Pan Asia Banking Corporation PLC
Basel III - Pillar 3 Disclosures
As at 30th June 2025

PAN ASIA BANK
The Truly Sri Lankan Bank

Company Registration No. PQ 48

Registered Address: No. 450, Galle Road, Colombo 3

Pan Asia Banking Corporation PLC
Pillar 3 Disclosures
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BASEL III DISCLOSURE REQUIREMENTS

INTRODUCTION

The Bank recognizes, best corporate governance practices jointly with effective risk management techniques which directs the Bank towards the sustainable achievement in business goals while staying above the minimum regulatory requirements. The Banks usually operate in a vulnerable environment and are highly exposed to risk. Therefore, the Bank places a higher emphasis on a continuous basis on improving risk management processes and operating with sufficient level of capital to support its risk absorption capacity and business expansions. The Bank's risk management team has to play a vital role in maintaining prudential risk management practices across the Bank which enables early detection of down side risks in all its businesses and other operations.

Based on empirical data and close analysis of market behavior, the Bank is of the belief that effective investment in robust risk management practices would facilitate in mitigating the credit, market, operational and the other risk factors facing the Bank.

Further use of market discipline is deemed to be an important driver in the enhancement of the risk management system from the Bank as well as the stakeholders' perspective. Therefore, the Bank believes comprehensive disclosure of capital level in relation to the credit risk, market risk and operational risk levels would fulfill the expectations of the regulators as well as other stakeholders at large.

SCOPE OF BASEL III FRAMEWORK

The Basel Committee on Bank Supervision (BCBS) has implemented a set of capital, liquidity and funding reforms known as "Basel III". The objectives of reforms are to increase the quality, consistency and transparency of capital to enhance the risk management framework of Licensed Banks.

Accordingly, the Central Bank of Sri Lanka has issued Direction No. 01 of 2016 on Capital Requirement under Basel III for Licensed Commercial Banks (LCB's) and Licensed Specialized Banks (LSB's) on 29th December 2016.As per the direction, Capital Requirements applicable for a Licensed Commercial Bank from 1st July 2017 onwards consist of three pillars.

Pillar 1	• Minimum Capital Requirements and Buffers - Credit Risk, Market Risk & Operational Risk
Pillar 2	• Maintain Adequate Capital above the Minimum Requirement (ICAAP) - Additonal Risks
Pillar 3	• Disclosure Requirements - Regular disclosure to the market covering both qualitative and quantitative disclosures on Capital , Liqudity and Risk Management

PILLAR 1 - MINIMUM CAPITAL REQUIREMENTS AND BUFFERS

Commencing from 01st July 2017, every LCB & LSB need to comply with minimum capital ratios and the buffers as prescribed in the direction. According to the latest regulatory requirements enforced by CBSL, the Bank is required to maintain the capital in 3 tiers as mentioned below.

Minimum Capital Ratio Requirement

Components of Capital	Minimum Requirement
Common Equity Tier 1 Capital Ratio Including Capital Conservation Buffer	7.00%
Total Tier 1 Capital Ratio Including Capital Conservation Buffer	8.50%
Total Capital Ratio Including Capital Conservation Buffer	12.50%

CAPITAL BUFFERS

All banks are required to hold additional capital buffers over & above the minimum CET I, Total Tier I & Total Capital Adequacy levels.

- Capital Conservation Buffer (CCB)
- High Loss Absorbency (HLA) requirement for Domestic Systemically Important Banks (D-SIBs)
- Countercyclical Buffer

Higher Loss Absorbency (HLA) Requirements for Domestic Systemically Important Banks (D-SIBs)

Monetary Board of Central Bank has issued Banking Act Direction No 02 of 2025 "Framework for Dealing with Domestic Systemically Important Banks" on 17th April 2025.

This framework attempts to identify the banks whose failure has a larger impact on the financial system due to size, interconnectedness, lack of substitutability and complexity and require maintaining higher loss absorbency (HLA) by such banks.

Primary objective of the implementation of the D-SIBs framework is D-SIBs to hold higher capital buffers and to provide incentives to reduce their systemic importance on the domestic economy.

