Key Regulatory Ratios - Capital and Liquidity

Item	Ba	ink	Group		
Item	2020 March - Basel III	2019 March - Basel III	2020 March - Basel III	2019 March - Basel III	
Regulatory Capital (LKR '000)					
Common Equity Tier 1	113,082,186	101,589,172	125,146,593	112,316,315	
Tier 1 Capital	113,082,186	101,589,172	125,146,593	112,316,315	
Total Capital	140,803,969	119,694,401	153,870,640	130,314,044	
Regulatory Capital Ratios (%)					
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2020-7% ; 2019-8%)	13.85%	12.56%	14.08%	12.94%	
Tier 1 Capital Ratio (Minimum Requirement - 2020-8.5% ; 2019-9.5%)	13.85%	12.56%	14.08%	12.94%	
Total Capital Ratio (Minimum Requirement - 2020-12.5% ; 2019-13.5%)	17.25%	14.79%	17.31%	15.01%	
Leverage Ratio (Minimum Requirement - 3%)	7.90%	8.19%	8.31%	8.59%	
Regulatory Liquidity					
Statutory Liquid Assets (LKR'000)	305,990,821	249,266,533	N/A	N/A	
Statutory Liquid Assets Ratio (Minimum					
Requirement – 20%)					
Domestic Banking Unit (%)	28.79%	24.88%	N/A	N/A	
Off-Shore Banking Unit (%)	46.85%	37.50%	N/A	N/A	
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement - 2020-100% ; 2019-100%)	266.03%	191.62%	N/A	N/A	
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 2020-100% ; 2019-100%)	257.10%	115.82%	N/A	N/A	

Basel III Computation of Capital Ratios

	Bank	Group	
Item	2020 March (LKR '000)	2020 March (LKR '000)	
Common Equity Tier 1 (CET1) Capital after Adjustments	113,082,186	125,146,593	
Common Equity Tier 1 (CET1) Capital	116,723,491	127,823,791	
Equity Capital (Stated Capital)/Assigned Capital	35,572,328	35,572,328	
Reserve Fund	7,060,000	7,060,000	
Published Retained Earnings/(Accumulated Retained Losses)	16,498,573	21,809,893	
Published Accumulated Other Comprehensive Income (OCI)	-	-	
General and other Disclosed Reserves	57,592,591	58,328,632	
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	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	-	5,052,939	
Total Adjustments to CET1 Capital	3,641,305	2,677,198	
Goodwill (net)	-)-)	122,942	
Intangible Assets (net)	911,318	1,011,318	
Others (specify)	-		
Defined benefit pension fund assets	-	-	
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	211,053	177,399	
entity Significant investments in the capital of financial institutions where the bank	2,518,934	1,365,539	
owns more than 10 per cent of the issued ordinary share capital of the entity			
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	27,721,782	28,724,046	
Tier 2 Capital	27,721,782	28,724,046	
Qualifying Tier 2 Capital Instruments	18,648,609	19,650,873	
Revaluation Gains	2,090,479	2,090,479	
General Provisions	6,982,695	6,982,695	
Instruments issued by Consolidated Banking and Financial Subsidiaries of the	-	-	
Bank and held by Third Parties			
Total Adjustments to Tier 2	-	-	
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	113,082,186	125,146,593	
Total Tier 1 Capital	113,082,186	125,146,593	
Total Capital	140,803,969	153,870,640	
Total Risk Weighted Assets (RWA)	816,322,382	889,036,856	
RWAs for Credit Risk	745,577,131	800,727,641	
RWAs for Market Risk	1,184,636	1,235,220	
RWAs for Operational Risk	69,560,616	87,073,994	
CET1 Capital Ratio (including Capital Conservation Buffer,	13.85%	14.08%	
Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	2.50%	2.50%	
Countercyclical Capital Buffer & Surcharge on D-SIBs) (%) of which: Capital Conservation Buffer (%)		N/A	
of which: Capital Conservation Buffer (%) of which: Countercyclical Buffer (%)	N/A	IN/A	
of which: Capital Conservation Buffer (%)		1.00%	
of which: Capital Conservation Buffer (%) of which: Countercyclical Buffer (%)	N/A		
of which: Capital Conservation Buffer (%) of which: Countercyclical Buffer (%) of which: Capital Surcharge on D-SIBs (%) Total Tier 1 Capital Ratio (%) Total Capital Ratio (including Capital Conservation Buffer,	N/A 1.00%	1.00%	
of which: Capital Conservation Buffer (%) of which: Countercyclical Buffer (%) of which: Capital Surcharge on D-SIBs (%) Total Tier 1 Capital Ratio (%) Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	N/A 1.00% 13.85% 17.25%	1.00% 14.08% 17.31%	
of which: Capital Conservation Buffer (%) of which: Countercyclical Buffer (%) of which: Capital Surcharge on D-SIBs (%) Total Tier 1 Capital Ratio (%) Total Capital Ratio (including Capital Conservation Buffer,	N/A 1.00% 13.85%	1.00% 14.08%	

