

### Pillar III – Market Discipline Disclosures

The disclosures mandated by Direction No.1 of 2016 on Capital Requirements under Basel III for Licensed Commercial Banks and Licensed Specialised Banks are provided in the following annexes.

	<b>Disclosure</b>	<b>Annexure</b>
<b>Regulatory Requirements on Capital and Liquidity</b>	Key Regulatory Ratios - Capital and Liquidity	1
	Basel III Computation of Capital Ratios	2
	Basel III Computation of Leverage Ratio	3
	Basel III Computation of Liquidity Coverage Ratio	4
	Main Features of Regulatory Capital Instruments	5
	Sensitivity of Assets and Liabilities (SAL)	6
<b>Risk Weighted Assets (RWA)</b>	Credit Risk under Standardized Approach: Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects	7
	Market Risk under Standardized Measurement Method	8
	Operational Risk under Basic Indicator Approach/The Standardized Approach/The Alternative Standardized Approach	9
<b>Linkages Between Financial Statements &amp; Regulatory Exposures</b>	Differences Between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories	10

### **Annexure - 1**

#### **Key Regulatory Ratios - Capital and Liquidity**

<b>Template 1</b>		
<b>Key Regulatory Ratios - Capital and Liquidity</b>		
<b>Item</b>	<b>Reporting Period, 30/06/19</b>	<b>Previous Reporting Period, 31/03/19</b>
<b>Regulatory Capital (LKR '000)</b>		
Common Equity Tier 1	29,741,211	31,703,046
Tier 1 Capital	29,741,211	31,703,046
Total Capital	30,210,766	32,165,354
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7.000(2019), 6.375(2018))	15.16	16.61
Tier 1 Capital Ratio (Minimum Requirement - 8.500(2019), 7.875(2018))	15.16	16.61
Total Capital Ratio (Minimum Requirement - 12.500(2019), 11.875(2018))	15.40	16.85
Leverage Ratio (Minimum Requirement - 3%(2019))	11.86	12.55
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets (LKR'000)	73,569,531	82,335,548
Statutory Liquid Assets Ratio (Minimum Requirement -20%)		
Domestic Banking Unit (%)	54.03	55.08
Off-Shore Banking Unit (%)	40.71	66.44
Liquidity Coverage Ratio (%) – Rupee (%) (Minimum Requirement -100%(2019), 90%(2018) )	172.17	386.11
Liquidity Coverage Ratio (%) – All Currency (%) (Minimum Requirement - 100%(2019), 90%(2018))	188.31	210.11

Annexure - 2

**Basel III Computation of Capital Ratios**

Item	Amount (LKR '000)	
	Reporting Period 30/06/2019	Previous Reporting Period 31/03/2019
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	<b>29,741,211</b>	<b>31,703,046</b>
<b>Common Equity Tier 1 (CET1) Capital</b>	<b>29,684,866</b>	<b>31,814,392</b>
Equity Capital (Stated Capital)/Assigned Capital	3,317,705	3,317,705
Reserve Fund	1,961,452	1,961,452
Published Retained Earnings/(Accumulated Retained Losses)	22,364,805	24,494,331
Published Accumulated Other Comprehensive Income (OCI)	(127,201)	(127,201)
General and other Disclosed Reserves	2,168,105	2,168,105
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>(56,344.83)</b>	<b>111,346</b>
Goodwill (net)	-	-
Intangible Assets (net)	-	-
Deferred tax assets (net)	35,915	35,915
Defined benefit pension fund assets	425,951	425,951
Amount due to head office & branches outside Sri Lanka in Sri Lanka Rupees	(518,211)	(350,520)
Amount due from head office & branches outside Sri Lanka in Foreign Currency (net)	(1,862,563)	(2,282,020)
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	<b>-</b>	<b>-</b>
<b>Additional Tier 1 (AT1) Capital</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>
Investment in Own Shares		
Others (specify)		
<b>Tier 2 Capital after Adjustments</b>	<b>469,555</b>	<b>462,308</b>
<b>Tier 2 Capital</b>	<b>469,555</b>	<b>462,308</b>
Qualifying Tier 2 Capital Instruments		
Revaluation Gains		
Loan Loss Provisions		
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties		
General Provisions	469,555	462,308
<b>Total Adjustments to Tier 2</b>	<b>-</b>	<b>-</b>
Investment in Own Shares		
Others (specify)		
<b>CET1 Capital</b>	<b>29,741,211</b>	<b>31,703,046</b>
<b>Total Tier 1 Capital</b>	<b>29,741,211</b>	<b>31,703,046</b>
<b>Total Capital</b>	<b>30,210,766</b>	<b>32,165,354</b>
<b>Total Risk Weighted Assets (RWA)</b>	<b>196,151,800</b>	<b>190,872,827</b>
RWAs for Credit Risk	174,367,443	171,055,147
RWAs for Market Risk	5,946,890	4,480,373
RWAs for Operational Risk	15,837,468	15,337,308
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.16%</b>	<b>16.61%</b>
of which: Capital Conservation Buffer (%)	-	-
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	<b>15.16%</b>	<b>16.61%</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.40%</b>	<b>16.85%</b>
of which: Capital Conservation Buffer (%)	-	-
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-

