BASEL III - PILLAR III DISCLOSURES

31 MARCH 2025

Template 1

Key Regulatory Ratios - Capital and Liquidity

	BANK		GROUP	
	As at 31 Mar 2025	**As at 31 Dec 2024**	**As at 31 Mar 2025**	**As at 31 Dec 2024**
Regulatory Capital (LKR ’000)				
Common Equity Tier 1 Capital	58,757,791	62,094,115	62,978,121	66,298,084
Tier 1 Capital	58,757,791	62,094,115	62,978,121	66,298,084
Total Capital	81,932,084	86,665,636	86,063,520	90,776,819
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%)	12.16	13.68	12.72	14.24
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	12.16	13.68	12.72	14.24
Total Capital Ratio (Minimum Requirement - 12.5%)	16.95	19.09	17.39	19.50
Leverage Ratio (Minimum Requirement - 3%)	6.60	7.46	7.01	7.89
Regulatory Liquidity				
Total stock of high quality liquid assets (LKR ' 000) - Rupee	212,517,964	248,244,913	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	237,691,239	267,384,555	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement -100%)	392.64	358.12	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 100%)	341.38	308.26	NA	NA
Net Stable Funding Ratio (%) – (Minimum Requirement - 100%)	133.22	152.43	NA	NA

Template 2

Basel III Computation of Capital Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 Mar 2025	As at 31 Dec 2024	As at 31 Mar 2025	As at 31 Dec 2024
Common Equity Tier 1 (CET1) Capital after Adjustments	**58,757,791**	**62,094,115**	**62,978,121**	**66,298,084**
Common Equity Tier 1 (CET1) Capital	**67,217,618**	**70,187,273**	**71,821,193**	**74,771,446**
Equity Capital (Stated Capital)/Assigned Capital	22,932,803	21,756,865	22,932,803	21,756,865
Reserve Fund	3,521,479	3,521,479	3,521,479	3,521,479
Published Retained Earnings/(Accumulated Retained Losses)	39,448,405	42,822,179	43,832,201	47,349,783
Published Accumulated Other Comprehensive Income (OCI)	1,314,931	2,086,750	1,534,710	2,143,319
General and other Disclosed Reserves	-	-	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	-	-	-	-
Total Adjustments to CET1 Capital	**8,459,827**	**8,093,158**	**8,843,072**	**8,473,362**
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,702,014	1,766,615	1,751,266	1,814,985
Deferred tax assets (net)	4,666,401	4,158,040	4,729,288	4,216,721
Defined benefit pension fund assets	346,273	346,273	346,273	346,273
Shortfall of the cumulative impairment to specific provisions	-	-	-	-
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	1,329,908	1,439,262	1,814,191	1,892,559
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	213,177	180,144	-	-
Shortfall of capital in financial subsidiaries	202,054	202,824	202,054	202,824
Additional Tier 1 (AT1) Capital after Adjustments	**-**	**-**	**-**	**-**
Additional Tier 1 (AT1) Capital	**-**	**-**	**-**	**-**
Total Adjustments to AT1 Capital	**-**	**-**	**-**	**-**
Tier 2 Capital after Adjustments	**23,174,294**	**24,571,521**	**23,085,400**	**24,478,735**
Tier 2 Capital	**23,174,294**	**24,571,521**	**23,174,294**	**24,571,521**
Qualifying Tier 2 Capital Instruments	17,034,965	18,689,486	17,034,965	18,689,486
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	5,262,657	5,005,363	5,262,657	5,005,363
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2	**-**	**-**	**88,894**	**92,786**
Investment in Own Shares	-	-	-	-
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	-	-	88,894	92,786
CET1 Capital	58,757,791	62,094,115	62,978,121	66,298,084
Total Tier 1 Capital	58,757,791	62,094,115	62,978,121	66,298,084
Total Capital	81,932,085	86,665,636	86,063,521	90,776,819
Total Risk Weighted Assets (RWA)	**483,299,071**	**453,905,427**	**495,011,833**	**465,491,168**
RWAs for Credit Risk	421,012,574	400,429,044	424,475,539	403,721,624
RWAs for Market Risk	9,993,450	1,334,362	15,402,558	6,896,161
RWAs for Operational Risk	52,293,046	52,142,021	55,133,737	54,873,384
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**12.16**	13.68	**12.72**	14.24
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-
Total Tier 1 Capital Ratio (%)	**12.16**	13.68	**12.72**	14.24
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**16.95**	19.09	**17.39**	19.50
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-	-	-