Computation of Leverage Ratio*

Item	Amount (LKR '000)			
Item	Bank - March 2020	Group - March 2020		
Tier 1 Capital	113,082,186	125,146,593		
Total Exposures	1,431,115,835	1,505,126,806		
On-Balance Sheet Items				
(excluding Derivatives and Securities Financing Transactions, but including Collateral)	1,140,292,325	1,212,992,293		
Derivative Exposures	169,771,942	169,771,942		
Securities Financing Transaction Exposures	9,778,905	11,089,908		
Other Off-Balance Sheet Exposures	111,272,663	111,272,663		
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.90%	8.31%		

Basel III Computation of Liquidity Coverage Ratio All CCY

	Amount (LKR'000)						
Item	2020	- March	2019 - March				
nem	Total Total Weighted Value		Total	Total Weighted Value			
	Un-weighted Value	Total weighted value	Un-weighted Value	Total weighted value			
Total Stock of High-Quality Liquid Assets (HQLA)	180,373,074	169,599,357	105,943,190	101,554,649			
Total Adjusted Level 1A Assets	113,107,699	113,107,699	86,147,387	86,147,387			
Level 1 Assets	112,151,533	112,151,533	84,096,920	84,096,920			
Total Adjusted Level 2A Assets	66,677,294	56,675,700	18,670,269	15,869,729			
Level 2A Assets	66,677,294	56,675,700	18,670,269	15,869,729			
Total Adjusted Level 2B Assets	1,544,246	772,123	3,176,001	1,588,000			
Level 2B Assets	1,544,246	772,123	3,176,001	1,588,000			
Total Cash Outflows	938,913,108	154,446,504	909,548,124	152,220,181			
Deposits	637,892,907	63,789,291	581,636,099	58,163,610			
Unsecured Wholesale Funding	156,852,509	57,642,277	168,845,258	60,872,010			
Secured Funding Transactions	8,494,564	-	15,899,750	0			
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	116,110,391	13,452,198	126,164,893	16,182,437			
Additional Requirements	19.562.737	19.562.737	17.002.123	17,002,123			
Total Cash Inflows	160,866,590	88,479,450	130,329,626	64,534,952			
Maturing Secured Lending Transactions Backed by Collateral	-	-					
Committed Facilities	3,000,000	-	3,000,000	0			
Other Inflows by Counterparty which are Maturing within 30 Days	136,731,604	81,102,053	117,796,604	60,276,052			
Operational Deposits	6,645,596	-	1,547,784	0			
Other Cash Inflows	14,489,389	7,377,398	7,985,239	4,258,900			
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		257.10%		115.82%			

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument	Stated Capital	Debentures - 2007	Debentures - 2006 Type E	Debentures - 2006 Type F	Debentures - 2011	Debentures - 2016	Debentures - 2016	Debentures - 2016	Debentures - 2019	Debentures - 2019	Foreign Borrowing
Issuer	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	HNB PLC	German Development Financial Institution
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)											
Governing Law(s) of the Instrument	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	Sri Lanka	German
Original Date of Issuance	N/A	August 1, 2007	April 1, 2006	April 1, 2006	September 5, 2011	March 28, 2016	November 1, 2016	November 1, 2016	September 23, 2019	September 23, 2019	June 12, 2012
Par Value of Instrument	N/A	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	N/A
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable											
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	33,820,906	280,000	377,452	849,906	800,000	1,400,000	800,000	3,200,000	1,922,570	8,077,430	941,250
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval	No	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes	Yes
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Coupons/Dividends	Dividends	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons	Coupons
Fixed or Floating Dividend/Coupon	N/A	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Floating
Coupon Rate and any Related Index	N/A	16.75%	11.00%	11.25%	11.50%	11.25%	11.75%	13.00%	12.30%	12.80%	6 Month LIBOR + 4.25% p.a.
Non-Cumulative or Cumulative											
Convertible or Non-Convertible	N/A	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible	Non-Convertible
If Convertible, Conversion Trigger (s)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Fully or Partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Mandatory or Optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Conversion Rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Credit Risk under Standardised Approach – Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects

