
Pan Asia Banking Corporation PLC

Basel III - Pillar 3 Disclosures

As at 31st March 2026



Company Registration No. PQ 48

Registered Address: No. 450, Galle Road, Colombo 3

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Pillar 3 Disclosures
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BASEL III DISCLOSURE REQUIREMENTS

INTRODUCTION

The Bank recognizes, best corporate governance practices jointly with effective risk management techniques which directs the Bank towards the sustainable achievement in business goals while staying above the minimum regulatory requirements. The Banks usually operate in a vulnerable environment and are highly exposed to risk. Therefore, the Bank places a higher emphasis on a continuous basis on improving risk management processes and operating with sufficient level of capital to support its risk absorption capacity and business expansions. The Bank's risk management team has to play a vital role in maintaining prudential risk management practices across the Bank which enables early detection of down side risks in all its businesses and other operations.

Based on empirical data and close analysis of market behavior, the Bank is of the belief that effective investment in robust risk management practices would facilitate in mitigating the credit, market, operational and the other risk factors facing the Bank.

Further use of market discipline is deemed to be an important driver in the enhancement of the risk management system from the Bank as well as the stakeholders' perspective. Therefore, the Bank believes comprehensive disclosure of capital level in relation to the credit risk, market risk and operational risk levels would fulfill the expectations of the regulators as well as other stakeholders at large.

SCOPE OF BASEL III FRAMEWORK

The Basel Committee on Bank Supervision (BCBS) has implemented a set of capital, liquidity and funding reforms known as "Basel III". The objectives of reforms are to increase the quality, consistency and transparency of capital to enhance the risk management framework of Licensed Banks.

Accordingly, the Central Bank of Sri Lanka has issued Direction No. 01 of 2016 on Capital Requirement under Basel III for Licensed Commercial Banks (LCB's) and Licensed Specialized Banks (LSB's) on 29th December 2016. As per the direction, Capital Requirements applicable for a Licensed Commercial Bank from 1st July 2017 onwards consist of three pillars.

Pillar 1	• Minimum Capital Requirements and Buffers - Credit Risk, Market Risk & Operational Risk
Pillar 2	• Maintain Adequate Capital above the Minimum Requirement (ICAAP) - Additonal Risks
Pillar 3	• Disclosure Requirements - Regular disclosure to the market covering both qualitative and quantitative disclosures on Capital , Liquidity and Risk Management

PILLAR 1 - MINIMUM CAPITAL REQUIREMENTS AND BUFFERS

Commencing from 01st July 2017, every LCB & LSB need to comply with minimum capital ratios and the buffers as prescribed in the direction. According to the latest regulatory requirements enforced by CBSL, the Bank is required to maintain the capital in 3 tiers as mentioned below.

Minimum Capital Ratio Requirement

Components of Capital	Minimum Requirement
Common Equity Tier 1 Capital Ratio Including Capital Conservation Buffer	7.00%
Total Tier 1 Capital Ratio Including Capital Conservation Buffer	8.50%
Total Capital Ratio Including Capital Conservation Buffer	12.50%

CAPITAL BUFFERS

All banks are required to hold additional capital buffers over & above the minimum CET I, Total Tier I & Total Capital Adequacy levels.

- Capital Conservation Buffer (CCB)
- High Loss Absorbency (HLA) requirement for Domestic Systemically Important Banks (D-SIBs)
- Countercyclical Buffer

Higher Loss Absorbency (HLA) Requirements for Domestic Systemically Important Banks (D-SIBs)

Monetary Board of Central Bank has issued Banking Act Direction No 02 of 2025 “Framework for Dealing with Domestic Systemically Important Banks” on 17th April 2025.

This framework attempts to identify the banks whose failure has a larger impact on the financial system due to size, interconnectedness, lack of substitutability and complexity and require maintaining higher loss absorbency (HLA) by such banks.

Primary objective of the implementation of the D-SIBs framework is D-SIBs to hold higher capital buffers and to provide incentives to reduce their systemic importance on the domestic economy.