Template 3

Computation of Leverage Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 31 Mar 2025	As at 31 Dec 2024	As at 31 Mar 2025	As at 31 Dec 2024
Tier 1 Capital	**58,757,791**	**62,094,115**	**62,978,121**	**66,298,084**
Total Exposures	**890,543,444**	**832,315,033**	**898,582,889**	**839,988,532**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	843,032,459	786,397,264	850,958,316	794,110,929
Derivative Exposures	2,635,894	2,994,187	2,635,894	2,994,187
Securities Financing Transactions Exposures	5,415,608	1,094,659	5,415,608	1,094,659
Other Off-Balance Sheet Exposures	39,459,483	41,828,924	39,573,072	41,788,757
Basel III Leverage Ratio (%) (Tier 1/ Total Exposure)	**6.60**	**7.46**	**7.01**	**7.89**

Computation of Net Stable Funding Ratios (NSFR)

	Amount (LKR '000)	
	BANK	
	As at 31 Mar 2025	As at 31 Dec 2024
Total Available Stable Funding	590,146,710	574,129,684
Required Stable Funding - On Balance Sheet Assets	441,060,014	375,140,501
Required Stable Funding - Off Balance Sheet Items	1,918,431	1,503,663
Total Required Stable Funding	442,978,445	376,644,164
Net Stable Funding Ratio (%)	**133.22**	**152.43**

Template 4

Basel III Computation of Liquidity Coverage Ratio -All Currency

	BANK			
	Amount (LKR'000)			
	As at 31 Mar 2025		As at 31 Dec 2024	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	242,055,103	237,691,239	270,706,705	267,384,555
Total Adjusted Level 1A Assets	215,075,094	215,075,094	248,941,430	248,941,430
Level 1 Assets	212,962,674	212,962,674	248,559,039	248,559,039
Total Adjusted Level 2A Assets	29,092,429	24,728,564	22,147,666	18,825,516
Level 2A Assets	29,092,429	24,728,564	22,147,666	18,825,516
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	833,964,563	155,558,259	806,962,747	158,279,946
Deposits	449,897,223	38,098,955	441,814,920	36,457,551
Unsecured Wholesale Funding	195,438,727	112,146,961	195,579,581	115,162,784
Secured Funding Transactions	22,692,639	-	3,284,635	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	165,162,412	4,538,781	165,291,314	5,667,313
Additional Requirements	773,562	773,562	992,298	992,298
Total Cash Inflows	142,718,300	85,930,944	119,882,139	71,539,078
Maturing Secured Lending Transactions Backed by Collateral	49,090,394	33,507,146	53,748,086	37,802,390
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	85,409,048	52,354,111	57,549,311	33,719,557
Operational Deposits	8,149,171	-	8,567,611	-
Other Cash Inflows	69,687	69,687	17,131	17,131
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		341.38%		308.26%