	Amount (LKR'000) as at March 31, 2020								
Asset Class	Exposures before Credit Conversion Factor (CCF)		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	348,975,265	-	311,350,816	-	36,262,045	0.12			
Claims on Foreign Sovereigns and their									
Central Banks									
Claims on Public Sector Entities									
Claims on Official Entities and Multilateral Development Banks									
Claims on Banks Exposures	10,380,428	-	10,380,428	-	3,888,683	0.37			
Claims on Financial Institutions	21,451,879	2,121,962	21,451,879	2,121,962	14,048,547	0.60			
Claims on Corporates	294,874,758	326,904,948	287,947,550	94,199,835	360,235,982	0.94			
Retail Claims	343,325,788	66,904,611	301,039,273	17,349,647	223,113,841	0.70			
Claims Secured by Residential Property	43,167,837	-	43,167,837	-	29,510,501	0.68			
Claims Secured by Commercial Real Estate									
Non-Performing Assets (NPAs) ⁽ⁱ⁾	32,390,080	-	32,390,080	-	40,521,808	1.25			
Higher-risk Categories	1,156,011	-	1,156,011	-	2,890,028	2.50			
Cash Items and Other Assets	59,398,985	-	59,398,985	-	35,105,697	0.59			
Total	1,155,121,033	395,931,521	1,068,282,860	113,671,443	745,577,131				

Market Risk under Standardised Measurement Method

	RWA Amount
Item	(LKR'000)
	as at March 31, 2020
(a) RWA for Interest Rate Risk	0
General Interest Rate Risk	0
(i) Net Long or Short Position	0
(ii) Horizontal Disallowance	0
(iii) Vertical Disallowance	0
(iv) Options	0
Specific Interest Rate Risk	0
(b) RWA for Equity	67,373
(i) General Equity Risk	4,425
(ii) Specific Equity Risk	3,997
(c) RWA for Foreign Exchange & Gold	1,120,278
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	1,187,651

Operational Risk under Basic Indicator Approach/The Standardised Approach/The Alternative Standardised Approach

Destinant Lines	Capital Charge		Gross Income (LKR'000) as at March 31, 2020			
Business Lines	Factor	Fixed Factor	1 st Year 2 nd Year 3 rd Y		3 rd Year	
The Basic Indicator Approach	15%		52,097,092	61,951,148	59,853,299	
Capital Charges for Operational Ri	8,695,077					
Risk Weighted Amount for Operati	69,560,616					