**Annexure - 3**  
**Basel III Computation of Leverage Ratio**

Item	Amount (LKR '000)	
	30.06.19	31.03.19
<b>Tier 1 Capital</b>	<b>29,741,211</b>	<b>31,703,046</b>
<b>Total Exposures</b>	<b>250,802,917</b>	<b>252,575,539</b>
On-balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including collateral)	167,789,838	<b>173,575,813</b>
Derivative Exposures	6,841,264	8,442,381
Securities Financing Transaction Exposures	4,100,000	-
Other Off-Balance Sheet Exposures	72,071,815	70,557,344
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	<b>11.86%</b>	<b>12.55%</b>

**Annexure - 4**  
**Basel III Computation of Liquidity Coverage Ratio**

Item	Amount (LKR '000)			
	30.06.19		31.03.19	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	<b>32,143,277</b>	<b>32,143,277</b>	<b>29,169,789</b>	<b>29,169,789</b>
<b>Total Adjusted Level 1A Assets</b>	<b>32,116,692</b>	<b>32,116,692</b>	<b>29,169,792</b>	<b>29,169,792</b>
<b>Level 1 Assets</b>	<b>32,143,277</b>	<b>32,143,277</b>	<b>29,169,789</b>	<b>29,169,789</b>
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	<b>277,085,803</b>	<b>56,989,046</b>	<b>278,466,003</b>	<b>55,532,307</b>
Deposits	28,053,639	2,805,364	30,082,392	3,008,239
Unsecured Wholesale Funding	93,526,582	38,657,625	96,808,405	40,053,040
Secured Funding Transactions	50,491	-	25	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	154,825,730	14,896,697	151,575,181	12,471,027
Additional Requirements	629,361	629,361	-	-
<b>Total Cash Inflows</b>	<b>68,623,397</b>	<b>39,919,493</b>	<b>77,545,274</b>	<b>51,534,344</b>
Maturing Secured Lending Transactions Backed by Collateral	4,100,000	-	-	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30	61,974,444	39,413,493	74,606,031	51,013,056
Operational Deposits	1,536,953	-	2,106,179	-
Other Cash Inflows	1,012,000	506,000	833,065	521,288
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		<b>188.31%</b>		<b>210.11%</b>

## Annexure - 5

### Main Features of Regulatory Capital Instruments

Standard Chartered Bank, Sri Lanka, being a branch of Standard Chartered Bank, U.K., has only the following sources of capital.

- Assigned capital
- Capital Reserves
- Revaluation Reserve
- Other Comprehensive Income
- Retained Profits
- Exchange Gain/(Loss) on Translation Reserve

Apart from the above sources, there were no other financial instruments outstanding as at the reporting date that had been issued to raise capital for the Branch.

