

TEMPLATE 1

Key regulatory ratios - Capital and liquidity

As at September 30,	Bank		Group	
	2023	2022	2023	2022
Regulatory Capital				
Common Equity (Rs 000)	112,171,242	111,366,338	131,095,836	125,317,576
Tier 1 Capital (Rs 000)	112,171,242	111,366,338	131,095,836	125,317,576
Total Capital (Rs 000)	138,743,527	141,494,641	158,325,965	156,024,567
Regulatory Capital Ratios				
Common Equity Tier 1 Capital Ratio (<i>Minimum Requirement - 2023-8% ; 2022-8%</i>)	11.91%	11.31%	12.53%	11.62%
Tier 1 Capital Ratio (<i>Minimum Requirement - 2023-9.5% ; 2022-9.5%</i>)	11.91%	11.31%	12.53%	11.62%
Total Capital Ratio (<i>Minimum Requirement - 2023-13.5% ; 2022-13.5%</i>)	14.73%	14.36%	15.13%	14.47%
Leverage Ratio (<i>Minimum Requirement - 3%</i>)	5.51%	6.36%	6.10%	6.75%
Regulatory Liquidity				
Statutory Liquid Assets (Rs 000)	778,904,738	430,067,633		
Statutory Liquid Assets Ratio (<i>Minimum Requirement - 20%</i>)				
Domestic Banking Unit (%)	45.81%	29.36%		
Off-Shore Banking Unit (%)	40.58%	28.88%		
Liquidity Coverage Ratio (%) – Rupee (<i>Minimum Requirement - 2023-100% ; 2022-100%</i>)	376.66%	218.59%		
Liquidity Coverage Ratio (%) – All Currency (<i>Minimum Requirement - 2023-100% ; 2022-100%</i>)	509.01%	218.53%		

TEMPLATE 2

Basel III computation of capital ratios

As at September 30,	Bank		Group	
	2023	2022	2023	2022
	(Rs 000)	(Rs 000)	(Rs 000)	(Rs 000)
Common equity Tier 1 (CET1) Capital after Adjustments	112,171,242	111,366,338	131,095,836	125,317,576
Total common equity Tier 1 (CET1) Capital	155,021,477	138,649,144	173,419,458	151,932,690
Equity Capital (Stated Capital)/Assigned Capital	40,955,116	38,679,005	40,955,116	38,679,005
Reserve fund	9,310,000	8,560,000	9,310,000	8,560,000
Published retained earnings/(Accumulated retained losses)	46,656,355	32,366,642	57,059,390	40,830,562
Published accumulated other comprehensive income (OCI)	6	1,943,496	519,675	1,024,782
General and other disclosed reserves	58,100,000	57,100,000	58,300,376	56,313,263
Unpublished current year's profit/(losses) and gains reflected in OCI	-	-	-	-
Ordinary shares issued by consolidated banking and financial subsidiaries of the Bank and held by third parties	-	-	7,274,901	6,525,077
Total adjustments to CET1 Capital	42,850,235	27,282,806	42,323,622	26,615,113
Goodwill (net)	-	-	140,607	181,396
Intangible assets (net)	1,381,314	1,173,566	1,786,942	1,273,566
Deferred tax assets (net)	34,821,710	21,478,935	35,064,098	21,748,974
Defined benefit pension fund assets	3,479,578	1,248,708	3,479,578	1,248,708
Revaluation losses of property, plant & equipment	-	-	-	-
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	481,710	545,754	387,792	498,703
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	2,685,923	2,835,843	1,464,605	1,663,766
Additional Tier 1 (AT1) capital after adjustments	-	-	-	-
Additional Tier 1 (AT1) 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 AT1 capital	-	-	-	-
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
Tier 2 capital after adjustments	26,572,285	30,128,304	27,230,129	30,706,991
Total Tier 2 Capital	26,572,285	30,128,304	27,230,129	30,706,991
Qualifying Tier 2 capital instruments	14,163,261	16,872,655	13,835,780	16,546,186
Revaluation gains	2,090,479	2,090,479	2,090,479	2,090,479
General provision/eligible impairment	10,318,546	11,165,170	11,303,871	12,070,327
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total adjustments to Tier 2 capital	-	-	-	-
Investment in own shares	-	-	-	-
Others (specify)	-	-	-	-
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	-	-	-	-
CET1 capital	112,171,242	111,366,338	131,095,836	125,317,576
Total Tier 1 capital	112,171,242	111,366,338	131,095,836	125,317,576
Total capital	138,743,527	141,494,641	158,325,965	156,024,567
Total risk weighted amount (RWA)	941,759,517	985,028,952	1,046,262,596	1,078,551,658
RWAs for Credit Risk	825,483,675	893,213,621	904,309,706	965,626,133
RWAs for Market Risk	532,783	4,037,118	790,021	4,236,425
RWAs for Operational Risk	115,743,059	87,778,213	141,162,870	108,689,100
CET1 capital ratio (including capital conservation buffer, countercyclical capital buffer & surcharge on D-SIBs) (%)	11.91%	11.31%	12.53%	11.62%
Of which: capital conservation buffer (%)	1.50%	1.50%	1.50%	1.50%
Of which: countercyclical buffer (%)	-	-	-	-
Of which: capital surcharge on D-SIBs (%)	1.00%	1.00%	1.00%	1.00%
Total Tier 1 capital ratio (%)	11.91%	11.31%	12.53%	11.62%
Total capital ratio (including capital conservation buffer, countercyclical capital buffer & surcharge on D-SIBs) (%)	14.73%	14.36%	15.13%	14.47%
Of which: capital conservation buffer (%)	1.50%	1.50%	1.50%	1.50%
Of which: countercyclical buffer (%)	-	-	-	-
Of which: capital surcharge on D-SIBs (%)	1.00%	1.00%	1.00%	1.00%

