

TEMPLATE 1

Key regulatory ratios - Capital and liquidity

As at March 31,	Bank		Group	
	2023	2022	2023	2022
Regulatory Capital				
Common Equity (Rs 000)	108,144,580	115,128,025	124,517,670	129,555,885
Tier 1 Capital (Rs 000)	108,144,580	115,128,025	124,517,670	129,555,885
Total Capital (Rs 000)	136,853,732	146,747,121	153,913,334	161,773,254
Regulatory Capital Ratios				
Common Equity Tier 1 Capital Ratio (<i>Minimum Requirement - 2023-8% ; 2022-8%</i>)	11.41%	12.23%	11.83%	12.50%
Tier 1 Capital Ratio (<i>Minimum Requirement - 2023-9.5% ; 2022-9.5%</i>)	11.41%	12.23%	11.83%	12.50%
Total Capital Ratio (<i>Minimum Requirement - 2023-13.5% ; 2022-13.5%</i>)	14.43%	15.59%	14.63%	15.60%
Leverage Ratio (<i>Minimum Requirement - 3%</i>)	5.78%	7.14%	6.27%	7.59%
Regulatory Liquidity				
Statutory Liquid Assets (Rs 000)	605,746,579	347,458,092		
Statutory Liquid Assets Ratio (<i>Minimum Requirement - 20%</i>)				
Domestic Banking Unit (%)	37.27%	28.59%		
Off-Shore Banking Unit (%)	33.62%	22.45%		
Liquidity Coverage Ratio (%) – Rupee (<i>Minimum Requirement - 2023-100% ; 2022-100%</i>)	249.96%	211.69%		
Liquidity Coverage Ratio (%) – All Currency (<i>Minimum Requirement - 2023-100% ; 2022-100%</i>)	358.12%	194.41%		

TEMPLATE 2

Basel III computation of capital ratios

As at March 31,	Bank		Group	
	2023	2022	2023	2022
	(Rs 000)	(Rs 000)	(Rs 000)	(Rs 000)
Common equity Tier 1 (CET1) Capital after Adjustments	108,144,580	115,128,025	124,517,670	129,555,885
Total common equity Tier 1 (CET1) Capital	146,407,410	131,403,796	162,454,265	145,445,599
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)	38,042,292	30,459,644	47,582,690	38,916,837
Published accumulated other comprehensive income (OCI)	2	(3,394,853)	2	(4,379,669)
General and other disclosed reserves	58,100,000	57,100,000	57,836,425	57,541,056
Unpublished current year's profit/(losses) and gains reflected in OCI	-	-	-	-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	-	-	6,770,032	6,128,370
Total adjustments to CET1 Capital	38,262,830	16,275,771	37,936,595	15,889,714
Goodwill (net)	-	-	181,396	181,396
Intangible assets (net)	1,187,356	1,278,019	1,637,601	1,378,019
Deferred tax assets (net)	30,348,922	10,499,127	30,657,566	11,062,497
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	521,183	451,319	450,718	397,292
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	2,725,791	2,798,599	1,529,736	1,621,803
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	28,709,152	31,619,097	29,395,664	32,217,370
Total Tier 2 Capital	28,709,152	31,619,097	29,395,664	32,217,370
Qualifying Tier 2 capital instruments	16,096,040	18,812,228	15,767,748	18,483,936
Revaluation gains	2,090,479	2,090,479	2,090,479	2,090,479
General provision/eligible impairment	10,522,634	10,716,390	11,537,438	11,642,956
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	108,144,580	115,128,025	124,517,670	129,555,885
Total Tier 1 capital	108,144,580	115,128,025	124,517,670	129,555,885
Total capital	136,853,732	146,747,121	153,913,334	161,773,254
Total risk weighted amount (RWA)	948,216,978	941,084,553	1,052,162,941	1,036,689,258
RWAs for Credit Risk	841,810,698	857,311,224	922,995,006	931,436,443
RWAs for Market Risk	2,650,255	2,556,043	2,837,161	2,709,760
RWAs for Operational Risk	103,756,024	81,217,286	126,330,774	102,543,055
CET1 capital ratio (including capital conservation buffer, countercyclical capital buffer & surcharge on D-SIBs) (%)	11.41%	12.23%	11.83%	12.50%
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 (%)	11.41%	12.23%	11.83%	12.50%
Total capital ratio (including capital conservation buffer, countercyclical capital buffer & surcharge on D-SIBs) (%)	14.43%	15.59%	14.63%	15.60%
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 March 31,	Bank		Group	
	2023	2022	2023	2022
	(Rs 000)	(Rs 000)	(Rs 000)	(Rs 000)
Tier 1 capital	108,144,580	115,128,025	124,517,670	129,555,885
Total exposures	1,872,628,078	1,611,748,457	1,985,142,890	1,707,662,753
On-balance sheet items (excluding derivatives and securities financing transactions, but including collateral)	1,703,567,612	1,327,980,535	1,816,082,423	1,417,648,555
Derivative exposures	64,857,821	133,435,206	64,857,821	133,435,206
Securities financing transaction exposures	24,022,335	43,374,663	24,022,335	49,620,939
Other off-balance sheet exposures	80,180,311	106,958,053	80,180,311	106,958,053
Basel III leverage ratio (Tier 1/Total Exposure) (minimum requirement 3%)	5.78%	7.14%	6.27%	7.59%