The minimum capital surcharge on D-SIBs is as follows:

Bucket	HLA Requirement (CET 1 as a % of Risk-Weighted Assets)
3	2.0
2	1.5
1	1.0

Licensed banks which are determined as Domestic Systemically Important Banks (D-SIBs), from time to time have to maintain additional Higher Loss Absorbency (HLA) requirements as specified by the Monetary Board in the form of Common Equity Tier 1 Capital.

However as per eligible criterions defined in the direction to be categorized as D-SIB, it is likely that additional HLA capital requirements will not be applicable for our Bank given the total exposure measure coming under Leverage Ratio is account for below the minimum exposure value of Rs.500 billion specified by the regulator under disclosure requirements in the directions.

The Bank's Total exposures coming under Basel III leverage ratio was Rs. 304 billion as at 30th June 2025.

PILLAR 2 - MAINTAIN ADEQUATE CAPITAL ABOVE THE MINIMUM REQUIREMENT (ICAAP)

The Bank needs to maintain adequate capital buffers to safeguard itself from the exposure to risk as specified in the direction. Under Pillar 2, a Board approved ICAAP document needs to be submitted to the Central Bank for supervisory review process. ICAAP lets banks to identify, analyze and quantify its risk exposures using different methodologies, techniques and to quantify required level of capital to absorb the risks.

Further under pillar 2, banks are instructed to scrutinize different types of risks which are not covered/fully captured under Pillar 1. Accordingly, following risk categories also need to be quantified and allocation of capital needs to be done in computing the Pillar 2 Capital Ratios.

- Risks not fully captured under Pillar 1 - Concentration risk (credit risk), interest rate/rate of return risk in the Banking book (market risk) etc.
- Risk types not covered under Pillar 1 - Liquidity risk, concentration risk, reputational risk, compliance risk, strategic and business risk, residual risk. etc. (risks which are not specifically addressed under Pillar 1)

The Bank has already developed an ICAAP policy and framework which closely indicate the risk and capital assessment processes which ensures that adequate level of capital is maintained to support the Bank's current and projected demand for capital under expected and stressed conditions.

PILLAR 3 - DISCLOSURE REQUIREMENTS

Commencing from 1st July 2017, the Bank needs to disclose the regulator prescribed key information in relation to regulatory capital, liquidity and risk management with the published financial statements, in the annual report and in the web site.

Pillar 3 aims to provide consistent and comprehensive disclosure framework that enhances comparability between banks and further promotes improvements in risk practices.

The Bank has implemented a Pillar 3 policy and procedure framework to address the requirements laid down for pillar 3 disclosures.

The complete disclosure report of information regarding capital management in accordance with Basel III-Pillar 3 is provided of which quantitative information regarding capital structure, capital adequacy and monitoring of liquidity standards is disclosed on a quarterly basis. The disclosures on the Bank's risk management approach and risk management related to key risk exposures are disclosed on an annual basis.

Key Regulatory Ratios - Capital and Liquidity		
As at	30.06.2025	31.12.2024
Regulatory Capital (Rs '000)		
Total Common Equity Tier 1 Capital	24,435,528	24,435,528
Common Equity Tier 1 Capital	23,999,151	24,079,489
Tier 1 Capital	23,999,151	24,079,489
Total Capital	26,419,878	26,348,045
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio *(Minimum Requirement -7.00%)*	16.65%	19.17%
Tier 1 Capital Ratio *(Minimum Requirement -8.50%)*	16.65%	19.17%
Total Capital Ratio *(Minimum Requirement -12.50%)*	18.32%	20.98%
Leverage Ratio *(Minimum Requirement -3%)*	7.89%	8.18%
Regulatory Liquidity		
Liquidity Coverage Ratio (%)		
Rupee *(Minimum Requirement -100%)*	212.94	264.10
All Currency *(Minimum Requirement -100%)*	188.56	344.37
Net Stable Funding Ratio (%) *(Minimum Requirement -100%)*	139.71	153.44

CAPITAL STRUCTURE AND CAPITAL ADEQUACY

The Bank's capital structure according to the Banking Act Direction No. 01 of 2016 on Capital Requirement under Basel III for Licensed Commercial Banks (LCB) and Licensed Specialized Banks (LSB) is revised in to Common Equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital.