TEMPLATE 3

Leverage Ratio

As at September 30,	Bank		Group	
	2023	2022	2023	2022
	(Rs 000)	(Rs 000)	(Rs 000)	(Rs 000)
Tier 1 capital	112,171,242	111,366,338	131,095,836	125,317,576
Total exposures	2,037,341,546	1,751,734,290	2,150,380,843	1,857,581,852
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	1,808,154,265	1,593,842,851	1,921,193,563	1,699,690,413
Derivative exposures	117,232,519	40,220,855	117,232,519	40,220,855
Securities financing transaction exposures	34,397,606	21,381,487	34,397,606	21,381,487
Other off-balance sheet exposures	77,557,156	96,289,098	77,557,156	96,289,098
Basel III leverage ratio (Tier 1/Total Exposure) (minimum requirement 3%)	5.51%	6.36%	6.10%	6.75%

TEMPLATE 4

Liquidity coverage ratio (LCR) - All currency

As at September 30,	2023		2022	
	Total	Total	Total	Total
	Unweighted Value Rs 000	Weighted Value Rs 000	Unweighted Value Rs 000	Weighted Value Rs 000
Total stock of High-Quality Liquid Assets (HQLA)	577,414,161	568,806,650	300,820,049	293,420,678
Total adjusted level 1 assets	522,572,048	522,572,048	256,225,201	256,225,201
Level 1 assets	520,263,471	520,263,471	255,185,516	255,185,516
Total adjusted level 2A assets	57,070,956	48,510,312	44,051,131	37,443,461
Level 2A assets	57,050,956	48,493,312	44,051,131	37,443,461
Total adjusted level 2B assets	99,735	49,868	1,583,402	791,701
Level 2B assets	99,735	49,868	1,583,402	791,701
Total cash outflows	1,608,691,967	245,533,587	1,462,718,503	244,733,437
Deposits	1,192,890,754	119,289,075	1,026,642,150	102,664,215
Unsecured wholesale funding	226,735,587	81,359,093	244,599,187	97,396,995
Secured funding transactions	24,240,976	-	12,401,180	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	138,444,769	18,505,539	150,560,276	16,156,516
Additional requirements	26,379,880	26,379,880	28,515,710	28,515,710
Total cash inflows	250,006,470	133,784,957	238,451,894	110,465,501
Maturing secured lending transactions backed by collateral	-	-	-	-
Committed facilities	3,000,000	-	3,000,000	-
Other inflows by counterparty which are maturing within 30 days	185,163,762	123,324,215	129,769,608	73,934,029
Operational deposits	40,980,870	-	32,682,299	-
Other cash inflows	20,861,838	10,460,741	72,999,987	36,531,473
Liquidity coverage ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		509.01%		218.53%