The minimum capital surcharge on D-SIBs is as follows:

Bucket	HLA Requirement (CET 1 as a % of Risk-Weighted Assets)
3	2.0
2	1.5
1	1.0

Licensed banks which are determined as Domestic Systemically Important Banks (D-SIBs), from time to time have to maintain additional Higher Loss Absorbency (HLA) requirements as specified by the Monetary Board in the form of Common Equity Tier 1 Capital.

However as per eligible criteria defined in the direction to be categorized as D-SIB, it is likely that additional HLA capital requirements will not be applicable for our Bank given the total exposure measure coming under Leverage Ratio is account for below the minimum exposure value of Rs.500 billion specified by the regulator under disclosure requirements in the directions.

The Bank's Total exposures coming under Basel III leverage ratio was Rs. 341 billion as at 31st March 2026.

PILLAR 2 - MAINTAIN ADEQUATE CAPITAL ABOVE THE MINIMUM REQUIREMENT (ICAAP)

The Bank needs to maintain adequate capital buffers to safeguard itself from the exposure to risk as specified in the direction. Under Pillar 2, a Board approved ICAAP document needs to be submitted to the Central Bank for supervisory review process. ICAAP lets banks to identify, analyze and quantify its risk exposures using different methodologies, techniques and to quantify required level of capital to absorb the risks.

Further under pillar 2, banks are instructed to scrutinize different types of risks which are not covered/fully captured under Pillar 1. Accordingly, following risk categories also need to be quantified and allocation of capital needs to be done in computing the Pillar 2 Capital Ratios.

- Risks not fully captured under Pillar 1 - Concentration risk (credit risk), interest rate/rate of return risk in the Banking book (market risk) etc.
- Risk types not covered under Pillar 1 - Liquidity risk, concentration risk, reputational risk, compliance risk, strategic and business risk, residual risk. etc. (risks which are not specifically addressed under Pillar 1)

The Bank has already developed an ICAAP policy and framework which closely indicate the risk and capital assessment processes which ensures that adequate level of capital is maintained to support the Bank's current and projected demand for capital under expected and stressed conditions.

PILLAR 3 - DISCLOSURE REQUIREMENTS

Commencing from 1st July 2017, the Bank needs to disclose the regulator prescribed key information in relation to regulatory capital, liquidity and risk management with the published financial statements, in the annual report and in the web site.

Pillar 3 aims to provide consistent and comprehensive disclosure framework that enhances comparability between banks and further promotes improvements in risk practices.

The Bank has implemented a Pillar 3 policy and procedure framework to address the requirements laid down for pillar 3 disclosures.

The complete disclosure report of information regarding capital management in accordance with Basel III- Pillar 3 is provided of which quantitative information regarding capital structure, capital adequacy and monitoring of liquidity standards is disclosed on a quarterly basis. The disclosures on the Bank's risk management approach and risk management related to key risk exposures are disclosed on an annual basis.

Key Regulatory Ratios - Capital and Liquidity		
As at	31.03.2026	31.12.2025
Regulatory Capital (Rs '000)		
Total Common Equity Tier 1 Capital	27,848,498	27,981,343
Common Equity Tier 1 Capital	27,100,478	27,378,270
Tier 1 Capital	27,100,478	27,378,270
Total Capital	29,955,515	30,024,080
Regulatory Capital Ratios (%)		
Common Equity Tier 1 Capital Ratio (<i>Minimum Requirement -7.00%</i>)	14.86	16.66
Tier 1 Capital Ratio (<i>Minimum Requirement -8.50%</i>)	14.86	16.66
Total Capital Ratio (<i>Minimum Requirement -12.50%</i>)	16.43	18.27
Leverage Ratio (<i>Minimum Requirement -3%</i>)	7.95	8.74
Regulatory Liquidity (%)		
Liquidity Coverage Ratio (%)		
Rupee (<i>Minimum Requirement -100%</i>)	192.98	204.90
All Currency (<i>Minimum Requirement -100%</i>)	151.72	154.97
Net Stable Funding Ratio (%) (<i>Minimum Requirement -100%</i>)	126.92	128.52

CAPITAL STRUCTURE AND CAPITAL ADEQUACY

The Bank's capital structure according to the Banking Act Direction No. 01 of 2016 on Capital Requirement under Basel III for Licensed Commercial Banks (LCB) and Licensed Specialized Banks (LSB) is revised in to Common Equity Tier 1 Capital, Additional Tier 1 Capital and Tier 2 Capital.