Template 5
Main Features of Regulatory Capital Instruments

	CET 1 Capital	Tier 2 Instruments					
Description of the Capital Instrument	**Stated Capital**	**Debenture Issue - December 2013**	**Debenture Issue - September 2020**	**Debenture Issue - November 2021**	**Debenture Issue - December 2023**	**Debenture Issue - September 2024**	**Debenture Issue - December 2024**
Issuer	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC	National Development Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	NDB. N0000 ISIN -LK0207N00007	Type D - LK0207D21053	ISIN - LK0207D24529	Type A - LK0207D24941 Type B - LK0207D24958	Type A - LK0207D25146 Type B - LKJ0207D25153	Type A - LK0207D25484 Type B - LK0207D25468 Type C - LK0207D25476	Type A - LK0207D25534 Type B - LK0207D25542
Governing Law(s) of the Instrument	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange , Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007, Listing rules of the Colombo Stock Exchange , Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007 , Listing rules of the Colombo Stock Exchange , Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007 , Listing rules of the Colombo Stock Exchange , Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007 , Listing rules of the Colombo Stock Exchange , Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007 , Listing rules of the Colombo Stock Exchange , Securities and Exchange Commission of Sri Lanka Act	Companies Act No. 07 of 2007 , Listing rules of the Colombo Stock Exchange , Securities and Exchange Commission of Sri Lanka Act
Original Date of Issuance	Date listed 26-Apr-1993	19-Dec-2013	25-Sep-2020	24-Nov-2021	12-Dec-2023	23-Sep-2024	2-Dec-2024
Par Value of Instrument	NA	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-	LKR 100/-
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	NA	Type D - 19 Dec 2025	24-Sep-2025	Type A - 23 Nov 2026 Type B - 23 Nov 2028	Type A - 11 Dec 2028 Type B - 11 Dec 2028	Type A - 11 Sep 2029 Type B - 11 Sep 2029 Type C - 11 Sep 2029	Type A - 1 Dec 2029 Type B - 1 Dec 2029
Amount Recognised in Regulatory Capital (in LKR '000 as at 31st Mar 2025)	22,932,803	538,565	650,000	2,846,400	3,750,000	4,500,000	4,750,000
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval							
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	NA	NA	NA	NA	NA	NA	NA
Subsequent Call Dates, if Applicable	NA	NA	NA	NA	NA	NA	NA
Coupons/Dividends							
Fixed or Floating Dividend/Coupon	Dividend declared as decided by the Board	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index	NA	Type D - 14.0% p.a	9.5% p.a	Type A - 11.90% p.a Type B - 12.00% p.a	Type A - 15.00% p.a Type B - 14.22% p.a	Type A - 13.25% p.a Type B - 12.84% p.a Type C - 12.64% p.a	Type A - 13.00% p.a Type B - 12.41% p.a
Non-Cumulative or Cumulative	NA	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible							
If Convertible, Conversion Trigger (s)	NA	Non-Convertible	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016
If Convertible, Fully or Partially	NA	NA	Fully	Fully	Fully	Fully	Fully
If Convertible, Mandatory or Optional	NA	NA	Mandatory	Mandatory	Mandatory	Mandatory	Mandatory
If Convertible, Conversion Rate	NA	NA	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) period, immediately preceding the date of the Trigger Event.	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an Ordinary Voting Share during the three months (03) 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

Asset Class	BANK - Amount (LKR'000) as at 31 Mar 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	258,623,957	7,110,480	258,623,957	1,918,380	5,919,598	2.27%
Claims on Public Sector Entities	23,000,193	1,845,826	1,628,157	-	814,079	50.00%
Claims on Banks Exposures	40,311,011	55,185,737	40,311,011	1,701,403	18,365,537	43.71%
Claims on Financial Institutions	27,943,837	8,936,735	27,017,770	752,696	21,918,834	78.93%
Claims on Corporates	219,954,200	187,172,553	194,349,108	13,391,386	187,053,681	90.04%
Retail Claims	176,712,018	29,901,817	151,257,872	23,157,343	128,665,436	73.77%
Claims Secured by Residential Property	16,217,091	770,562	16,217,091	288,350	8,680,891	52.59%
Non-Performing Assets (NPAs)[(i)]	33,968,874	-	33,968,874	-	34,282,805	100.92%
Higher-risk Categories	589,710	-	589,710	-	1,474,275	250.00%
Cash Items and Other Assets	21,712,955	-	21,712,955	-	13,837,438	63.73%
Total	**819,033,846**	**290,923,711**	**745,676,505**	**41,209,558**	**421,012,574**	

Asset Class	GROUP - Amount (LKR'000) as at 31 Mar 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	258,820,268	7,110,480	258,820,268	1,918,380	5,919,598	2.27%
Claims on Public Sector Entities	23,000,193	1,845,826	1,628,157	-	814,079	50.00%
Claims on Banks Exposures	41,317,077	55,185,737	41,317,077	1,701,403	18,619,991	43.28%
Claims on Financial Institutions	27,943,837	8,936,735	27,017,770	752,696	21,918,834	78.93%
Claims on Corporates	219,796,416	186,817,766	194,191,324	13,286,599	186,791,110	90.03%
Retail Claims	176,712,018	29,901,817	151,257,872	23,157,343	128,665,436	73.77%
Claims Secured by Residential Property	16,217,091	770,562	16,217,091	288,350	8,680,891	52.59%
Non-Performing Assets (NPAs)[(i)]	33,968,874	-	33,968,874	-	34,282,805	100.92%
Higher-risk Categories	-	436,750	-	218,375	327,563	150.00%
Cash Items and Other Assets	26,330,980	-	26,330,980	-	18,455,232	70.09%
Total	**824,106,754**	**291,005,674**	**750,749,413**	**41,323,146**	**424,475,539**	

Note:

(i) NPAs – As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning.