Common Equity Tier 1 (CET 1) Capital of the Bank comprises;

- Stated Capital
- Retained Earnings after appropriation.
- Statutory Reserve Fund

At present Bank has no instrument eligible for Additional Tier 1 (AT1) Capital.

Tier 2 Capital Consist of,

- 100% of impairment for assets in Stage 1 & 50% of impairment for assets in Stage 2 under SLFRS subject to maximum limit of 1.25% RWA in Credit Risk
- Approved Revaluation Surpluses on Freehold Land and Building (Subject to a discount of 50%)

As per the regulatory directive maximum eligible Tier 2 capital is capped at 100% of CET1 Capital.

Basel III Computation of Capital Ratios

Basel III Computation of Capital Ratios		
As at	**30.06.2025 Rs'000**	**31.12.2024 Rs'000**
Common Equity Tier 1 (CET1) Capital after Adjustments	**23,999,151**	**24,079,489**
Common Equity Tier 1 (CET1) Capital	**24,435,528**	**24,435,528**
Stated Capital	3,614,253	3,614,253
Reserve Fund	1,194,474	1,194,474
Published Retained Earnings	19,512,208	19,512,208
Published Accumulated Other Comprehensive Income (OCI)	114,592	114,592
General and other Disclosed Reserves	-	-
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	-	-
Total Adjustments to CET1 Capital	**436,377**	**356,039**
Goodwill (net)	-	-
Intangible Assets (net)	305,770	328,682
Others - Differed Tax Assets	130,607	27,357
Additional Tier 1 (AT1) Capital after Adjustments	-	-
Additional Tier 1 (ATI) Capital	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustmentsto AT1 Capital	-	-
Investment in Own Shares	-	-
Others	-	-
Tier 2 Capital after Adjustments	**2,420,727**	**2,268,556**
Tier 2 Capital	**2,420,727**	**2,268,556**
Qualifying Tier 2 Capital Instruments	-	82,000
Revaluation Gains	818,481	818,481
Stage 1 & 50% of stage 2 impairment provision	1,602,245	1,368,075
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	-	-
CET1 Capital	**23,999,151**	**24,079,489**
Total Tier 1 Capital	**23,999,151**	**24,079,489**
Total Capital	**26,419,878**	**26,348,045**
Total Risk Weighted Assets (RWA)	**144,175,490**	**125,604,699**
RWAs for Credit Risk	128,179,608	109,445,988
RWAs for Market Risk	675,375	2,119,813
RWAs for Operational Risk	15,320,507	14,038,897
CET1 Capital Adequacy Ratio (including Capital Conservation Buffer) (%)	**16.65**	**19.17**
of which: Capital Conservation Buffer (%)	2.50	2.50
Total Tier 1 Capital Adequacy Ratio (%)	**16.65**	**19.17**
Total Capital Adequacy Ratio (including Capital Conservation Buffer) (%)	**18.32**	**20.98**
of which: Capital Conservation Buffer (%)	2.50	2.50

LEVERAGE RATIO

The Leverage Ratio to act as a credible supplementary measure to the risk-based capital requirement in order to restrict the build-up of leverage in the banking sector, helping to avoid any destabilizing deleveraging processes which can damage the broader financial system and the economy, and reinforce the risk-based requirements with a simple, non-risk based "backstop" measure.

The Central Bank of Sri Lanka has issued Direction No 12 of 2018 on "Leverage Ratio under Basel III for Licensed Commercial Banks and Licensed Specialized Banks" on 28th December 2018. Minimum Leverage Ratio requirement for licensed banks is 3%.