Source of Capital	Accounting Classification	Amount reflected in the Financial Statements as at 30/06/2019	Amount considered for Regulatory Capital as at 31/03/2019
		Rs. '000	Rs. '000
<b>Assigned capital</b> – Relates to capital assigned to the branch by the Head Office at the time setting up the branch in Sri Lanka and subsequent infusions by Head Office.	Equity	3,317,705	3,317,705
<b>Capital Reserves</b> – Relates to amounts brought forward as capital reserves by Standard Chartered Bank and ANZ Grindlays Bank branches in Sri Lanka, prior to the acquisition of the latter by the former entity.	Equity	2,168,105	2,168,105
<b>Revaluation Reserve</b> – Surplus arising from revaluation of fixed assets, prior adoption of 'cost model' on transition to SLFRS.	Equity	372,360	Nil
<b>Statutory Reserve</b> – Comprise of mandatory appropriations made out of profit after tax, as per the Banking Act requirements.	Equity	2,045,720	1,961,452
<b>Other Comprehensive Income</b> – Comprise of gains/(losses) arising from fair valuation of assets valued through OCI, actuarial valuation of defined benefit schemes and exchange gains/(losses) arising from the translation of FCBU net assets. The amounts are net of deferred tax and ECL provisions, where relevant.	Equity	2,100,106	-127,201
<b>Retained Profits</b> – Comprise of un-remitted profits (after tax) of the branch, after making statutory appropriations to the Statutory Reserve.	Equity	24,338,775	22,364,805