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

Inn n oc. d d Avers Carbying Yano, Enclosite Robing Transversed Enclosite R			Amount (LKR '000) as at March 31, 2020										
IemCorrying Values of Registery RegistingJunder Sorger Sorger ConstructionSorger Sorger Sorg		a	b	с	d	e							
Cath and Cash Egeneration 31,303,372 31,303,440 31,001,440 Baccess off, Cathol Banka 1,837,255 18,897,255 18,897,255 Placenset with Banks 1,035,365 1,047,399		Reported in Published Financial Statements	under Scope of Regulatory Reporting	Framework	Framework	Requirements or Subject to Deduction from Capital							
Balances with Cornal Banks 18.897,265 18.897,265 1.81.897,265 Recenses with Banks 1.015,350 1.017,399 1.017,399 Recense with Banks 1.012,309 1.017,399 1.017,399 Reverse regreshing agreements 1.012,000 1.017,399 1.017,399 Premutial assist at anortised cont- tion on two coordinations 1.012,801 1.017,399 1.017,399 Tomos on the coordination of the coordinatio the coordination of the coordination of the coordi					125,811	92,759,672							
Placement with Banks 1.055.365 1.047.399 1.047.399 Derivative pranacial segmentsis 1.044.000 1 1 Derivative framedial Instruments 1.044.000 144.358.642 144.358.642 Emeration users composited frontly more framedial assets amortised cost- toss and Receivables De Banks 125.811 125.811 125.811 Datas and Receivables De Banks 1 125.811 125.811 125.811 Datas and Receivables De Banks 1 149.147.203 145.958.307 86.689.17.22 Financial laysest memorities Oration 751.994.680 767.755.399 668.091.227 86.689.17.20 86.689.17.20 Financial Investments 1.69.145.897 149.147.203 1.45.956.307 3.210.896 Financial Investments 750.00 75.755.00 75.755.00 75.755.00 75.500 Paragement In Subdifidires 1.072.191 0.97.285 2.07.285 75.500 Paragement In Subdifidires 1.072.191 0.97.285 75.500 Paragements 1.05.77.797 1.09.27.795 0.0 . 75.500													
Beester group-lang agreements Image: Control Product Number 10,144,260 Image: Control Product Number 10,144,260 Plancel lasses at anothised cont 142,368,060 144,358,642 144,558,642 Plancel lasses at anothise for cont 125,811 125,811 125,811 Instruments 173,394,680 767,755,199 680,917,27 86,588,172 Nums and Recirculation Internation 773,394,680 767,755,199 680,917,27 86,588,172 Nums and Assume 112,146,897 149,147,203 145,936,307 3,210,896 ofher comprehensive income 152,146,897 149,147,203 1,071,200 1,041,235 Investment in Assinglance 1,072,285 1,071,200 1,041,235 1,071,200 1,041,235 Investment in Assinglance 1,021,210 1,041,235 1,072,200 1,041,235 1,071,200 1,041,235 Investment in Assinglance 1,022,101 479,110 479,110 911,318 0,075,100 1,041,235 1,072,200 1,041,235 1,072,200 1,041,235 1,072,200 1,014,235 1,075,100 1,014,235 1,014,2110 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
Derivative Financial Instruments I.044.000 Image: second		1,055,505	1,047,399	1,047,599									
Financial sests at amortised cost - dot and other instruments 144.258,642 144.558,642 144.558,642 Financial sests recognised frough performed sets at amortised cost - instruments in the sets at amortised cost - instruments in the sets at amortised cost - instruments in the sets at amortised cost - instruments -		1.044.060											
profit or loss 125,811 125,811 125,811 Lans and Recreables to Banks functial assets a mutrified cust 767,955,399 680,917,227 86,838,172 functial assets a mutrified cust 767,955,399 680,917,227 86,838,172 functial assets a mutrified cust 767,955,399 680,917,227 86,838,172 functial assets a mutrified cust 0.142,925,007 149,147,203 145,936,307 32,10,986 most constants 1.66,775,755,009 0.042,855 0.0725,000 0.041,428 0.014,428 Juestments in hind Ventures 775,000 755,000 0.044,285 0.054,000 0.044,285 Juestments in hind Ventures 775,730,00 1.044,285 0.057,000 0.044,285 Juestments in hind Ventures 775,730,00 1.044,285 0.057,000 0.044,285 Juestments in hind Ventures 0.024,191 0.024,191 0.042,191 0.042,191 Labitities 1.054,773,733 1.079,975,103 0.040,192,000 0.040,192,100	Financial assets at amortised cost -		144,558,642	144,558,642									