Computation of Leverage Ratio		
As at	**30.06.2025 Rs'000**	**31.12.2024 Rs'000**
Tier 1 Capital	**23,999,151**	24,079,489
Total Exposures	**304,001,162**	**294,371,861**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	268,374,992	259,821,264
Derivative Exposures	314,275	337,405
Securities Financing Transaction Exposures	29,425,643	29,624,009
Other Off-Balance Sheet Exposures	5,886,252	4,589,183
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	**7.89**	**8.18**

MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

	Ordinary Shares
Issuer	Pan Asia Banking Corporation PLC
CSE Security Code	PABC N0000
Governing Law(s) of the Instrument	Companies Act No.7 of 2007
Original Date of Issuance	Multiple
Par Value of Instrument (Rs.)	N/A
Perpetual or Dated	Perpetual
Original Maturity Date	N/A
Regulatory Treatment	
Instrument Type	Common Equity Tier 1
Amount recognized in Regulatory Capital (in Rs. Mn as at 30th June 2025)	3,614
Accounting Classification (Equity/Liability)	Shareholders' Equity
Issuer Call subject to Prior Supervisory Approval	No

Optional Call Date, Contingent Call Dates and Redemption Amount	N/A
Coupons/Dividends	
Fixed or Floating Dividend/Coupon	Discretionary dividend amount
Coupon Rate and any Related Index	Distributable profit that has been declared as dividend
Non-Cumulative or Cumulative	Non Cumulative
Convertible or Non-Convertible	Non-Convertible
If Convertible, Conversion Trigger (s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A

RISK WEIGHTED ASSETS

CREDIT RISK

The Bank computes risk weighted assets on credit exposures using the Standardized Approach Method. In assigning risk weights for calculation of risk weighted assets using the standardized approach under Basel III, the Bank uses credit ratings from External Credit Assessment Institutions (ECAIs) who meet the qualifications specified by the CBSL. The credit ratings from External Credit Assessment institutions are applied to risk weight the claims on Banks, financial institutions and corporate customers. Claims on Retail and SME customers are risk weighted based on the criteria's specified in the directions.

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

Credit Risk under Standardised Approach - Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects						
Asset Class	Amount (Rs'000) as at 30.06.2025					
	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 Central Bank of Sri Lanka	88,445,341	-	78,620,909	-	1,009,857	1%
Claims on Bank's Exposures	5,880,457	35,481,989	5,880,457	709,640	5,938,103	90%
Claims on Financial Institutions	6,062,472	1,081,857	6,062,472	7,884	4,207,672	69%
Claims on Corporates	34,938,039	3,545,443	30,743,566	769,105	26,997,710	86%
Retail Claims	105,666,824	18,428,227	92,514,542	4,071,926	76,368,352	79%
Claims Secured by Gold	16,368,759	-	16,368,759	-	-	0%
Claims Secured by Residential Property	4,470,080	-	4,470,080	-	2,603,865	58%
Net Stage 3 Loans (i)	4,754,670	-	4,754,670	-	5,091,988	107%
Higher-risk Categories	3,752	-	3,752	-	5,628	150%
Cash Items and Other Assets	9,654,808	-	9,654,808	-	5,956,434	62%
Total Assets	**276,245,201**	**58,537,516**	**249,074,014**	**5,558,554**	**128,179,608**	**50%**

Notes:

(i) Stage 3 Loans- As per Banking Act Direction No. 13 and 14 of 2021 (as amended subsequently) on Classification, Recognition and Measurement of Credit Facilities and Classification, Recognition and Measurement of Financial Assets other than credit facilities in LCBs

(ii) RWA Density - Total RWA/Exposures post CCF and CRM.

Increase in total assets resulted in an increase in Risk weighted assets during Q2 2025.

MARKET RISK

The Bank follows the 'Standardized Measurement Method' for computing the capital charge for exposures capture under market risk.

