BASEL III - PILLAR III DISCLOSURES

30 JUNE 2025

Template 1

Key Regulatory Ratios - Capital and Liquidity

	BANK		GROUP	
	As at 30 June 2025	**As at 31 Mar 2025**	**As at 30 June 2025**	**As at 31 Mar 2025**
Regulatory Capital (LKR ’000)				
Common Equity Tier 1 Capital	63,012,546	58,757,791	67,082,197	62,978,121
Tier 1 Capital	63,012,546	58,757,791	67,082,197	62,978,121
Total Capital	84,911,248	81,932,084	88,888,416	86,063,520
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 7%)	12.29	12.16	12.79	12.72
Tier 1 Capital Ratio (Minimum Requirement - 8.5%)	12.29	12.16	12.79	12.72
Total Capital Ratio (Minimum Requirement - 12.5%)	16.56	16.95	16.95	17.39
Leverage Ratio (Minimum Requirement - 3%)	6.60	6.60	6.96	7.01
Regulatory Liquidity				
Total stock of high quality liquid assets (LKR ' 000) - Rupee	222,515,031	212,517,964	NA	NA
Total stock of high quality liquid assets (LKR ' 000) - All currency	246,980,279	237,691,239	NA	NA
Liquidity Coverage Ratio (%) – Rupee (Minimum Requirement -100%)	330.89	392.64	NA	NA
Liquidity Coverage Ratio (%) – All Currency (Minimum Requirement - 100%)	253.80	341.38	NA	NA
Net Stable Funding Ratio (%) – (Minimum Requirement - 100%)	124.46	133.22	NA	NA

Template 2

Basel III Computation of Capital Ratios

	Amount (LKR '000)			
	BANK		GROUP	
	As at 30 June 2025	As at 31 Mar 2025	As at 30 June 2025	As at 31 Mar 2025
Common Equity Tier 1 (CET1) Capital after Adjustments	**63,012,546**	**58,757,791**	**67,082,197**	**62,978,121**
Common Equity Tier 1 (CET1) Capital	**71,898,019**	**67,217,618**	**76,443,406**	**71,821,193**
Equity Capital (Stated Capital)/Assigned Capital	23,023,437	22,932,803	23,023,437	22,932,803
Reserve Fund	3,521,479	3,521,479	3,521,479	3,521,479
Published Retained Earnings/(Accumulated Retained Losses)	39,360,929	39,448,405	43,888,534	43,832,201
Published Accumulated Other Comprehensive Income (OCI)	1,767,291	1,314,931	1,823,859	1,534,710
General and other Disclosed Reserves	-	-	-	-
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	4,224,883	-	4,186,097	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to CET1 Capital	**8,885,473**	**8,459,827**	**9,361,209**	**8,843,072**
Goodwill (net)	-	-	-	-
Intangible Assets (net)	1,630,818	1,702,014	1,678,517	1,751,266
Deferred tax assets (net)	5,088,386	4,666,401	5,150,597	4,729,288
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	1,445,988	1,329,908	1,982,865	1,814,191
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	171,051	213,177	-	-
Shortfall of capital in financial subsidiaries	202,957	202,054	202,957	202,054
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Additional Tier 1 (AT1) Capital	-	-	-	-
Total Adjustments to AT1 Capital	-	-	-	-
Tier 2 Capital after Adjustments	**21,898,702**	**23,174,294**	**21,806,219**	**23,085,400**
Tier 2 Capital	**21,898,702**	**23,174,294**	**21,898,702**	**23,174,294**
Qualifying Tier 2 Capital Instruments	15,380,443	17,034,965	15,380,443	17,034,965
Revaluation Gains	876,672	876,672	876,672	876,672
Loan Loss Provisions	5,641,587	5,262,657	5,641,587	5,262,657
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2	-	-	**92,483**	**88,894**
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	-	-	92,483	88,894
CET1 Capital	63,012,546	58,757,791	67,082,197	62,978,121
Total Tier 1 Capital	63,012,546	58,757,791	67,082,197	62,978,121
Total Capital	84,911,248	81,932,085	88,888,416	86,063,521
Total Risk Weighted Assets (RWA)	**512,635,438**	**483,299,071**	**524,358,466**	**495,011,833**
RWAs for Credit Risk	451,326,990	421,012,574	454,849,269	424,475,539
RWAs for Market Risk	9,382,552	9,993,450	14,603,132	15,402,558
RWAs for Operational Risk	51,925,895	52,293,046	54,906,065	55,133,737
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**12.29**	12.16	**12.79**	12.72
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 (%)	**12.29**	12.16	**12.79**	12.72
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	**16.56**	16.95	**16.95**	17.39
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 30 Jun 2025	**As at 31 Mar 2025**	**As at 30 Jun 2025**	**As at 31 Mar 2025**
Tier 1 Capital	**63,012,546**	**58,757,791**	**67,082,197**	**62,978,121**
Total Exposures	**955,413,197**	**890,543,444**	**963,871,538**	**898,582,889**
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	896,729,888	843,032,459	904,819,709	850,958,316
Derivative Exposures	2,767,716	2,635,894	2,767,716	2,635,894
Securities Financing Transactions Exposures	15,934,103	5,415,608	15,934,103	5,415,608
Other Off-Balance Sheet Exposures	39,981,489	39,459,483	40,350,010	39,573,072
Basel III Leverage Ratio (%) (Tier 1/ Total Exposure)	**6.60**	**6.60**	**6.96**	**7.01**