TEMPLATE 5**Net Stable Funding Ratio (NSFR)**

As at September 30,	Bank	
	2023	2022
	Rs 000	Rs 000
Total available stable funding (ASF)	1,352,417,878	1,198,019,796
Required stable funding – On balance sheet assets	890,717,395	945,161,786
Required stable funding – Off balance sheet items	18,932,501	18,394,429
Total required stable funding (RSF)	909,649,897	963,556,215
NSFR (minimum requirement - 2023 - 100%, 2022 - 100%)	148.67%	124.33%

TEMPLATE 6

Main Features of Regulatory Capital Instruments

Description of the capital instrument	Stated Capital	Debentures - 2006 Type F	Debentures - 2016	Debentures - 2019 Basel III compliant – Tier 2 listed rated unsecured subordinated redeemable debentures with a non-viability conversion	Debentures - 2019 Basel III compliant – Tier 2 listed rated unsecured subordinated redeemable debentures with a non-viability conversion	Debentures - 2021 Basel III compliant – Tier 2 listed rated unsecured subordinated redeemable debentures with a non-viability conversion
Issuer	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC
Unique identifier						
Governing law(s) of the instrument	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka
Original date of issuance	Not Applicable	April 1, 2006	November 1, 2016	September 23, 2019	September 23, 2019	July 28, 2021
Par value of instrument		LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-
Perpetual or dated	Perpetual	Dated	Dated	Dated	Dated	Dated
Original maturity date, if applicable	Not Applicable	March 31, 2024	November 1, 2023	September 22, 2024	September 22, 2026	July 28, 2031
Amount recognised in regulatory capital (in Rs 000 as at the reporting date)	40,955,116	1,132,289	800,000	384,514	4,846,458	7,000,000
Accounting classification (equity/liability)	Equity	Liability	Liability	Liability	Liability	Liability
Issuer call subject to prior supervisory approval						
Optional call date, contingent call dates and redemption amount (Rs. '000)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Subsequent call dates, if applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
Coupons/dividends:	Dividends	Coupons	Coupons	Coupons	Coupons	Coupons
Fixed or floating dividend/coupon	Not Applicable	Fixed	Fixed	Fixed	Fixed	Fixed
Coupon rate and any related index		11.25% p.a.	13% p.a.	12.3% p.a.	12.8% p.a.	9.50% p.a.
Non-cumulative or cumulative	Non-cumulative	Cumulative	Cumulative	Cumulative	Cumulative	Cumulative
Convertible or non-convertible	Not Applicable	Not Applicable	Not Applicable	Convertible	Convertible	Convertible
If convertible, conversion trigger (s)				A “Trigger Event” is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e., conversion of the said Debentures upon occurrence of the Trigger Event will be affected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Direction No. 1 of 2016 of Web-Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of – (a) “A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board.”	A “Trigger Event” is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e., conversion of the said Debentures upon occurrence of the Trigger Event will be affected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Direction No. 1 of 2016 of Web-Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of – (a) “A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board.”	A “Trigger Event” is determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka (i.e., conversion of the said Debentures upon occurrence of the Trigger Event will be affected by the Bank solely upon being instructed by the Monetary Board of the Central Bank of Sri Lanka), and is defined in the Banking Act Direction No. 1 of 2016 of Web-Based Return Code 20.2.3.1.1.1.(10) (iii) (a&b) as a point/event being the earlier of – (a) “A decision that a write-down, without which the Bank would become non-viable, is necessary, as determined by the Monetary Board, OR (b) The decision to make a public sector injection of capital, or equivalent support, without which the Bank would have become non-viable, as determined by the Monetary Board.”
If convertible, fully or partially	Not Applicable	Not Applicable	Not Applicable	Fully	Fully	Fully
If convertible, mandatory or optional	Not Applicable	Not Applicable	Not Applicable	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.	Optional. At the discretion of the monetary board of the Central Bank of Sri Lanka upon occurrence of trigger points as detailed above.
If convertible, conversion rate	Not Applicable	Not Applicable	Not Applicable	The price based on the simple average of the daily volume of weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.	The price based on the simple average of the daily volume of weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.	The price based on the simple average of the daily volume of weighted average price (VWAP) of an ordinary voting share of the Bank during the three (03) months period, immediately preceding the date of the Trigger Event.