Market Risk under Standardized Measurement Method

Market Risk under Standardised Measurement Method	
As at 30th June 2025	RWA Amount Rs'000
(a) RWA for Interest Rate Risk	**62,608**
General Interest Rate Risk	62,608
(i) Net Long or Short Position	62,608
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
(b) RWA for Equity	-
(i) General Equity Risk	-
(ii) Specific Equity Risk	-
(c) RWA for Foreign Exchange & Gold	**21,814**
Risk Weighted Amount for Market Risk ((a+b+c) * Reciprocal of Total Capital Ratio)	**675,375**

LIQUIDITY COVERAGE RATIO

The Liquidity Coverage Ratio (LCR) ensures Banks maintaining sufficient unencumbered High-Quality Liquid Assets (HQLA) to survive a significant liquidity stress scenario over 30 days horizon. The Central Bank of Sri Lanka issued Banking Act Direction No. 01 of 2024 on "Liquidity Coverage Ratio under Basel III Liquidity Standards for Licensed Commercial Banks" on 13th[t] June 2024. The Bank monitors its LCR position on a daily basis, ensuring a sufficient buffer is maintained over the minimum regulatory requirement and the Bank's risk appetite. The Bank holds a diverse mix of High Quality Liquid Assets (HQLA), consisting primarily of cash, excess balances held with Central Bank above Statutory Reserve, Government of Sri Lanka securities (Level 1 Liquid Assets).

LCR Disclosure template

Basel III Computation of Liquidity Coverage Ratio - All Currency				
As at	30.06.2025		31.12.2024	
	Total Un-weighted Value Rs'000	Total Weighted Value Rs'000	Total Un-weighted Value Rs'000	Total Weighted Value Rs'000
Total Stock of High-Quality Liquid Assets (HQLA)	**58,150,140**	**57,368,628**	**76,445,518**	**75,637,388**
Total Adjusted Level 1 Assets	**52,959,220**	**52,959,220**	**71,109,362**	**71,109,362**
Level 1 Assets	**52,940,060**	**52,940,060**	**71,057,988**	**71,057,988**
Total Adjusted Level 2A Assets	**5,210,079**	**4,428,567**	**5,387,530**	**4,579,401**
Level 2A Assets	**5,210,079**	**4,428,567**	**5,387,530**	**4,579,401**
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	**245,534,992**	**44,235,588**	**225,700,127**	**41,494,293**
Deposits	172,335,209	15,507,928	162,190,465	14,970,547
Unsecured Wholesale Funding	40,603,754	22,198,018	32,712,492	16,987,322
Secured Funding Transactions	309,094	-	607,232	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	26,151,073	393,782	20,791,664	138,150
Additional Requirements	6,135,861	6,135,861	9,398,274	9,398,274
Total Cash Inflows	**32,966,370**	**13,811,420**	**28,296,451**	**19,530,200**
Maturing Secured Lending Transactions Backed by Collateral	8,806,000	-	1,000,000	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	15,157,827	7,675,559	17,593,920	10,131,926
Operational Deposits	2,866,683	-	304,256	-
Other Cash Inflows	6,135,861	6,135,861	9,398,274	9,398,274
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total net Cash Outflows over the Next 30 Calendar Days) *100		**188.56%**		**344.37%**

NET STABLE FUNDING RATIO

The Net Stable Funding Ratio (NSFR) is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the Net Stable Funding Ratio, which extends to one year.

The Central Bank has issued Direction No 01 of 2024 on “Net Stable Funding Ratio under Basel III liquidity Standards for Licensed Commercial Banks and Licensed Specialized Banks” on 13th June 2024. The minimum ratio requirement is 100%.

Computation of Net Stable Funding Ratio		
As at	30.06.2025 Rs'000	31.12.2024 Rs'000
Total Available Stable Funding	197,544,451	186,630,688
Required Stable Funding – On Balance Sheet Assets	141,023,218	121,507,455
Required Stable Funding – Off Balance Sheet Items	375,655	126,092
Total Required Stable Funding	141,398,873	121,633,548
NSFR	**139.71%**	**153.44%**

OPERATIONAL RISK

The Bank computes capital charges for operational risk based on the Basic Indicator Approach (BIA).