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

Template 9

Market Risk under Standardised Measurement Method

	As at 31 Mar 2025	
	BANK	GROUP
(a) Capital Charge for Interest Rate Risk	1,100,701	1,111,533
General Interest Rate Risk	1,100,701	1,103,159
(i) Net Long or Short Position	1,100,701	1,103,159
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	8,375
(b) Capital Charge for Equity	-	665,306
(i) General Equity Risk	-	337,439
(ii) Specific Equity Risk	-	327,867
(c) Capital charge for Foreign Exchange & Gold	148,480	148,480
Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR	9,993,450	15,402,558

Template 10

Operational Risk under Basic Indicator Approach

As at 31 Mar 2025	BANK				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1^{st} Year	2^{nd} Year	3^{rd} Year
The Basic Indicator Approach	15%		42,306,375	44,953,645	43,472,595
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	6,536,631				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	52,293,046				
The Standardised Approach					
The Alternative Standardised Approach					

As at 31 Mar 2025	GROUP				
Business Lines	Gross Income (LKR'000)				
	Capital Charge Factor	Fixed Factor	1^{st} Year	2^{nd} Year	3^{rd} Year
The Basic Indicator Approach	15%		44,177,602	47,337,861	46,318,880
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	6,891,717				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	55,133,737				
The Standardised Approach					
The Alternative Standardised Approach					

Template 11

Differences between Accounting and Regulatory Scopes and

Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank Only

As at 31 Mar 2025	Amount (LKR '000)			
	Carrying Values as reported in Published Financial Statements	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
Assets	**852,416,300**	**745,676,506**	**34,795,675**	**71,944,119**
Cash and cash equivalents	15,974,012	15,974,012	-	-
Balances with Central Banks of Sri Lanka	6,756,714	6,756,714	-	-
Placements with banks	38,830,842	38,830,842	-	-
Derivative financial instruments	872,312	872,312	-	-
Financial assets recognized through profit or loss measured at fair value	8,988,204	-	8,988,204	-
Financial assets at amortised cost -loans and receivables to other customers	485,234,206	421,547,860		63,686,346
Financial assets at amortised cost - debt and other instruments	182,669,992	182,669,992	-	-
Financial assets measured at fair value through other comprehensive income	91,843,612	64,706,233	25,807,471	1,329,908
Investments in subsidiary companies	1,031,037	817,860	-	213,177
Intangible assets	1,702,014	-	-	1,702,014
Property, plant and equipment	3,191,915	3,191,915	-	
Right to Use Assets	1,239,618	1,239,618	-	-
Deferred tax Assets	4,666,401	-	-	4,666,401
Other assets	9,415,421	9,069,148	-	346,273
Liabilities	**775,627,451**			
Due to banks	4,375,976	-	-	-
Derivative financial instruments	74,818	-	-	-
Financial liabilities at amortised cost -due to depositors	642,283,242	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	54,735,077	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	21,646,996	-	-	-
Debt securities issued	34,428,079	-	-	-
Current tax liabilities	5,775,573	-	-	-
Employee benefit obligations	1,444,021	-	-	-
Other liabilities	10,010,424	-	-	-
Dividends payable	853,245	-		
Off-Balance Sheet Liabilities	**298,607,506**	**290,352,926**		
Guarantees	38,183,326	34,640,333	-	418,619
Performance Bonds	10,611,376	10,504,977	-	106,400
Letters of Credit	17,694,507	17,648,742	-	45,765
Other Contingent Items	7,826,059	7,826,059	-	-
Undrawn Commitments	154,534,231	154,534,231	-	-
Other Commitments	69,758,005	65,198,584	-	-
Shareholders' Equity				
Equity capital (Stated capital)/Assigned capital	22,932,804	-	-	-
of which Amount eligible for CET1	22,932,804	-	-	-
Retained earnings	42,278,912	-	-	-
Accumulated Other comprehensive income	2,412,060	-	-	-
Other reserves	9,165,073	-	-	-
Total Shareholders' Equity	**76,788,849**			