TEMPLATE 4

Liquidity coverage ratio (LCR) - All currency

As at March 31,	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)	397,908,896	389,567,899	318,544,395	305,416,812
Total adjusted level 1 assets	343,586,285	343,586,285	233,372,562	233,372,562
Level 1 assets	342,493,760	342,493,760	231,144,929	231,144,929
Total adjusted level 2A assets	55,333,059	47,033,100	87,678,998	74,527,148
Level 2A assets	55,333,059	47,033,100	87,348,998	74,246,648
Total adjusted level 2B assets	82,077	41,039	50,468	25,234
Level 2B assets	82,077	41,039	50,468	25,234
Total cash outflows	1,498,650,764	237,687,712	1,317,532,279	216,856,733
Deposits	1,096,397,518	109,639,752	934,223,486	93,422,349
Unsecured wholesale funding	228,255,003	89,163,106	208,793,802	80,946,273
Secured funding transactions	16,372,048	-	19,726,281	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	132,466,125	13,724,784	129,378,728	17,078,129
Additional requirements	25,160,071	25,160,071	25,409,981	25,409,981
Total cash inflows	273,776,932	128,906,379	124,192,692	59,756,630
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	138,509,208	88,394,795	85,340,554	44,125,277
Operational deposits	51,427,524	-	7,168,661	-
Other cash inflows	80,840,200	40,511,584	28,683,477	15,631,353
Liquidity coverage ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		358.12%		194.41%

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

As at March 31,	Bank	
	2023	2022
	Rs 000	Rs 000
Total available stable funding (ASF)	1,265,168,624	1,088,609,764
Required stable funding – On balance sheet assets	886,967,684	902,239,070
Required stable funding – Off balance sheet items	17,686,748	19,578,667
Total required stable funding (RSF)	904,654,432	921,817,737
NSFR (minimum requirement - 2023 - 100%, 2022 - 100%)	139.85%	118.09%

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	1,065,068	800,000	769,028	6,461,944	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 March 31, 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	654,536,301	-	616,642,265	-	26,995,151	4.38%
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	91,738,695	-	91,738,695	-	23,196,959	25.29%
Claims on financial institutions	23,293,713	1,733,741	23,293,713	1,733,741	13,339,908	53.30%
Claims on corporates	403,344,048	297,739,852	383,777,569	63,874,053	428,814,303	95.79%
Retail claims	402,072,132	111,101,766	337,910,298	14,572,515	227,420,755	64.52%
Claims secured by residential property	56,311,030	-	56,311,030	-	29,434,470	52.27%
Claims secured by commercial real estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) ⁽ⁱ⁾	39,221,065	-	39,221,065	-	41,919,234	106.88%
Higher-risk categories	1,108,704	-	1,108,704	-	2,771,759	250.00%
Cash items and other assets	81,999,686	-	81,999,686	-	47,918,159	58.44%
Total	1,753,625,374	410,575,358	1,632,003,025	80,180,310	841,810,698	

TEMPLATE 7 (Contd.)

Credit risk under standardised approach

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

As at March 31, 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	669,317,642	-	631,423,606	-	26,995,151	4.28%
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	100,650,994	-	100,650,994	-	27,306,210	27.13%
Claims on financial institutions	26,284,853	1,733,741	26,284,853	1,733,741	14,835,479	52.95%
Claims on corporates	422,872,999	297,739,852	403,306,520	63,874,053	447,973,740	95.89%
Retail claims	441,129,379	111,101,766	376,967,545	14,572,515	256,713,690	65.57%
Claims secured by residential property	56,311,030	-	56,311,030	-	29,434,470	52.27%
Claims secured by commercial real estate	-	-	-	-	-	-
Non-Performing Assets (NPAs) ⁽ⁱ⁾	39,221,065	-	39,221,065	-	41,919,234	106.88%
Higher-risk categories	1,260,474	-	1,260,474	-	3,151,185	250.00%
Cash items and other assets	107,273,099	-	107,273,099	-	74,665,847	69.60%
Total	1,864,321,535	410,575,358	1,742,699,186	80,180,310	922,995,006	

