Pan Asia Banking Corporation PLC
Basel III - Pillar 3 Disclosures
As at 30th September 2026

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
30th September 2026

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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. 382 billion as at 30th September 2026.

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	**30.09.2026**	**31.12.2025**
Regulatory Capital (Rs '000)		
Total Common Equity Tier 1 Capital	27,241,783	27,981,343
Common Equity Tier 1 Capital	28,829,086	27,378,270
Tier 1 Capital	28,829,086	27,378,270
Total Capital	31,503,948	30,024,080
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio *(Minimum Requirement -7.00%)*	14.34	16.66
Tier 1 Capital Ratio *(Minimum Requirement -8.50%)*	14.34	16.66
Total Capital Ratio *(Minimum Requirement -12.50%)*	15.67	18.27
Leverage Ratio *(Minimum Requirement -3%)*	7.54	8.74
Regulatory Liquidity (%)		
Liquidity Coverage Ratio (%)		
Rupee *(Minimum Requirement -100%)*	138.92	204.90
All Currency *(Minimum Requirement -100%)*	138.98	154.97
Net Stable Funding Ratio (%) *(Minimum Requirement -100%)*	119.14	128.52

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.

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Basel III Computation of Capital Ratios

Basel III Computation of Capital Ratios		
As at	30.09.2026 Rs'000	31.12.2025 Rs'000
Common Equity Tier 1 (CET1) Capital after Adjustments	**28,829,086**	**27,378,270**
Common Equity Tier 1 (CET1) Capital	**29,743,840**	**27,981,343**
Stated Capital	3,614,253	3,614,253
Reserve Fund	1,394,753	1,394,753
Published Retained Earnings	22,742,026	22,889,208
Published Accumulated Other Comprehensive Income (OCI)	(509,250)	83,128
General and other Disclosed Reserves	-	-
Unpublished Current Year's Profit/Losses and Gains reflected in OCI	2,502,057	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to CET1 Capital	**914,754**	**603,073**
Goodwill (net)	-	-
Intangible Assets (net)	432,225	391,017
Others - Differed Tax Assets	482,529	212,056
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	**2,674,862**	**2,645,810**
Tier 2 Capital	**2,674,862**	**2,645,810**
Qualifying Tier 2 Capital Instruments	-	-
Revaluation Gains	805,407	805,407
Stage 1 & 50% of stage 2 impairment provision	1,869,455	1,840,403
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	**28,829,086**	**27,378,270**
Total Tier 1 Capital	**28,829,086**	**27,378,270**
Total Capital	**31,503,948**	**30,024,080**
Total Risk Weighted Assets (RWA)	**201,073,864**	**164,351,809**
RWAs for Credit Risk	182,138,364	147,232,231
RWAs for Market Risk	556,767	213,195
RWAs for Operational Risk	18,378,733	16,906,383
CET1 Capital Adequacy Ratio (including Capital Conservation Buffer) (%)	**14.34**	**16.66**
of which: Capital Conservation Buffer (%)	2.50	2.50
Total Tier 1 Capital Adequacy Ratio (%)	**14.34**	**16.66**
Total Capital Adequacy Ratio (including Capital Conservation Buffer) (%)	**15.67**	**18.27**
of which: Capital Conservation Buffer (%)	2.50	2.50

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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	30.09.2026 Rs'000	31.12.2025 Rs'000
Tier 1 Capital	**28,829,086**	27,378,270
Total Exposures	**382,259,928**	**313,278,671**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	329,755,640	279,047,726
Derivative Exposures	407,697	584,853
Securities Financing Transaction Exposures	43,694,495	28,210,981
Other Off-Balance Sheet Exposures	8,402,097	5,435,112
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	**7.54**	**8.74**

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 September 2026)	3,614
Accounting Classification (Equity/Liability)	Shareholders' Equity
Issuer Call subject to Prior Supervisory Approval	No

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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 30.09.2026					
	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	109,769,497	-	109,769,497	-	1,156,020	1%
Claims on Public Sector Entities	9,235,528	458,570	9,235,528	13,157	9,243,695	100%
Claims on Bank's Exposures	15,366,021	43,058,663	15,366,021	861,173	9,445,054	58%
Claims on Financial Institutions	9,236,346	1,986,379	9,236,346	-	5,636,297	61%
Claims on Corporates	48,886,123	7,305,401	41,260,128	3,350,401	41,014,922	92%
Retail Claims	134,156,598	19,208,115	117,587,832	2,784,409	95,709,888	80%
Claims Secured by Gold	26,966,233	-	26,966,233	-	3,886,707	14%
Claims Secured by Residential Property	7,451,121	-	7,451,121	-	4,418,770	59%
Net Stage 3 Loans [i]	4,416,378	-	4,416,378	-	4,992,570	113%
Higher-risk Categories	3,752	-	3,752	-	5,628	150%
Cash Items and Other Assets	10,364,700	-	10,364,700	-	6,628,814	64%
Total Assets	**375,852,298**	**72,017,128**	**351,657,537**	**7,009,140**	**182,138,364**	**51%**

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 Q3 2026.

