13,947,701	62,803,758	48.01%
Total	**2,066,892,157**	**466,201,036**	**1,754,848,692**	**81,304,214**	**844,917,038**	**46.02%**

Credit Risk Under Standardised Approach

Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -Group

Asset Class	Amount (LKR'000) as at 31.03.2018					
	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 Goverment and CBSL	791,590,697	15,574,318	791,590,697	2,998,716	46,132,775	5.81%
Claims on Foreign Sovereigns and their Central Bank	16,959,633	-	16,959,633	-	16,046,977	94.62%
Claims on Public Sector Entities	270,560,714	102,928,823	24,962,109	5,337,443	30,299,553	100.00%
Claim on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	64,587,281	17,517,094	64,587,281	17,517,094	47,191,069	57.48%
Claims on Financial Institutions	17,876,679	-	17,876,679	-	10,974,009	61.39%
Claims on Corporates	255,097,267	232,585,569	225,314,092	41,503,260	258,396,627	96.84%
Retail Claims	426,912,519	34,475,866	390,250,833	-	316,795,724	81.18%
Claims Secured by Gold	48,618,584	-	48,618,584	-	1,747,510	3.59%
Claims Secured by Residential Property	65,453,020	-	65,453,020	-	44,111,246	67.39%
Claims secured by Commercial Real Estate	15,268,917	-	15,268,917	-	15,268,917	100.00%
Non- Performing Assets (NPAs)	16,297,880	-	16,297,880	-	23,568,603	144.61%
Higher - Risk Categories	162,300	-	162,300	-	405,750	250.00%
Cash Items and Other Assets	158,917,829	63,119,366	158,917,829	13,947,701	75,035,641	43.41%
Total	**2,148,303,319**	**466,201,036**	**1,836,259,854**	**81,304,214**	**885,974,401**	**46.20%**

Market Risk under Standardised Measurement Method

Item	31.03.2018	
	Bank (LKR'000)	Group (LKR'000)
(a) Capital Charge for Interest Rate Risk	**162,984**	**162,984**
General Interest Rate Risk	162,984	162,984
(i) Net Long or Short Position	162,984	162,984
(ii)Horizontal Disallowance	-	-
(iii)Vertical Disallowance	-	-
(iv)Options	-	-
Specific Interest Rate Risk	-	-
(b) Capital Charge for Equity	**680,571**	**680,571**
(i) General Equity Risk	357,875	357,875
(ii)Specific Equity Risk	322,696	322,696
(c)Capital Charge for Foreign Exchange & Gold	**211,760**	**211,760**
Total Capital Charge for Market Risk [(a)+(b)+(c)]	**1,055,315**	**1,055,315**
Total Risk Weighted Amount for Market Risk	**8,196,621**	**8,196,621**

Operational Risk under Basic Indicator Approach -Bank

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 31.03.2018		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		68,216,701	71,616,293	69,094,561
Capital Charges for Operational Risk(LKR'000)					**10,446,378**
Risk Weighted Amount for Operational Risk(LKR'000)					**81,136,915**

Operational Risk under Basic Indicator Approach -Group

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000)as at 31.03.2018		
			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		72,674,707	78,442,744	81,145,520
Capital Charges for Operational Risk(LKR'000)					**11,613,149**
Risk Weighted Amount for Operational Risk(LKR'000)					**90,199,212**

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

Item	Amount (LKR'000) as at 31.03.2018				
	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 Deducation from Capital
Assets	**2,047,820,791**	**2,063,433,512**	**2,054,943,931**	**23,161,971**	**9,679,565**
Cash and Cash Equivalents	80,111,811	58,303,196	58,303,196	425,775	-
Balances With Central Bank	72,829,094	73,538,567	73,538,567	-	-
Placements with Banks	39,709,018	45,180,814	45,180,814	-	-
Securities Purchased under resale agreements	46,165,010	47,348,500	47,348,500	-	-
Derivative Financial Instruments	1,316,316	-	-	-	-
Other Financial Assets Held-For -Trading	11,579,832	101,947,447	101,947,447	22,736,196	14,946
Financial Assets Designated at Fair Value through Profit or Loss	-	-	-	-	-
Loan and Receivables to Banks	196,659,885	16,832,563	16,832,563	-	-
Loan and Receivables to other customers	1,186,473,119	1,206,520,942	1,206,520,942	-	-
Financial Investment-Available for Sale	28,242,484	-	-	-	-
Financial Investment-Held -to-Maturity	310,000,737	431,104,112	427,286,558	-	3,817,553
Investments in Subsidiaries	6,513,048	6,488,048	1,829,308	-	4,658,740
investments in Associates and Joint Ventures	92,988	117,988	117,988	-	-
Property,plant and Equipment	23,407,909	18,376,892	18,376,892	-	-
Investment Properties	2,853,660	3,000,000	3,000,000	-	-
Goodwill and Intangible Assets	1,188,326	13,288	-	-	1,188,326
Deferred Tax Assets	-	-	-	-	-
Other Assets	40,677,554	54,661,155	54,661,155	-	-
On Balance Sheet Liabilities	**1,932,080,410**	**1,951,649,613**	**-**	**-**	**-**
Due to banks	1,976,005	3,018,411	-	-	-
Derivative Financial Instruments	54,727		-	-	-
Securities Sold under resale agreements	42,118,443	41,597,552	-	-	-
Other Financial Liabilities Held -For -Trading	-	-	-	-	-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-	-	-	-
Due to Other Customers	1,624,851,350	1,593,924,753	-	-	-
Other Borrowings	192,422,650	187,083,914	-	-	-
Debt Securities Issued	-	-	-	-	-
Current Tax Liabilities	1,364,639	24,401,922.77	-	-	-
Deferred Tax Liabilities	5,933,075	-	-	-	-
Other Provisions	-	-	-	-	-
Other Liabilities	19,894,738	59,623,060	-	-	-
Due to Subsidiaries	-	-	-	-	-
Subordinated Term Debts	43,464,782	42,000,000	-	-	-
Off-Balance Sheet Liabilities	**507,258,821**	**529,394,131**	**-**	-	-
Guarantees	47,741,419	53,524,931.16	53,524,931	-	-
Performance Bonds	35,852,436	35,852,436	35,852,436	-	-
Letters of Credit	104,675,380	84,955,190	84,955,190	-	-
Other Contingent Items	43,212,005	72,250,301	72,250,301	-	-
Undrawn Loan Commitment	648,971	648,971	648,971	-	-
Other Commitments	275,128,610	282,162,301	218,969,207	-	-
Shareholder's Equity	**20,000,000**	**20,000,000**	**-**	-	-
Equity Capital (Stated Capital)/Assigned Capital					
of which Amount Eligible for CET 1	20,000,000	20,000,000	-	-	-
of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	68,068,617	71,805,254	-	-	-
Accumulated Other Comprehensive Income	3,618,784	-	-	-	-
Other Reserves	24,052,980	19,978,645	-	-	-
Total Shareholder's Equity	**115,740,381**	**111,783,899**	**-**	-	-
Total On -Balance Sheet Liabilities & Equity Capital and Reserves	**2,047,820,791**	**2,063,433,512**	**-**	**-**	**-**