TEMPLATE 7

Credit risk under standardised approach

Credit risk exposures and credit risk mitigation (CRM) effects - Bank

As at September 30, 2023	Bank					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)	
	On-balance sheet amount (a)	Off-Balance Sheet Amount (b)	On-balance sheet amount (c)	Off-Balance Sheet Amount (d)	RWA (e)	RWA Density {e/(c+d)}
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Claims on Central Government and CBSL	732,093,341	-	696,773,704	-	20,077,381	2.88%
Claims on foreign sovereigns and their central banks	-	-	-	-	-	-
Claims on public sector entities (PSEs)	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-
Claims on banks exposures	110,184,292	-	110,184,292	-	29,608,378	26.87%
Claims on financial institutions	37,050,724	1,702,638	37,050,724	1,702,638	20,262,275	52.29%
Claims on corporates	385,030,432	362,098,341	375,505,678	59,545,835	403,638,799	92.78%
Retail claims	392,386,012	106,859,269	330,820,568	16,308,682	215,581,972	62.10%
Claims secured by residential property	53,980,906	-	53,980,906	-	28,129,207	52.11%
Claims secured by commercial real estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) ⁽ⁱ⁾	52,727,125	-	52,727,125	-	58,252,864	110.48%
Higher-risk categories	1,148,572	-	1,148,572	-	2,871,429	250.00%
Cash items and other assets	84,697,540	-	84,697,540	-	47,061,369	55.56%
Total	1,849,298,944	470,660,248	1,742,889,109	77,557,155	825,483,675	

TEMPLATE 7 (Contd.)

Credit risk under standardised approach

Credit risk exposures and credit risk mitigation (CRM) effects - Group

As at September 30, 2023	Group					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)	
	On-balance sheet amount (a)	Off-Balance Sheet Amount (b)	On-balance sheet amount (c)	Off-Balance Sheet Amount (d)	RWA (e)	RWA Density {e/(c+d)}
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Claims on Central Government and CBSL	748,103,941	-	712,784,304	-	20,077,381	2.82%
Claims on foreign sovereigns and their central banks	-	-	-	-	-	-
Claims on public sector entities (PSEs)	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks (MDBs)	-	-	-	-	-	-
Claims on banks exposures	120,640,759	-	120,640,759	-	34,399,446	28.51%
Claims on financial institutions	40,422,934	1,702,638	40,422,934	1,702,638	21,948,380	52.10%
Claims on corporates	404,993,992	362,098,341	395,469,238	59,545,835	423,503,062	93.07%
Retail claims	426,832,567	106,859,269	365,267,123	16,308,682	241,416,888	63.27%
Claims secured by residential property	53,980,906	-	53,980,906	-	28,129,207	52.11%
Claims secured by commercial real estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) ⁽ⁱ⁾	52,727,125	-	52,727,125	-	58,252,864	110.48%
Higher-risk categories	1,325,604	-	1,325,604	-	3,314,011	250.00%
Cash items and other assets	110,904,637	-	110,904,637	-	73,268,466	66.06%
Total	1,959,932,466	470,660,248	1,853,522,630	77,557,155	904,309,706	

TEMPLATE 8

Market risk under standardised measurement method

As at September 30,	Bank		Group	
	2023	2022	2023	2022
	Rs 000	Rs 000	Rs 000	Rs 000
(a) Capital charge for interest rate risk	5	-	5	-
General interest rate risk	5	-	5	-
(i) Net long or short position	5	-	5	-
(ii) Horizontal disallowance	-	-	-	-
(iii) Vertical disallowance	-	-	-	-
(iv) Options	-	-	-	-
Specific interest rate risk	-	-	-	-
(b) Capital charge for equity	26,929	19,183	61,656	46,089
(i) General equity risk	13,464	11,259	31,124	27,052
(ii) Specific equity risk	13,464	7,923	30,532	19,037
(c) Capital charge for foreign exchange & gold	44,992	525,828	44,992	525,828
Capital charge for market risk [(a) + (b) + (c)] * CAR	532,783	4,037,118	790,021	4,236,425

TEMPLATE 9

Operational Risk under basic indicator approach - Bank

As at September 30,	Capital Charge Factor	Fixed Factor	2022			2023		
			1 st Year	2 nd Year	3 rd Year	1 st Year	2 nd Year	3 rd Year
Gross Income	N/A	N/A	56,190,509	62,478,857	118,331,809	62,478,857	118,331,809	131,695,593
Capital Charges	15%	N/A	8,428,576	9,371,829	17,749,771	9,371,829	17,749,771	19,754,339
Capital Charges for Operational Risk					11,850,059			15,625,313
The Basic Indicator Approach					11,850,059			15,625,313
Risk Weighted Amount for Operational Risk					87,778,213			115,743,059