**Annexure - 6**  
**Sensitivity of Assets and Liabilities (SAL)**

Sensitivity of Assets and Liabilities (SAL) - All Currencies													
As at 30th June 2019													
( LKR'000 )													
NO.	Assets and OBS	Up to 1 Month	1-3 Months	3-6 Months	6-12 Months	1-2 Years	2-3 Years	3-4 Years	4-5 Years	5-7 Years	Over 7 Years	Non Sensitive	Total
1	Cash on Hand	-	-	-	-	-	-	-	-	-	-	738,449	738,449
2	Deposits with CBO	-	-	-	-	-	-	-	-	-	-	3,504,169	3,504,169
3	Balances due from HO / Affiliates / Branches	-	-	-	-	-	-	-	-	-	-	3,678,112	3,678,112
4	Balances due from Other Banks	5,605,866	-	-	-	-	-	-	-	-	-	8,157,121	13,762,988
5	Investments	7,173,307	1,748,591	1,588,297	10,365,770	959,906	5,562,962	4,427,204	520,828	-	-	-	32,346,865
6	Bills of Exchange and Promissory Notes	15,536,305	3,775,964	145,450	23,476	-	-	-	-	-	-	-	19,481,195
7	Overdrafts	23,843,523	-	-	-	-	-	-	-	-	-	-	23,843,523
8	Loans and Advances	34,856,273	12,700,737	1,929,343	598,341	1,084,422	948,023	1,738,600	9,488,280	-	-	-	63,344,018
9	Non Performing Loans	-	-	-	-	488,391	-	70,915	-	7,998	-	124,851	692,155
10	Fixed Assets	-	-	-	-	-	-	-	-	-	-	652,375	652,375
11	Net Inter-branch Transactions	-	-	-	-	-	-	-	-	-	-	-	-
12	Accrued Interest	-	-	-	-	-	-	-	-	-	-	473,096	473,096
13	Other Assets	-	-	-	-	-	-	-	-	-	-	8,308,407	8,308,407
14	Reverse Repo	3,500,000	-	-	-	-	-	-	-	-	-	-	3,500,000
15	FRAs	-	-	-	-	-	-	-	-	-	-	-	-
16	Swaps	-	-	-	-	-	-	-	-	-	-	-	-
17	Futures	-	-	-	-	-	-	-	-	-	-	-	-
18	Options	-	-	-	-	-	-	-	-	-	-	-	-
19	Others (Specify)	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>90,515,273</b>	<b>18,225,292</b>	<b>3,663,090</b>	<b>10,987,587</b>	<b>2,532,718</b>	<b>6,510,985</b>	<b>6,236,720</b>	<b>10,009,108</b>	<b>7,998</b>	<b>-</b>	<b>25,636,580</b>	<b>174,325,351</b>
	<b>Liabilities and OBS</b>												
1	Demand Deposits	-	-	-	-	-	-	-	-	-	-	35,305,228	35,305,228
2	Savings Deposits	29,994,859	-	-	-	-	-	-	-	-	-	-	29,994,859
3	Time Deposits	25,766,174	11,702,254	7,123,082	2,411,135	2,965,119	329,665	97,114	4,802,097	-	-	-	55,196,640
4	Other Deposits	-	-	-	-	-	-	-	-	-	-	-	-
5	Balances due to HO / Affiliates / Branches	-	-	-	-	-	-	-	-	-	-	3,578,030	3,578,030
6	Balance due to other Banks	-	-	-	-	-	-	-	-	-	-	342,184	342,184
7	Certificate of Deposits	-	-	-	-	-	-	-	-	-	-	-	-
8	Other Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
9	Net Inter-branch Transactions	-	-	-	-	-	-	-	-	-	-	-	-
10	Bills Payable	-	-	-	-	-	-	-	-	-	-	779,541	779,541
11	Interest Payable	-	-	-	-	-	-	-	-	-	-	792,126	792,126
12	Provisions (others)	-	-	-	-	-	-	-	-	-	-	21,951	21,951
13	Capital	-	-	-	-	-	-	-	-	-	-	3,317,706	3,317,706
14	Reserves	-	-	-	-	-	-	-	-	-	-	1,951,457	1,951,457
15	Retained Earnings	-	-	-	-	-	-	-	-	-	-	29,370,486	29,370,486
16	Subordinated Debts	-	-	-	-	-	-	-	-	-	-	-	-
17	Other Liabilities	-	-	-	-	-	-	-	-	-	-	13,624,651	13,624,651
18	Repos	50,491	-	-	-	-	-	-	-	-	-	-	50,491
19	FRAs	-	-	-	-	-	-	-	-	-	-	-	-
20	Futures	-	-	-	-	-	-	-	-	-	-	-	-
21	Swaps	-	-	-	-	-	-	-	-	-	-	-	-
22	Options	-	-	-	-	-	-	-	-	-	-	-	-
	<b>Total</b>	<b>55,811,525</b>	<b>11,702,254</b>	<b>7,123,082</b>	<b>2,411,135</b>	<b>2,965,119</b>	<b>329,665</b>	<b>97,114</b>	<b>4,802,097</b>	<b>-</b>	<b>-</b>	<b>89,083,359</b>	<b>174,325,351</b>
	<b>Gap</b>	<b>34,703,749</b>	<b>6,523,038</b>	<b>(3,459,992)</b>	<b>8,576,452</b>	<b>(432,401)</b>	<b>6,181,320</b>	<b>6,139,606</b>	<b>5,207,011</b>	<b>7,998</b>	<b>-</b>	<b>(63,446,780)</b>	<b>0</b>

**Annexure – 7**

**Part - A**

**Credit Risk under Standardized Approach: Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects**

Asset Class	Amount (LKR'000) as at 30.06.2019					
	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(ii)
Claims on Central Government and CBSL	41,033,536	-	41,033,536	-	175,791	0%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	-	-	-	352,900	-	-
Claims on Banks Exposures	17,347,388	85,359,027	17,347,388	2,876,036	6,944,825	34%
Claims on Financial Institutions	-	-	-	494,060	494,060	-
Claims on Corporates	86,158,215	81,746,428	85,233,723	75,160,222	145,217,215	91%
Retail Claims	16,870,947	-	14,862,553	-	11,141,377	75%
Claims Secured by Residential Property	3,202,087	-	3,202,087	-	1,854,891	58%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	594,816	-	594,816	-	661,842	111%
Higher-risk Categories	-	-	-	-	-	-
Cash Items and Other Assets	9,845,343	-	9,845,343	-	7,877,441	80%
<b>Total</b>	<b>175,052,332</b>	<b>167,105,455</b>	<b>172,119,446</b>	<b>78,883,218</b>	<b>174,367,443</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.