Common Equity Tier 1 (CET 1) Capital of the Bank comprises;

- Stated Capital
- Retained Earnings after appropriation.
- Statutory Reserve Fund

At present Bank has no instrument eligible for Additional Tier 1 (AT1) Capital.

Tier 2 Capital Consist of,

- 100% of impairment for assets in Stage 1 & 50% of impairment for assets in Stage 2 under SLFRS subject to maximum limit of 1.25% RWA in Credit Risk
- Approved Revaluation Surpluses on Freehold Land and Building (Subject to a discount of 50%)

As per the regulatory directive maximum eligible Tier 2 capital is capped at 100% of CET1 Capital.

Basel III Computation of Capital Ratios

Basel III Computation of Capital Ratios		
As at	31.03.2026 Rs'000	31.12.2025 Rs'000
Common Equity Tier 1 (CET1) Capital after Adjustments	27,100,478	27,378,270
Common Equity Tier 1 (CET1) Capital	27,848,498	27,981,343
Stated Capital	3,614,253	3,614,253
Reserve Fund	1,394,753	1,394,753
Published Retained Earnings	22,889,208	22,889,208
Published Accumulated Other Comprehensive Income (OCI)	(49,716)	83,128
General and other Disclosed Reserves	-	-
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	-	-
Total Adjustments to CET1 Capital	748,020	603,073
Goodwill (net)	-	-
Intangible Assets (net)	369,837	391,017
Others - Differed Tax Assets	378,183	212,056
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	-	-
Tier 2 Capital after Adjustments	2,855,037	2,645,810
Tier 2 Capital	2,855,037	2,645,810
Qualifying Tier 2 Capital Instruments	-	-
Revaluation Gains	805,407	805,407
Stage 1 & 50% of stage 2 impairment provision	2,049,629	1,840,403
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
Total Adjustments to Tier 2 Capital	-	-
Investment in Own Shares	-	-
Others	-	-
CET1 Capital	27,100,478	27,378,270
Total Tier 1 Capital	27,100,478	27,378,270
Total Capital	29,955,515	30,024,080
Total Risk Weighted Assets (RWA)	182,330,160	164,351,809
RWAs for Credit Risk	163,970,354	147,232,231
RWAs for Market Risk	747,644	213,195
RWAs for Operational Risk	17,612,162	16,906,383
CET1 Capital Adequacy Ratio (including Capital Conservation Buffer) (%)	14.86	16.66
of which: Capital Conservation Buffer (%)	2.50	2.50
Total Tier 1 Capital Adequacy Ratio (%)	14.86	16.66
Total Capital Adequacy Ratio (including Capital Conservation Buffer) (%)	16.43	18.27
of which: Capital Conservation Buffer (%)	2.50	2.50

LEVERAGE RATIO

The Leverage Ratio to act as a credible supplementary measure to the risk-based capital requirement in order to restrict the build-up of leverage in the banking sector, helping to avoid any destabilizing deleveraging processes which can damage the broader financial system and the economy, and reinforce the risk-based requirements with a simple, non-risk based “backstop” measure.

The Central Bank of Sri Lanka has issued Direction No 12 of 2018 on “Leverage Ratio under Basel III for Licensed Commercial Banks and Licensed Specialized Banks” on 28th December 2018. Minimum Leverage Ratio requirement for licensed banks is 3%.