Financial assets at amortised crost - loss and advances. 753,094,680 767,755,399 680,917,227 86,838,172 Financial lassets measured at fur value through income Financial Instrumences. 149,147,203 145,936,307 3,210,896 Matter comprehensive income Financial Instrumences. 149,147,203 145,936,307 3,210,896 Matter comprehensive income Financial Instrumences. 3,017,285 3,017,285 1,973,000 1,044,285 Investments in Joint Ventures. 755,000 755,000 755,000 755,000 Opperty, Plant and Enginprent 20,894,505 20,894,505 20,894,505 20,894,505 Opperty, Plant and Enginprent 20,894,505 1,022,191 1,022,191 9,11,318 Defrond Tax Assets 1,015,877,2703 1,019,697,580 - - Scuttles sold under repurshes 8,677,137 8,664,316 - - Scuttles sold under repurshes 8,677,137 8,664,316 - - Scuttles sold under repurshes 8,677,137 8,664,316 - - Optivative Financial Instruments 2,034,818 - -	profit or loss	125,811	125,811		125,811								
Jons and avances 175,094,080 (16,7,25,99 089,017,227 089,017,227 089,017,227 Financial aster measured a fuir value through other comprehensive income 115,2,146,897 1149,147,203 145,936,307 3,210,896 Financial lawstmests - Held-To- Maunity 3,017,285 3,017,285 1,973,000 1,044,288 Investments in Nubsikiaries 3,017,285 3,017,285 2,0894,505 2,0894,505 2,0894,505 2,0894,505 2,0894,505 2,0894,505 2,0894,505 2,0894,505 2,0894,505 2,017,21 9,110,1318 Deferred Tax Assets 1,84,18,335 1,37,29,190 1,42,11,92 -	Loans and Receivables to Banks												
shale through other comprehensive income francial investments - Helds To- Matrixing 149,147,203 145,936,307 3,210,896 Francial Investments - Helds To- Matrixing 0 1044,285 1,073,000 1,044,285 Investments in Nubsidiaties 3,017,285 3,017,285 1,073,000 1,044,285 Investments in Nubsidiaties 3,017,285 2,017,285 2,0384,505 20,894,505 Poperty, Plant and Equipment 20,894,505 20,894,505 20,894,505 20,894,505 Deferrod Tas, Asets 11,21,2191 479,110 479,110 479,110 479,110 Other Assets 11,818,335 13,72,2190 14,211,192 102,191 20,192 Deferrod Tas, Asets 82,139,723 8,195,9045 20,204,192 102,191 Derivation Financial Instruments 2,034,818 20,204,193 20,204,193 20,204,193 Financial Instruments 8,67,113 8,664,316 20,204,193 20,204,193 20,204,193 20,204,193 20,204,193 20,204,193 20,204,193 20,204,193 20,204,193 20,204,193 20,204,193 20,204		753,994,680	767,755,399	680,917,227		86,838,172							
Maturity	value through	152,146,897	149,147,203	145,936,307		3,210,896							
Investments in Joint Ventures 755,000 755,000 755,000 Property, Eliman Equipment 20,894,505 20,894,505 20,894,505 20,894,505 Investment Properties 479,110 479,110 479,110 911,318 Deferred Tax Assets 1,022,191 1,022,191 911,318 Deferred Tax Sets 1,8418,335 1,37,29,190 14,211,192 . Other Assets 1,8418,335 1,37,29,190 14,211,192 . . Date Ib Banks 82,139,732 81,795,445 .													
Progery, Plant and Equipment 20.894.505 20.894.505 20.894.505 Investment Properties 479.110 479.110 479.110 911.318 Coodwill and hangible Assets 1.022.191 1.022.191 911.318 Defront Tax Assets 1.8418.335 13.729.190 14.211.192 . Labifities 1.015.872.793 1.019.077.550 . . . Derivative Financial Instruments 2.034.818 .	Investments in Subsidiaries		, ,	1,973,000									
Investment Properties 479,110 479,110 479,110 911,318 Deferred Tax Assets 1,022,191 1,022,191 911,318 Other Assets 1,05,072,793 1,015,072,190 14,211,192 Date to Banks 82,139,752 81,795,045 Date to Banks 82,139,752 81,795,045 Securities sold under repurchase garcements 8,677,137 8,664,316 <			,			755,000							
Goodwill and Imangble Assets 1,022,191 1,022,191 911,318 Deferred Tax Assets 18,418,335 13,729,190 14,211,192 Other Assets 18,418,335 13,729,190 14,211,192 Dato Ib Sanks 82,139,732 81,795,045 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>													
Deferred Tax Assets Image: constraint of the set	*			479,110		011.010							