Computation of Net Stable Funding Ratios (NSFR)

	Amount (LKR '000)	
	BANK	
	As at 30 Jun 2025	**As at 31 Mar 2025**
Total Available Stable Funding	581,566,405	590,146,710
Required Stable Funding - On Balance Sheet Assets	465,163,065	441,060,014
Required Stable Funding - Off Balance Sheet Items	2,119,930	1,918,431
Total Required Stable Funding	467,282,995	442,978,445
Net Stable Funding Ratio (%)	**124.46**	**133.22**

Template 4

Basel III Computation of Liquidity Coverage Ratio -All Currency

	BANK			
	Amount (LKR'000)			
	As at 30 June 2025		As at 31 Mar 2025	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	251,228,584	246,980,279	242,055,103	237,691,239
Total Adjusted Level 1A Assets	224,967,386	224,967,386	215,075,094	215,075,094
Level 1 Assets	222,906,553	222,906,553	212,962,674	212,962,674
Total Adjusted Level 2A Assets	28,322,031	24,073,726	29,092,429	24,728,564
Level 2A Assets	28,322,031	24,073,726	29,092,429	24,728,564
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	859,034,876	166,131,743	833,964,563	155,558,259
Deposits	453,465,732	37,490,824	449,897,223	38,098,955
Unsecured Wholesale Funding	199,598,394	120,617,821	195,438,727	112,146,961
Secured Funding Transactions	23,496,181	-	22,692,639	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	181,689,026	7,237,553	165,162,412	4,538,781
Additional Requirements	785,544	785,544	773,562	773,562
Total Cash Inflows	118,268,408	68,819,931	142,718,300	85,930,944
Maturing Secured Lending Transactions Backed by Collateral	49,844,946	32,196,963	49,090,394	33,507,146
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	60,406,545	36,450,036	85,409,048	52,354,111
Operational Deposits	7,843,984	-	8,149,171	-
Other Cash Inflows	172,933	172,933	69,687	69,687
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		253.80%		341.38%

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 30th June 2025)	23,023,437	359,043	325,000	2,446,400	3,500,000	4,250,000	4,500,000
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 30 Jun 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	262,545,116	7,203,600	262,545,116	1,931,417	5,506,832	2.08%
Claims on Public Sector Entities	23,506,068	1,845,826	1,537,603	-	768,802	50.00%
Claims on Banks Exposures	27,705,451	63,341,469	27,705,451	1,760,119	12,596,696	42.75%
Claims on Financial Institutions	35,817,397	9,175,991	34,843,036	611,986	27,144,183	76.56%
Claims on Corporates	262,956,015	221,118,319	203,245,668	25,629,619	215,648,144	94.22%
Retail Claims	193,299,273	13,842,573	165,552,639	11,511,127	126,216,942	71.28%
Claims Secured by Residential Property	16,136,632	783,994	16,136,632	285,312	8,198,460	49.92%
Non-Performing Assets (NPAs)[i]	35,502,688	-	35,502,688	-	38,044,560	107.16%
Higher-risk Categories	631,836	-	631,836	-	1,579,591	250.00%
Cash Items and Other Assets	25,108,206	-	25,108,206	-	15,622,780	62.22%
Total	**883,208,682**	**317,311,773**	**772,808,875**	**41,729,580**	**451,326,990**	