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 September 2026	**RWA Amount Rs'000**
(a) RWA for Interest Rate Risk	**2,652**
General Interest Rate Risk	2,652
(i) Net Long or Short Position	2,652
(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	**66,944**
Risk Weighted Amount for Market Risk ((a+b+c) * Reciprocal of Total Capital Ratio)	**556,767**

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	30.09.2026		31.12.2025	
	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)	**67,595,469**	**66,742,326**	**62,559,799**	**61,740,553**
Total Adjusted Level 1 Assets	**62,001,455**	**62,001,455**	**57,126,571**	**57,126,571**
Level 1 Assets	**61,907,849**	**61,907,849**	**57,098,157**	**57,098,157**
Total Adjusted Level 2A Assets	**5,687,620**	**4,834,477**	**5,461,642**	**4,642,396**
Level 2A Assets	**5,687,620**	**4,834,477**	**5,461,642**	**4,642,396**
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	**326,872,481**	**78,346,924**	**277,291,535**	**64,952,948**
Deposits	202,667,563	19,015,765	177,152,519	16,353,513
Unsecured Wholesale Funding	75,219,913	44,032,920	58,157,194	33,546,893
Secured Funding Transactions	1,298,988	-	456,782	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	32,768,321	380,543	26,784,901	312,403
Additional Requirements	14,917,697	14,917,697	14,740,139	14,740,139
Total Cash Inflows	**43,092,790**	**30,323,505**	**36,426,090**	**25,113,215**
Maturing Secured Lending Transactions Backed by Collateral	-	-	1,000,000	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	24,517,628	15,405,808	18,875,612	10,373,076
Operational Deposits	3,657,465	-	1,810,338	-
Other Cash Inflows	14,917,697	14,917,697	14,740,139	14,740,139
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total net Cash Outflows over the Next 30 Calendar Days) *100		**138.98%**		**154.97%**

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	30.09.2026 Rs'000	31.12.2025 Rs'000
Total Available Stable Funding	255,300,915	215,958,598
Required Stable Funding – On Balance Sheet Assets	214,012,983	167,732,083
Required Stable Funding – Off Balance Sheet Items	266,194	297,898
Total Required Stable Funding	214,279,177	168,029,981
NSFR	**119.14%**	**128.52%**

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 September 2026 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%	-	16,896,799	14,623,871	14,426,162
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					**2,297,342**
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach					**18,378,733**

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

As at 30th September 2026	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	7,263,259	7,263,259	7,263,259	-	-
Balances with Central Bank of Sri Lanka	13,080,257	13,080,257	13,080,257	-	-
Placements with Banks	5,788,586	5,788,586	5,788,586	-	-
Reverse Repurchase Agreements	-	-	-	-	-
Derivative Financial Instruments	80,360	80,360	80,360	-	-
Financial Assets at FVPL	661,964	661,964	-	661,964	
Financial Assets at Amortised Cost					
-Loans and Advances	243,448,873	243,448,873	243,448,873	-	-
-Debt and Other Instruments	59,197,101	59,197,101	59,197,101	-	-
Financial Assets at FVOCI	37,495,891	37,495,891	37,495,891	-	-
Property, Plant and Equipment	3,316,992	3,316,992	3,316,992	-	-
Right-of-Use Assets	1,594,361	1,594,361	1,594,361	-	-
Intangible Assets	432,225	432,225	-	-	432,225
Deferred Tax Assets	482,529	482,529	-	-	482,529
Other Assets	1,602,851	1,602,851	1,602,851	-	-
Total Assets	**374,445,249**	**374,445,249**	**372,868,531**	**661,964**	**914,754**
Liabilities					
Due to Banks	5,620,437	5,620,437	-	-	-
Repurchase Agreements	36,455,904	36,455,904	-	-	-
Derivative Financial Instruments	181,239	181,239	-	-	-
Financial Liabilities at Amortised Cost					
-Due to Depositors	274,887,780	274,887,780	-	-	-
-Due to Debt Securities Holders	15,973,415	15,973,415	-	-	-
Subordinated Debentures	-	-	-	-	-
Retirement Benefit Obligations	864,363	864,363	-	-	-
Current Tax Liabilities	937,957	937,957	-	-	-
Other Provisions and Accruals	865,109	865,109	-	-	-
Other Liabilities	5,709,611	5,709,611	-	-	-
Total Liabilities	**341,495,815**	**341,495,815**	-	-	-
Gross Off-Balance Sheet Liabilities					
Guarantees	9,128,609	9,128,609	9,128,609	-	-
Documentary Credit	17,828	17,828	17,828	-	-
Currency Swaps	15,659,558	15,659,558	15,659,558	-	-
Commitments for Unutilised Facilities	18,205,758	18,205,758	18,205,758	-	-
Total Gross Off-Balance Sheet Liabilities	**43,011,753**	**43,011,753**	**43,011,753**	-	-
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	26,336,922	26,336,922	-	-	-
Accumulated Other Comprehensive Income	(457,524)	(457,524)	-	-	-
Other Reserves (Note 1)	3,455,783	3,455,783	-	-	-
Total Shareholders' Equity	**32,949,434**	**32,949,434**	-	-	-

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