Other Assets 114.118.335 13.729.190 14.211.192 Labilities 1,015.872.793 1,019.697.330 . . . Der to Banks 82,139.732 81,795.045 . </td <td>ě</td> <td>1,022,191</td> <td>1,022,191</td> <td></td> <td></td> <td>911,318</td>	ě	1,022,191	1,022,191			911,318							
Labilities L015.872.793 L019.607.350 - - Due to Banks 82.139.732 81.795.045 - - Derviarve Financial Instruments 2.034.818 - - - Securities sold under repurchase agreements 8.677.137 8.664.316 - - - Financial Liabilities Designated at fair Value Through Profit or Loss - - - - Financial liabilities at amortised cost due to depositors 841.078.383 822.793.091 - - - Dividends payable 974.386 974.386 - <td></td> <td>18,418,335</td> <td>13,729,190</td> <td>14,211,192</td> <td></td> <td></td>		18,418,335	13,729,190	14,211,192									
Derivative Financial Instruments 2.034,818 Securities sold under repurchase agreements 8.677,137 8.664,316 Financial Liabilities of amortised cost due to depositors 841,078,383 822,793,091 Dividents payable 974,386 974,386 Financial liabilities at amortised cost due to depositors 841,078,383 822,793,091 Dividents payable 974,386 974,386 Current Tax Liabilities at amortised cost other borowings 1,887,238 1,761,503 Debt Securities Issued 1,877,238 1,761,503	Liabilities	1,015,872,793		-	-	-							
Securities sold under repurchase agreements 8,677,137 8,664,316 Financial Labilities Designated at Fair Value Through Porlit or Loss Financial Labilities at amortised cost due to depositors 841,078,383 822,793,091 Dividends payable 974,386 974,386 974,386 Financial labilities at amortised cost other borrowings 974,386 974,386	Due to Banks	82,139,732	81,795,045										
agreements 8,8/1,13/ 8,04,10 Financial Liabilities Designated at Financial liabilities at amortised cost due to depositors 841,078,383 822,793,091 Dividends payable 974,386 974,386 974,386 Dividends payable 974,386 974,386 974,000 Other borowings 21,080,547 20,962,198 974,000 Other borowings 1,857,238 1,761,503 974,000 Current Tax Liabilities 6,044,182 5,746,967 974,000 Other Porowings 3,046,780 3,551,406 974,000 Other Provisions 3,046,780 3,551,406 974,000 Other Jabilities 15,425,245 34,578,151 94,000 94,000 Due to Subsidiaries 32,296,133 31,759,689 94,000 94,000 94,000 94,000 94,000 94,000 94,000 94,000 94,000 94,000 94,000 94,000 94,000,031,000 94,000,031,000 94,000,031,000 94,000,031,000 94,000,031,000 94,000,031,000 94,000,000,031,000 94,000,000,031,000 94,000,000		2,034,818											
Financial Liabilities at amortised cost francial Liabilities at amortised cost due to depositors 841,078,383 822,793,091 Dividends payable 974,386 974,386 974,386 Dividends payable 974,386 974,386 974,386 Dividends payable 974,386 974,386 974,386 Debr Scurities Staud 1,857,238 1,701,503 974,386 Current Tax Liabilities 6,044,182 5,746,967 974,976 Deferred Tax Liabilities 5,452,12 7,110,598 974,976 Other Provisions 3,046,780 3,551,406 974,976 Other Dovisions 3,046,780 3,551,406 974,978 Subordinated Term Debts 32,969,133 31,759,689 974,970 Guarantees 120,384,702 120,384,702 120,384,702 97,970 Performance Bonds 974,970 120,384,702 120,384,702 97,105,315 97,105,315 Other Costidiaties 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,	-	8,677,137	8,664,316										
due to depositors 841.078,383 822.793.091 Dividends payable 974,386 974,386 974,386 Financial liabilities at anortised cost other borrowings 21,080,547 20,962,198 Deth Scurities Issued 1,857,238 1,761,603 Current Tax Liabilities 6,644,182 5,746,967 Deferred Tax Liabilities 6,644,182 5,746,967 Other Provisions 3,046,780 3,551,406 Other Liabilities 15,425,245 34,578,151	Financial Liabilities Designated at												
Financial liabilities at amortised cost other borrowings 21,080,547 20,962,198		841,078,383	822,793,091										
other borrowings 21,080,547 20,962,198 Debt Securities Issued 1,857,238 1,761,503 Current Tax Liabilities 6,044,182 5,746,967 Deferred Tax Liabilities 5,45,212 7,110,598 Other Provisions 3,046,780 3,551,406 Other Liabilities 15,425,245 34,578,151 Due to Subsidiaries		974,386	974,386										