Computation of Leverage Ratio		
As at	31.03.2026 Rs'000	31.12.2025 Rs'000
Tier 1 Capital	27,100,478	27,378,270
Total Exposures	340,905,756	313,278,671
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	308,403,007	279,047,726
Derivative Exposures	1,010,388	584,853
Securities Financing Transaction Exposures	24,909,070	28,210,981
Other Off-Balance Sheet Exposures	6,583,291	5,435,112
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.95	8.74

MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS

	Ordinary Shares
Issuer	Pan Asia Banking Corporation PLC
CSE Security Code	PABC N0000
Governing Law(s) of the Instrument	Companies Act No.7 of 2007
Original Date of Issuance	Multiple
Par Value of Instrument (Rs.)	N/A
Perpetual or Dated	Perpetual
Original Maturity Date	N/A
Regulatory Treatment	
Instrument Type	Common Equity Tier 1
Amount recognized in Regulatory Capital (in Rs. Mn as at 30th September 2025)	3,614
Accounting Classification (Equity/Liability)	Shareholders' Equity
Issuer Call subject to Prior Supervisory Approval	No

Optional Call Date, Contingent Call Dates and Redemption Amount	N/A
Coupons/Dividends	
Fixed or Floating Dividend/Coupon	Discretionary dividend amount
Coupon Rate and any Related Index	Distributable profit that has been declared as dividend
Non-Cumulative or Cumulative	Non Cumulative
Convertible or Non-Convertible	Non-Convertible
If Convertible, Conversion Trigger (s)	N/A
If Convertible, Fully or Partially	N/A
If Convertible, Mandatory or Optional	N/A
If Convertible, Conversion Rate	N/A

RISK WEIGHTED ASSETS

CREDIT RISK

The Bank computes risk weighted assets on credit exposures using the Standardized Approach Method. In assigning risk weights for calculation of risk weighted assets using the standardized approach under Basel III, the Bank uses credit ratings from External Credit Assessment Institutions (ECAIs) who meet the qualifications specified by the CBSL. The credit ratings from External Credit Assessment institutions are applied to risk weight the claims on Banks, financial institutions and corporate customers. Claims on Retail and SME customers are risk weighted based on the criteria's specified in the directions.

Credit Risk under Standardized Approach: Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects -

Credit Risk under Standardised Approach - Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects						
Asset Class	Amount (Rs'000) as at 31.03.2026					
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density	
	On-Balance Sheet Amount	Off-Balance Sheet Amount	On-Balance Sheet Amount	Off-Balance Sheet Amount	RWA	RWA Density (%) ⁽ⁱⁱ⁾
Claims on Central Government and Central Bank of Sri Lanka	89,164,814	-	89,164,814	-	1,118,393	1%
Claims on Public Sector Entities	9,983,171	234,360	9,983,171	22,637	7,640,827	76%
Claims on Bank's Exposures	7,379,213	82,411,875	7,379,213	1,648,237	8,442,179	94%
Claims on Financial Institutions	9,751,874	685,733	9,751,874	29,921	5,660,312	58%
Claims on Corporates	47,389,864	4,762,485	36,908,950	1,007,863	34,728,391	92%
Retail Claims	124,793,107	23,839,128	109,707,037	4,450,617	89,500,386	78%
Claims Secured by Gold	25,052,359	-	25,052,359	-	2,001,418	8%
Claims Secured by Residential Property	6,177,048	-	6,177,048	-	3,605,830	58%
Net Stage 3 Loans ⁽ⁱ⁾	3,967,038	-	3,967,038	-	3,970,972	100%
Higher-risk Categories	3,752	-	3,752	-	5,628	150%
Cash Items and Other Assets	12,302,638	-	12,302,638	-	7,296,018	59%
Total Assets	335,964,878	111,933,580	310,397,894	7,159,275	163,970,354	52%

Notes:

(i) Stage 3 Loans- As per Banking Act Direction No. 13 and 14 of 2021 (as amended subsequently) on Classification, Recognition and Measurement of Credit Facilities and Classification, Recognition and Measurement of Financial Assets other than credit facilities in LCBs

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

Increase in total assets resulted in an increase in Risk weighted assets during Q1 2026.

MARKET RISK

The Bank follows the 'Standardized Measurement Method' for computing the capital charge for exposures capture under market risk.