Operational Risk under Basic Indicator Approach

Operational Risk under Basic Indicator Approach					
As at 30th June 2025 Business Lines	Capital Charge Factor	Fixed Factor	Gross Income		
			1st Year Rs'000	2nd Year Rs'000	3rd Year Rs'000
The Basic Indicator Approach	15%	-	14,089,618	14,049,392	10,162,257
The Standardised Approach					
Corporate Finance	18%	-	-	-	-
Trading and Sales	18%	-	-	-	-
Payment and Settlement	18%	-	-	-	-
Agency Services	15%	-	-	-	-
Asset Management	12%	-	-	-	-
Retail Brokerage	12%	-	-	-	-
Retail Banking	12%	-	-	-	-
Commercial Banking	15%	-	-	-	-
The Alternative Standardised Approach					
Corporate Finance	18%	-	-	-	-
Trading and Sales	18%	-	-	-	-
Payment and Settlement	18%	-	-	-	-
Agency Services	15%	-	-	-	-
Asset Management	12%	-	-	-	-
Retail Brokerage	12%	-	-	-	-
Retail Banking	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach					**1,915,063**
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach					**15,320,507**

DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY RISK CATEGORIES

As at 30th June 2025	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					
Cash and Cash Equivalents	6,521,463	6,521,463	6,521,463	-	-
Balances with Central Bank of Sri Lanka	5,206,766	5,206,766	5,206,766	-	-
Placements with Banks	-	-	-	-	-
Reverse Repurchase Agreements	9,824,432	9,824,432	9,824,432	-	-
Derivative Financial Instruments	41,101	41,101	41,101	-	-
Financial Assets at Fair Value through Profit or Loss (FVPL)	6,330,530	6,330,530	-	6,330,530	
Financial Assets at Amortised Cost					
-Loans and Advances	173,287,907	173,287,907	173,287,907	-	-
-Debt and Other Instruments	60,482,455	60,482,455	60,482,455	-	-
Financial Assets at Fair Value through Other Comprehensive Income (FVOCI)	12,935,440	12,935,440	12,935,440	-	-
Property, Plant and Equipment	2,994,219	2,994,219	2,994,219	-	-
Right-of-Use Assets	1,554,492	1,554,492	1,554,492	-	-
Intangible Assets	305,770	305,770	-	-	305,770
Deferred Tax Assets	130,607	130,607	-	-	130,607
Other Assets	1,356,212	1,356,212	1,356,212	-	-
Total Assets	**280,971,394**	**280,971,394**	**274,204,487**	**6,330,530**	**436,377**
Liabilities					
Due to Banks	16,090,863	16,090,863	-	-	-
Repurchase Agreements	22,391,057	22,391,057	-	-	-
Derivative Financial Instruments	33,027	33,027	-	-	-
Financial Liabilities at Amortised Cost					
-Due to Depositors	204,048,437	204,048,437	-	-	-
-Due to Debt Securities Holders	-	-	-	-	-
Subordinated Debentures	871,896	871,896	-	-	-
Retirement Benefit Obligations	762,917	762,917	-	-	-
Current Tax Liabilities	1,881,930	1,881,930	-	-	-
Other Provisions and Accruals	694,160	694,160	-	-	-
Other Liabilities	5,666,302	5,666,302	-	-	-
Total Liabilities	**252,440,589**	**252,440,589**	-	-	-
Gross Off-Balance Sheet Liabilities					
Guarantees	5,661,729	5,661,729	5,661,729	-	-
Documentary Credit	7,368,870	7,368,870	7,368,870	-	-
Currency Swaps	37,537,473	37,537,473	37,537,473	-	-
Commitments for Unutilised Facilities	13,120,475	13,120,475	13,120,475	-	-
Total Gross Off-Balance Sheet Liabilities	**63,688,547**	**63,688,547**	**63,688,547**	-	-
Shareholders' Equity					
Stated Capital	3,614,253	3,614,253	-	-	-
of Which Amount Eligible for CET I	3,614,253	3,614,253	-	-	-
of Which Amount Eligible for AT I	-	-			
Retained Earnings	21,672,669	21,672,669	-	-	-
Accumulated Other Comprehensive Income	206,795	206,795	-	-	-
Other Reserves	3,037,088	3,037,088	-	-	-
Total Shareholders' Equity	**28,530,805**	**28,530,805**	-	-	-