Asset Class	GROUP					
	Amount (LKR'000) as at 30 Jun 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	263,621,615	7,203,600	263,621,615	1,931,417	5,506,832	2.07%
Claims on Public Sector Entities	23,506,068	1,845,826	1,537,603	-	768,802	50.00%
Claims on Banks Exposures	28,148,683	63,341,469	28,148,683	1,760,119	12,731,130	42.57%
Claims on Financial Institutions	35,817,397	9,175,991	34,843,036	611,986	27,144,183	76.56%
Claims on Corporates	262,712,317	221,113,532	203,001,970	25,624,832	215,399,659	94.21%
Retail Claims	193,299,273	13,842,573	165,552,639	11,511,127	126,216,942	71.28%
Claims Secured by Residential Property	16,136,632	783,994	16,136,632	285,312	8,198,460	49.92%
Non-Performing Assets (NPAs)[i]	35,502,688	-	35,502,688	-	38,044,560	107.16%
Higher-risk Categories	-	746,614	-	373,307	559,961	150.00%
Cash Items and Other Assets	29,764,420	-	29,764,420	-	20,278,740	68.13%
Total	**888,509,093**	**318,053,600**	**778,109,286**	**42,098,100**	**454,849,269**	

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 30 June 2025	
	BANK	GROUP
(a) Capital Charge for Interest Rate Risk	1,058,570	1,069,503
General Interest Rate Risk	1,058,570	1,061,085
(i) Net Long or Short Position	1,058,570	1,061,085
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	8,418
(b) Capital Charge for Equity	-	641,639
(i) General Equity Risk	-	326,593
(ii) Specific Equity Risk	-	315,046
(c) Capital charge for Foreign Exchange & Gold	114,249	114,249
Total Risk Weighted Amount for Market Risk [(a) + (b) + (c)] * CAR	9,382,552	14,603,132

Template 10

Operational Risk under Basic Indicator Approach

As at 30 June 2025	BANK				
Business Lines	**Gross Income (LKR'000)**				
	Capital Charge Factor	**Fixed Factor**	**1st Year**	**2nd Year**	**3rd Year**
The Basic Indicator Approach	15%		39,179,857	46,496,332	44,138,549
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	6,490,737				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	51,925,895				
The Standardised Approach					
The Alternative Standardised Approach					

As at 30 June 2025	GROUP				
Business Lines	**Gross Income (LKR'000)**				
	Capital Charge Factor	**Fixed Factor**	**1st Year**	**2nd Year**	**3rd Year**
The Basic Indicator Approach	15%		41,071,520	49,123,672	47,069,970
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	6,863,258				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	54,906,065				
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 30 June 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	**916,677,048**	**772,808,875**	**33,940,198**	**109,927,976**
Cash and cash equivalents	16,869,185	16,869,185	-	-
Balances with Central Banks of Sri Lanka	4,714,481	4,714,481	-	-
Placements with banks	14,240,156	14,240,156	-	-
Derivative financial instruments	930,637	930,637	-	-
Financial assets recognized through profit or loss measured at fair value	13,216,376	-	13,216,376	-
Financial assets at amortised cost -loans and receivables to other customers	557,020,839	455,775,379	-	101,245,460
Financial assets at amortised cost - debt and other instruments	204,849,296	204,849,296	-	-
Financial assets measured at fair value through other comprehensive income	81,504,181	59,334,371	20,723,822	1,445,988
Investments in subsidiary companies	1,031,037	859,986	-	171,051
Intangible assets	1,630,818	-	-	1,630,818
Property, plant and equipment	3,364,246	3,364,246	-	-
Right to Use Assets	1,266,712	1,266,712	-	-
Deferred tax Assets	5,088,386	-	-	5,088,386
Other assets	10,950,699	10,604,426	-	346,273
Liabilities	**836,958,834**			
Due to banks	10,879,275	-	-	-
Derivative financial instruments	68,032	-	-	-
Financial liabilities at amortised cost -due to depositors	696,075,188	-	-	-
Financial Liabilities at amortised cost - due to debt securities holders	54,868,919	-	-	-
Financial Liabilities at amortised cost - due to other borrowers	20,695,211	-	-	-
Debt securities issued	34,904,678	-	-	-
Current tax liabilities	6,912,250	-	-	-
Employee benefit obligations	1,481,520	-	-	-
Other liabilities	10,948,460	-	-	-
Dividends payable	125,301	**-**		
Off-Balance Sheet Liabilities	**323,087,260**	**316,580,510**		
Guarantees	38,006,481	34,100,489	-	552,506
Performance Bonds	10,636,838	10,533,717	-	103,121
Letters of Credit	21,226,430	21,150,795	-	75,635
Other Contingent Items	9,073,906	9,073,906	-	-
Undrawn Commitments	169,165,814	169,165,814	-	-
Other Commitments	74,977,791	72,555,789	-	-
Shareholders' Equity				
Equity capital (Stated capital)/Assigned capital	23,023,437	-	-	-
of which Amount eligible for CET1	23,023,437	-	-	-
Retained earnings	44,437,408	-	-	-
Accumulated Other comprehensive income	2,972,976	-	-	-
Other reserves	9,284,393	-	-	-
Total Shareholders' Equity	**79,718,214**			