Market Risk under Standardized Measurement Method

Market Risk under Standardised Measurement Method	
As at 31st March 2026	RWA Amount Rs'000
(a) RWA for Interest Rate Risk	5,163
General Interest Rate Risk	5,163
(i) Net Long or Short Position	5,163
(ii) Horizontal Disallowance	-
(iii) Vertical Disallowance	-
(iv) Options	-
Specific Interest Rate Risk	-
(b) RWA for Equity	-
(i) General Equity Risk	-
(ii) Specific Equity Risk	-
(c) RWA for Foreign Exchange & Gold	88,293
Risk Weighted Amount for Market Risk ((a+b+c) * Reciprocal of Total Capital Ratio)	747,644

LIQUIDITY COVERAGE RATIO

The Liquidity Coverage Ratio (LCR) ensures Banks maintaining sufficient unencumbered High-Quality Liquid Assets (HQLA) to survive a significant liquidity stress scenario over 30 days horizon. The Central Bank of Sri Lanka issued Banking Act Direction No. 01 of 2024 on "Liquidity Coverage Ratio under Basel III Liquidity Standards for Licensed Commercial Banks" on 13th¹ June 2024. The Bank monitors its LCR position on a daily basis, ensuring a sufficient buffer is maintained over the minimum regulatory requirement and the Bank's risk appetite. The Bank holds a diverse mix of High Quality Liquid Assets (HQLA), consisting primarily of cash, excess balances held with Central Bank above Statutory Reserve, Government of Sri Lanka securities (Level 1 Liquid Assets).

LCR Disclosure template

Basel III Computation of Liquidity Coverage Ratio - All Currency				
As at	31.03.2026		31.12.2025	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
	Rs'000	Rs'000	Rs'000	Rs'000
Total Stock of High-Quality Liquid Assets (HQLA)	69,453,664	68,622,761	62,559,799	61,740,553
Total Adjusted Level 1 Assets	63,948,529	63,948,529	57,126,571	57,126,571
Level 1 Assets	63,914,312	63,914,312	57,098,157	57,098,157
Total Adjusted Level 2A Assets	5,539,352	4,708,449	5,461,642	4,642,396
Level 2A Assets	5,539,352	4,708,449	5,461,642	4,642,396
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	303,917,040	71,059,619	277,291,535	64,952,948
Deposits	196,017,369	18,494,218	177,152,519	16,353,513
Unsecured Wholesale Funding	59,681,991	36,572,362	58,157,194	33,546,893
Secured Funding Transactions	702,823	-	456,782	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	32,019,033	497,215	26,784,901	312,403
Additional Requirements	15,495,824	15,495,824	14,740,139	14,740,139
Total Cash Inflows	36,928,241	25,830,789	36,426,090	25,113,215
Maturing Secured Lending Transactions Backed by Collateral	-	-	1,000,000	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	19,696,770	10,334,965	18,875,612	10,373,076
Operational Deposits	1,735,647	-	1,810,338	-
Other Cash Inflows	15,495,824	15,495,824	14,740,139	14,740,139
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total net Cash Outflows over the Next 30 Calendar Days) *100		151.72%		154.97%

NET STABLE FUNDING RATIO

The Net Stable Funding Ratio (NSFR) is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the Net Stable Funding Ratio, which extends to one year.

The Central Bank has issued Direction No 01 of 2024 on “Net Stable Funding Ratio under Basel III liquidity Standards for Licensed Commercial Banks and Licensed Specialized Banks” on 13th June 2024. The minimum ratio requirement is 100%.

Computation of Net Stable Funding Ratio		
As at	31.03.2026 Rs'000	31.12.2025 Rs'000
Total Available Stable Funding	232,681,518	215,958,598
Required Stable Funding – On Balance Sheet Assets	182,846,612	167,732,083
Required Stable Funding – Off Balance Sheet Items	487,020	297,898
Total Required Stable Funding	183,333,632	168,029,981
NSFR	126.92%	128.52%

OPERATIONAL RISK

The Bank computes capital charges for operational risk based on the Basic Indicator Approach (BIA).