**Part - B**

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

Risk Weight	Amount (LKR'000) as at 30.06.2019 (Post CCF & CRM)								Total Credit Exposures Amount
	0%	20%	50%	60%	75%	100%	150%	>150%	
<b>Asset Classes</b>									
Claims on Central Government and CBSL	40,154,579	878,957	-	-	-	-	-	-	41,033,536
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-	-	-	-
Claims on Public Sector Entities	-	-	-	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks	352,900	-	-	-	-	-	-	-	352,900
Claims on Banks Exposures	-	12,575,498	6,436,402	-	-	1,211,524	-	-	20,223,424
Claims on Financial Institutions	-	-	-	-	-	494,060	-	-	494,060
Claims on Corporates	-	3,987,715	25,579,292	-	-	129,220,763	1,606,176	-	160,393,945
Retail Claims	-	-	-	90,541	14,739,838	32,174	-	-	14,862,553
Claims Secured by Residential Property	-	-	2,694,392	-	-	507,695	-	-	3,202,087
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	460,763	134,052	-	594,816
Higher-risk Categories	-	-	-	-	-	-	-	-	-
Cash Items and Other Assets	738,449	1,536,817	-	-	-	7,570,078	-	-	9,845,343
<b>Total</b>	<b>41,245,928</b>	<b>18,978,986</b>	<b>34,710,085</b>		<b>14,739,838</b>	<b>139,497,058</b>	<b>1,740,228</b>		<b>251,002,664</b>

**Annexure – 8**

**Market Risk under Standardized Measurement Method**

<b>Item</b>	<b>RWA Amount (LKR'000) as at 30.06.19</b>
<b>(a) RWA for Interest Rate Risk</b>	<b>606,843</b>
General Interest Rate Risk	<b>606,843</b>
(i) Net Long or Short Position	606,843
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
<b>(b) RWA for Equity</b>	<b>-</b>
(i) General Equity Risk	-
(ii) Specific Equity Risk	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	<b>136,518</b>
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>5,946,890</b>

**Annexure – 9**

**Operational Risk under Basic Indicator Approach,  
Standardized Approach and Alternative Standardized Approach**

<b>Capital Charge</b>	<b>Capital Charge Factor</b>	<b>Fixed Factor</b>	<b>Gross Income (LKR'000) as at 30th Jun 2019</b>		
			<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>
<b>The Basic Indicator Approach</b>	<b>15%</b>		<b>12,213,820</b>	<b>13,169,707</b>	<b>14,210,142</b>
<b>The Standardised Approach</b>			<b>0</b>	<b>0</b>	<b>0</b>
Corporate Finance	18%		0	0	0
Trading and Sales	18%		1,967,349	2,380,268	2,594,456
Payment and Settlement	18%		179,782	186,445	172,474
Agency Services	15%		34,937	51,952	51,647
Asset Management	12%		-	-	-
Retail Brokerage	12%		-	-	-
Retail Banking	12%		3,188,652	2,982,036	3,201,182
Commercial Banking	15%		6,843,099	7,569,006	8,190,384
<b>The Alternative Standardised Approach</b>			<b>0</b>	<b>0</b>	<b>0</b>
Corporate Finance	18%		0	0	0
Trading and Sales	18%		1,967,349	2,380,268	2,594,456
Payment and Settlement	18%		179,782	186,445	172,474
Agency Services	15%		34,937	51,952	51,647
Asset Management	12%		-	-	-
Retail Brokerage	12%		0	0	0
Retail Banking	12%	0.035	16,192,133	18,141,246	20,058,410
Commercial Banking	15%	0.035	105,866,402	116,404,814	119,916,427
<b>Capital Charges for Operational Risk (LKR'000)</b>					
The Basic Indicator Approach	<b>1,979,683</b>				
The Standardised Approach	<b>1,960,772</b>				
The Alternative Standardised Approach	<b>1,130,750</b>				
<b>Risk-Weighted Amount for operational Risk (LKR'000)</b>					
The Basic Indicator Approach	<b>16,671,018</b>				
The Standardised Approach	<b>16,511,768</b>				
The Alternative Standardised Approach	<b>9,522,106</b>				