Debt Securities Issued 1,857,238 1,761,503 Current Tax Liabilities 6,044,182 5,746,967 Deferred Tax Liabilities 545,212 7,110,598 Other Provisions 3,046,780 3,551,406 Other Zax Liabilities 15,425,245 34,578,151 Due to Subsidiaries - - Subordinated Term Debts 32,969,133 31,759,689 Off-Balance Sheet Liabilities 646,859,504 - - Off-Balance Sheet Liabilities 646,859,504 - - Guarantees 120,384,702 120,384,702 120,384,702 - Performance Bonds - - - - Letters of Credit 29,105,315 29,105,315 - - Other Connignent tems 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111 151,124,111		21,080,547	20,962,198										
Current Tax Liabilities 6,044,182 5,746,967 Deferred Tax Liabilities 545,212 7,110,598 Other Provisions 3,046,780 3,551,406 Other Liabilities 15,425,245 34,578,151 Due to Subsidiaries	ž	1.857.238	1.761.503										
Other Provisions 3,046,780 3,551,406 Other Liabilities 15,425,245 34,578,151 Due to Subsidiaries		, ,											
Other Liabilities 15,425,245 34,578,151 Image: Constraint of the state of	Deferred Tax Liabilities	545,212	7,110,598										
Due to Subsidiaries 32,969,133 31,759,689													
Subordinated Term Debts 32,969,133 31,759,689 Off-Balance Sheet Liabilities 646,859,504 646,859,504 Gurantees 120,384,702 120,384,702 120,384,702 Performance Bonds		15,425,245	34,578,151										
Off-Balance Sheet Liabilities 646,859,504 646,859,504 - <th< td=""><td></td><td>22 060 122</td><td>21 750 690</td><td></td><td></td><td></td></th<>		22 060 122	21 750 690										
Guarantees 120,384,702 120,384,702 120,384,702 Performance Bonds				_	_	_							
Performance Bonds Image: Constraint of the serves Constraint of the serves <thconstraint of="" serves<="" th="" the=""> Conserve</thconstraint>				120,384,702	-	-							
Other Contingent Items 151,124,111 151,124,111 151,124,111 Undrawn Loan Commitments 346,245,376 346,245,376 346,245,376 Other Commitments 346,245,376 346,245,376 346,245,376 Shareholders' Equity Equity Capital (Stated 33,820,905 33,484,953 Capital/Assigned Capital 0 0 0 0 0 of which Amount Eligible for CET1 0 0 0 0 0 Retained Earnings 20,942,175 27,197,143 0 0 0 0 Other Reserves 75,443,585 72,950,994 0				, , , ,									
Undrawn Loan Commitments 346,245,376 346,245,376 346,245,376 Other Commitments													
Other Commitments Image: Commitments Image: Commitments Image: Commitments Shareholders' Equity Capital (Stated Capital 33,820,905 33,484,953 Image: Capital Capital Capital Capital 33,820,905 33,484,953 of which Amount Eligible for CET1 Image: Capital	e												
Shareholders' EquityImage: Capital (Stated Capital)/Assigned Capital)/Assigned Capital)/Assigned Capital33,820,90533,484,953of which Amount Eligible for CET1Image: Capital Capital Capital Capital Capital)/Assigned CapitalImage: Capital Cap		346,245,376	346,245,376	346,245,376									
EquityCapital Capital(Stated 33,820,90533,484,953Image: Capitalof which Amount Eligible for CET1Image: CapitalImage: Capitalof which Amount Eligible for AT1Image: CapitalImage: CapitalRetained Earnings20,942,17527,197,143Accumulated Other Comprehensive IncomeImage: CapitalImage: CapitalOther Reserves75,443,58572,950,994Image: Capital													
Capital/Assigned Capital 33,820,905 33,484,955 Image: Capital Strategy of the strategy	· · ·												
of which Amount Eligible for AT1 Image: Constraint of the second secon	Capital)/Assigned Capital	33,820,905	33,484,953										
Retained Earnings 20,942,175 27,197,143 Accumulated Other Comprehensive Income Image: Comprehensive Comprehensite Comprehensive Comprehensive Comprehensive Comprehensite													
Accumulated Other Comprehensive Income		20 9/2 175	27 107 1/2										
Other Reserves 75,443,585 72,950,994	Accumulated Other Comprehensive	20,272,113	21,171,143										
Total Shareholders' Equity 130,206,665 133,633,090		75,443,585	72,950,994										
	Total Shareholders' Equity	130,206,665	133,633,090	-	-	-							