Operational Risk under Basic Indicator Approach

Operational Risk under Basic Indicator Approach					
As at 31st March 2026 Business Lines	Capital Charge Factor	Fixed Factor	Gross Income		
			1 st Year Rs'000	2 nd Year Rs'000	3 rd Year Rs'000
The Basic Indicator Approach	15%	-	16,447,743	14,056,231	13,526,431
The Standardised Approach					
Corporate Finance	18%	-	-	-	-
Trading and Sales	18%	-	-	-	-
Payment and Settlement	18%	-	-	-	-
Agency Services	15%	-	-	-	-
Asset Management	12%	-	-	-	-
Retail Brokerage	12%	-	-	-	-
Retail Banking	12%	-	-	-	-
Commercial Banking	15%	-	-	-	-
The Alternative Standardised Approach					
Corporate Finance	18%	-	-	-	-
Trading and Sales	18%	-	-	-	-
Payment and Settlement	18%	-	-	-	-
Agency Services	15%	-	-	-	-
Asset Management	12%	-	-	-	-
Retail Brokerage	12%	-	-	-	-
Retail Banking	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach					2,201,520
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach					17,612,162

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

As at 31st March 2026	a	b	c	d	e
	Carrying Values as Reported in Published Financial Statements	Carrying Values under Scope of Regulatory Reporting	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
	Rs'000	Rs'000	Rs'000	Rs'000	Rs'000
Assets					
Cash and Cash Equivalents	6,676,814	6,676,814	6,676,814	-	-
Balances with Central Bank of Sri Lanka	8,721,558	8,721,558	8,721,558	-	-
Placements with Banks	-	-	-	-	-
Reverse Repurchase Agreements	-	-	-	-	-
Derivative Financial Instruments	428,767	428,767	428,767	-	-
Financial Assets at FVPL	500,816	500,816	-	500,816	-
Financial Assets at Amortised Cost					
-Loans and Advances	230,114,840	230,114,840	230,114,840	-	-
-Debt and Other Instruments	55,450,518	55,450,518	55,450,518	-	-
Financial Assets at FVOCI	24,996,490	24,996,490	24,996,490	-	-
Property, Plant and Equipment	3,328,699	3,328,699	3,328,699	-	-
Right-of-Use Assets	1,407,364	1,407,364	1,407,364	-	-
Intangible Assets	369,837	369,837	-	-	369,837
Deferred Tax Assets	378,183	378,183	-	-	378,183
Other Assets	2,114,978	2,114,978	2,114,978	-	-
Total Assets	334,488,864	334,488,864	333,240,028	500,816	748,020
Liabilities					
Due to Banks	13,253,213	13,253,213	-	-	-
Repurchase Agreements	18,579,481	18,579,481	-	-	-
Derivative Financial Instruments	122,423	122,423	-	-	-
Financial Liabilities at Amortised Cost					
-Due to Depositors	254,194,770	254,194,770	-	-	-
-Due to Debt Securities Holders	6,536,909	6,536,909	-	-	-
Subordinated Debentures	-	-	-	-	-
Retirement Benefit Obligations	844,018	844,018	-	-	-
Current Tax Liabilities	1,593,686	1,593,686	-	-	-
Other Provisions and Accruals	989,935	989,935	-	-	-
Other Liabilities	7,615,465	7,615,465	-	-	-
Total Liabilities	303,729,900	303,729,900	-	-	-
Gross Off-Balance Sheet Liabilities					
Guarantees	5,805,234	5,805,234	5,805,234	-	-
Documentary Credit	9,701,513	9,701,513	9,701,513	-	-
Currency Swaps	84,952,770	84,952,770	84,952,770	-	-
Commitments for Unutilised Facilities	16,512,286	16,512,286	16,512,286	-	-
Total Gross Off-Balance Sheet Liabilities	116,971,804	116,971,804	116,971,804	-	-
Shareholders' Equity					
Stated Capital	3,614,253	3,614,253	-	-	-
of Which Amount Eligible for CET I	3,614,253	3,614,253	-	-	-
of Which Amount Eligible for AT I	-	-	-	-	-
Retained Earnings	23,836,677	23,836,677	-	-	-
Accumulated Other Comprehensive Income	2,010	2,010	-	-	-
Other Reserves (Note 1)	3,306,025	2,710,254	-	-	-
Total Shareholders' Equity	30,758,965	30,163,194	-	-	-