TEMPLATE 8

Market risk under standardised measurement method

As at March 31,	Bank		Group	
	2023	2022	2023	2022
	Rs 000	Rs 000	Rs 000	Rs 000
(a) Capital charge for interest rate risk	0	5	0	5
General interest rate risk	0	5	0	5
(i) Net long or short position	0	5	0	5
(ii) Horizontal disallowance	-	0	-	0
(iii) Vertical disallowance	-	0	-	0
(iv) Options	-	0	-	0
Specific interest rate risk	-	0	-	0
(b) Capital charge for equity	22,161	10,598	47,393	29,813
(i) General equity risk	11,080	4,290	23,897	17,746
(ii) Specific equity risk	11,080	6,309	23,496	12,067
(c) Capital charge for foreign exchange & gold	335,624	308,902	335,624	308,902
Capital charge for market risk [(a) + (b) + (c)] * CAR	2,650,255	2,556,043	2,837,161	2,709,760

TEMPLATE 9

Operational Risk under basic indicator approach - Bank

As at March 31,	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	59,853,299	57,056,789	86,133,126	57,056,789	86,133,126	136,951,350
Capital Charges	15%	N/A	8,977,995	8,558,518	12,919,969	8,558,518	12,919,969	20,542,703
Capital Charges for Operational Risk					10,152,161			14,007,063
The Basic Indicator Approach					10,152,161			14,007,063
Risk Weighted Amount for Operational Risk					81,217,286			103,756,024

Operational Risk under basic indicator approach - Group

As at March 31,	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	77,020,763	73,121,011	106,215,863	73,121,011	106,215,863	161,756,216
Capital Charges	15%	N/A	11,553,114	10,968,152	15,932,379	10,968,152	15,932,379	24,263,432
Capital Charges for Operational Risk					12,817,882			17,054,655
The Basic Indicator Approach					12,817,882			17,054,655
Risk Weighted Amount for Operational Risk					102,543,055			126,330,774

TEMPLATE 10

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

Amount as at March 31 ,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	1,746,583,170	1,772,384,902	1,647,722,554	120,059	128,245,360
Cash and cash equivalents	95,298,687	95,446,985	95,446,985	-	-
Placements with banks	30,594,282	30,600,020	30,600,020	-	-
Balances with Central Bank of Sri Lanka	18,222,022	18,222,022	25,287,858	-	-
Reverse repurchase agreements	-	-	-	-	-
Derivative financial instruments	778,423	-	-	-	-
Financial assets measured at fair value through profit or loss	120,059	120,059	-	120,059	-
Financial assets at amortised cost - Loans and advances to banks	-	-	-	-	-
Financial assets measured at amortised cost - loans and advances to customers	926,849,030	988,879,659	867,257,310	-	121,622,349
Financial assets measured at amortised cost - debt and other instruments	576,678,097	578,348,202	578,348,202	-	-
Financial assets measured at fair value through other comprehensive income	3,707,318	4,064,285	427,915	-	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	463,105	463,105	463,105	-	-
Property, plant and equipment	25,256,583	25,256,583	25,256,583	-	-
Right-of-use assets	5,197,926	5,197,926	-	-	-
Intangible assets and goodwill	1,287,366	1,287,366	-	-	1,187,356
Deferred tax assets	30,348,922	-	-	-	-
Other assets	28,009,065	20,726,405	22,661,576	-	-
Liabilities	1,579,783,023	1,554,209,349	-	-	-
Due to banks	8,749,125	8,749,125	-	-	-
Derivative financial instruments	2,583,822	-	-	-	-
Securities sold under repurchase agreements	20,048,030	20,048,030	-	-	-
Financial liabilities measured at amortised cost - due to depositors	1,437,240,475	1,440,148,572	-	-	-
Dividends payable	1,000,964	1,000,964	-	-	-
Financial liabilities measured at amortised cost - other borrowings	26,357,807	26,456,368	-	-	-
Debt securities issued	2,130,734	2,130,734	-	-	-
Current tax liabilities	33,222,532	10,923,887	-	-	-
Deferred tax liabilities	-	596,139	-	-	-
Other provisions	6,138,603	6,138,603	-	-	-
Other liabilities	18,759,429	14,465,424	-	-	-
Due to subsidiaries	-	-	-	-	-
Subordinated liabilities	-	-	-	-	-
Subordinated term debts	23,551,502	23,551,502	-	-	-
Off-Balance Sheet Liabilities	726,387,943	726,387,943	-	-	-
Guarantees	40,164,134	40,164,134	40,164,134	-	-
Performance Bonds	57,396,672	57,396,672	57,396,672	-	-
Letters of Credit	20,285,606	20,285,606	20,285,606	-	-
Other Contingent Items	100,599,968	100,599,968	100,599,968	-	-
Undrawn Loan Commitments	507,941,563	507,941,563	507,941,563	-	-
Other Commitments	-	-	-	-	-
Shareholders' Equity	-	-	-	-	-
Equity Capital (Stated Capital)/Assigned Capital of which Amount Eligible for CET1	40,955,116	40,619,164	-	-	-
Of which Amount Eligible for AT1	-	-	-	-	-
Retained Earnings	44,903,036	96,219,074	-	-	-
Accumulated Other Comprehensive Income	(395,321)	-	-	-	-
Other Reserves	81,337,316	81,337,316	-	-	-
Total Shareholders' Equity	166,800,147	218,175,554	-	-	-