Operational Risk under basic indicator approach - Group

As at September 30,	Capital Charge Factor	Fixed Factor	2022			2023		
			1 st Year	2 nd Year	3 rd Year	1 st Year	2 nd Year	3 rd Year
Gross Income	N/A	N/A	72,540,058	80,388,902	140,531,609	80,388,902	140,531,609	160,219,237
Capital Charges	15%	N/A	10,881,009	12,058,335	21,079,741	12,058,335	21,079,741	24,032,886
Capital Charges for Operational Risk					14,673,028			19,056,987
The Basic Indicator Approach					14,673,028			19,056,987
Risk Weighted Amount for Operational Risk					108,689,100			141,162,870

TEMPLATE 10

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

Amount as at September 30 ,2023	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
	Rs 000	Rs 000	Rs 000	Rs 000	Rs 000
Assets	1,857,538,018	1,857,538,018	1,849,298,944	131,472	148,170,060
Cash and cash equivalents	90,659,300	90,659,300	90,659,300	-	-
Placements with banks	57,346,277	57,346,277	57,346,277	-	-
Balances with Central Bank of Sri Lanka	7,094,107	7,094,107	7,094,107	-	-
Reverse repurchase agreements	100,132	100,132	100,132	-	-
Derivative financial instruments	66,687	66,687	66,687	-	-
Financial assets measured at fair value through profit or loss	131,472	131,472	-	131,472	-
Financial assets at amortised cost - Loans and advances to banks	-	-	-	-	-
Financial assets measured at amortised cost - loans and advances to customers	930,909,007	930,909,007	964,561,630	-	106,409,835
Financial assets measured at amortised cost - debt and other instruments	450,666,518	450,666,518	450,666,518	-	-
Financial assets measured at fair value through other comprehensive income	222,596,055	222,596,055	218,959,685	-	3,636,370
Investment in joint venture	755,000	755,000	-	-	755,000
Investments in subsidiaries	3,017,285	3,017,285	1,973,000	-	1,044,285
Investments in associates	-	-	-	-	-
Investment properties	460,438	460,438	460,438	-	-
Property, plant and equipment	25,394,135	25,394,135	25,394,135	-	-
Right-of-use assets	5,115,317	5,115,317	5,115,317	-	-
Intangible assets and goodwill	1,502,859	1,502,859	-	-	1,502,859
Deferred tax assets	34,821,710	34,821,710	-	-	34,821,710
Other assets	26,901,719	26,901,719	26,901,719	-	-
Liabilities	1,675,766,122	1,675,766,122	-	-	-
Due to banks	11,916,617	11,916,617	-	-	-
Derivative financial instruments	1,222,662	1,222,662	-	-	-
Securities sold under repurchase agreements	27,930,775	27,930,775	-	-	-
Financial liabilities measured at amortised cost - due to depositors	1,531,800,822	1,531,800,822	-	-	-
Dividends payable	983,001	983,001	-	-	-
Financial liabilities measured at amortised cost - other borrowings	27,452,816	27,452,816	-	-	-
Debt securities issued	85,805	85,805	-	-	-
Current tax liabilities	22,923,613	22,923,613	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other provisions	8,365,270	8,365,270	-	-	-
Other liabilities	20,170,348	20,170,348	-	-	-
Due to subsidiaries	-	-	-	-	-
Subordinated liabilities	-	-	-	-	-
Subordinated term debts	22,914,393	22,914,393	-	-	-
Off-Balance Sheet Liabilities	871,132,848	871,132,848	470,660,248	-	-
Guarantees	42,827,100	42,827,100	40,326,135	-	-
Performance Bonds	47,750,871	47,750,871	44,179,393	-	-
Letters of Credit	24,649,295	24,649,295	24,235,322	-	-
Other Contingent Items	124,839,589	124,839,589	91,137,265	-	-
Undrawn Loan Commitments	631,065,993	631,065,993	270,782,133	-	-
Other Commitments	-	-	-	-	-
Shareholders' Equity	181,771,896	181,771,896	-	-	-
Equity Capital (Stated Capital)/Assigned Capital of which Amount Eligible for CET1	40,955,116	40,955,116	-	-	-
Of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	54,612,389	54,612,389	-	-	-
Accumulated Other Comprehensive Income	4,867,075	4,867,075	-	-	-
Other Reserves	81,337,316	81,337,316	-	-	-