**Annexure – 10**

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

Item	Amount (LKR '000) as at 30.06.2019				
	a	b	c	d	e
	Carrying Values as 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
<b>Assets</b>					
Cash and Cash Equivalents	1,138,834	6,353,763	6,353,763		-
Balances with Central Banks	3,504,169	3,504,169			3,504,169
Placements with Banks	22,801,748	13,362,602	13,362,602		-
Derivative Financial Instruments	2,622,270	-			-
Other Financial Assets Held-For-Trading	-	32,345,025	32,345,025	32,345,025	
Financial Assets Designated at Fair Value Through Profit and Loss Account	9,964,977	-			-
Loans and Receivables to Banks	714,602	3,500,000	3,500,000		-
Loans and Receivables to Other Customers	106,589,313	107,360,891	107,360,891		-
Financial Investments - Available-For-Sale	22,381,888	-			-
Financial Investments - Held-To-Maturity	-	1,840	1,840		-
Investments in Subsidiaries	-	-			-
Investments in Associates and Joint Ventures	-	-			-
Property, Plant and Equipment	673,839	652,375	652,375		-
Investment Properties	-	-			-
Goodwill and Intangible Assets	-	-			-
Deferred Tax Assets	-	-			-
Other Assets	6,837,323	7,244,686	7,244,686		-
	<b>177,228,963</b>	<b>174,325,351</b>			
<b>Liabilities</b>					
Due to Banks	6,896,647	3,920,214	5,810,217		
Derivative Financial Instruments	4,159,187	-			-
Other Financial Liabilities Held-For-Trading	-	-			-
Financial Liabilities Designated at Fair Value Through Profit or Loss	-	-			-
Due to Other Customers	120,496,728	120,496,728	744,246		119,752,481
Other Borrowings	50,491	50,491			50,491
Debt Securities Issued	-	-			-
Current Tax Liabilities	1,963,296	2,600,058			2,600,058
Deferred Tax Liabilities	43,510	(13,468)	(13,468)		-
Other Provisions	25,232				-
Other Liabilities	9,251,098	12,631,679			12,631,679
Due to Subsidiaries	-	-			-
Subordinated Term Debts	-	-			-
<b>Off-Balance Sheet Liabilities</b>					
Guarantees	91,662,957	91,662,957	91,662,957		
Performance Bonds			-		
Letters of Credit	8,432,259	8,432,259	8,432,259		
Other Contingent Items	13,752,648	46,245,915	46,245,915		
Undrawn Loan Commitments	34,724,012	34,724,012	34,724,012		
Other Commitments	136,113,024	136,113,024	136,113,024		
<b>Shareholders' Equity</b>					
Equity Capital (Stated Capital)/Assigned Capital	3,317,705	3,317,706	3,317,706		
of which Amount Eligible for CET1	3,317,705	3,317,706	3,317,706		
of which Amount Eligible for AT1	-	-			
Retained Earnings	26,993,376				
Accumulated Other Comprehensive Income	-	-			
Other Reserves	4,031,691	31,321,943	24,413,476		
<b>Total Shareholders' Equity</b>					
	<b>177,228,963</b>	<b>174,325,351</b>			

Notes:

(1) Other Financial Assets Held-For-Trading represent Government securities classified as "Trading Portfolio", which is treated as zero risk weighted for credit risk and separately treated under market risk (general interest rate risk). Hence, classified under both categories of risk.