



Deutsche Bank AG, Colombo Branch
Pillar 3 Disclosures
as of March 31, 2020

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INTRODUCTION

The purpose of this Report is to provide the Pillar 3 disclosures of DB Colombo Branch as required by Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka, for capital requirements under Basel III for Licensed Commercial Banks and Licensed Specialized Banks.

DB Colombo Branch is a financial institution authorized and regulated by the Central Bank of Sri Lanka as a wholly owned branch of Deutsche Bank AG (“DBAG”) the parent company of the Deutsche Bank Group (“DB Group”) located in Frankfurt am Main, Germany. DB Colombo Branch’s accounts are consolidated into the accounts of DB Group.

DB Group offers a wide variety of investment, financial and related products and services to private individuals, corporate entities and institutional clients around the world. In July 2019, DB Group announced a material repositioning of DB to refocus on our core strengths and to allow us to improve our structural profitability. Our strategic transformation is designed to refocus our Core Bank around our core, market-leading businesses which typically operate in growing markets with attractive return potential. Our Core Bank comprises our four core operating divisions, namely the Corporate Bank (CB), the Investment Bank (IB), the Private Bank (PB), and Asset Management (AM). Aside from that, a Capital Release Unit (CRU) was created to wind down or dispose non-strategic positions, low yielding assets, or businesses that no longer fit into the new strategy. Moreover, we have Infrastructure functions, which perform control and service functions and, in particular, tasks relating to Group-wide, divisional resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management which form part of the Corporate & Other segment. CB combines Deutsche Bank’s Corporate Finance and Global Transaction Banking Businesses with the latter providing cash management, trade finance and securities services, delivering the full range of commercial banking products and services for both corporates and institutions worldwide. IB is focusing on Origination & Advisory as well as Fixed Income & Currencies. PB corporate division combines the bank's expertise in private banking and Wealth Management in one corporate division. AM offers individuals and institutions traditional and alternative investments across all major asset classes.

DB Colombo Branch offers a comprehensive range of services such as Cash Management, Trade Finance, Investor Services, Foreign Exchange (FX) and Debt Capital Markets (DCM) products within the Corporate Bank and Investment Bank Business.

DB Colombo Branch Local/Global Infrastructure functions perform control and service functions and, in particular, tasks relating to Bank-wide, supra divisional, resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management. These include as Risk, Finance, Compliance, Legal and Human Resources.

DB Colombo Branch publishes the Pillar 3 disclosure report on a quarterly basis in accordance with Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka and posts the disclosure report in accordance with this Direction on its website at www.db.com/srilanka.

DB Colombo Branch’s Pillar 3 disclosure is prepared on a stand-alone basis, there are no branches or subsidiaries to be consolidated.

The information provided in this Pillar 3 Report is unaudited.

REGULATORY REQUIREMENTS ON CAPITAL AND LIQUIDITY

Key Regulatory Ratios – Capital and Liquidity

In Q1, 2020 DB Colombo Branch completed the conversion of prior-year Head-Office and Other Intercompany expense to strengthen the Branch's Local Capital base by LKR 1.8 bn. These expenses were incurred between 2016 and 2018 and were considered un-remittable. The metrics and ratios depicted in the following table reflect these changes:

Item	Page	Reporting Period	Comparison Reporting Period
		March 31, 2020	Dec 31, 2019
Regulatory Capital (LKR '000)			
Common Equity Tier 1, adjusted	5	13,037,312	11,201,930
Tier 1 Capital	5	13,037,312	11,201,930
Total Capital	5	13,040,640	11,205,258
Regulatory Capital Ratios (%)			
Common Equity Tier 1 Capital Ratio (<i>Minimum Requirement - 7.00%</i>)	6	37.52%	39.95%
Tier 1 Capital Ratio (<i>Minimum Requirement - 8.50%</i>)	6	37.52%	39.95%
Total Capital Ratio (<i>Minimum Requirement - 12.50%</i>)	6	37.53%	39.96%
Leverage Ratio (<i>Minimum Requirement - 3%</i>)	10	18.54%	20.06%
Regulatory Liquidity			
Statutory Liquid Assets (LKR'000)		36,803,807	32,815,712
Statutory Liquid Assets Ratio (<i>Minimum Requirement - 20%</i>)			
Domestic Banking Unit (%)		95.14%	79.03%
Off-Shore Banking Unit (%)		86.38%	80.54%
Liquidity Coverage Ratio (%) – Rupee (<i>Minimum Requirement - 100%</i>)		287.00%	389.00%
Liquidity Coverage Ratio (%) – All Currency (<i>Minimum Requirement - 100%</i>)	11	252.20%	310.85%

The Total Capital Ratio decreased by 2.43% points as Total Risk Weighted Assets increased 24% at higher rate than Total capital 16%.

The Tier 1 Capital Ratio and CET 1 Capital Ratio also decreased by 2.43% points each. The Total Capital Ratio differs from the Tier 1 and CET 1 Capital Ratios due to Tier 2 capital adjustment for Loan Loss provisions under SLFR 9.

The Leverage Ratio under Basel III was implemented with effect from 01.01.2019 as per the Banking Act Direction No 12 of 2018. It decreased by 1.52% points due to the growth of Total Assets and in-scope Off-B/S items, totaling 26% in Q1, 2020.

Statutory Liquid Assets in the Domestic Banking Unit increased by 12% points QoQ, due to increased investments in Government Securities as well as higher placements in Standing Deposit Facility with the Central Bank of Sri Lanka (CBSL) and higher deposits with other Banks. As a result the Statutory Liquid Asset Ratio (SLAR) went up by 16% points.

The SLARs of the Offshore Banking Unit increased by 5.8% points due to the growth of foreign currency placements with other branches of the Bank.

The Liquidity Coverage Ratio (LCR) for the LKR on a standalone basis as well the LCR for all currencies both decreased QoQ as cash outflows from short-term borrowings exceeded short term cash inflows from High-Quality Liquid Assets.

Basel III Computation of Capital Ratios

in LKR '000

Item	Page	Reporting Period March 31, 2020	Comparison Reporting Period Dec 31, 2019
Common Equity Tier 1 (CET1) Capital after Adjustments		13,037,312	11,201,930
Common Equity Tier 1 (CET1) Capital		13,037,312	11,162,001
Equity Capital (Stated Capital)/Assigned Capital	12	4,410,461	4,410,461
Reserve Fund	12	702,905	702,905
Published Retained Earnings/(Accumulated Retained Losses)	12	2,305,422	2,305,422
Published Accumulated Other Comprehensive Income (OCI)		-	-
General and other Disclosed Reserves	12	5,618,524	3,743,213
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		-	39,929
Goodwill (net)		-	-
Intangible Assets (net)		-	-
Others (Deferred Tax Assets, Vostro)		-	39,929
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		3,328	3,328
Tier 2 Capital		3,328	3,328
Qualifying Tier 2 Capital Instruments		-	-
Revaluation Gains		-	-
Loan Loss Provisions		3,328	3,328
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)		-	-
CET1 Capital		13,037,312	11,201,930
Total Tier 1 Capital		13,037,312	11,201,930
Total Capital		13,040,640	11,205,258

Common Equity Tier 1 Capital consists of the following items:

- Assigned Capital is equity funds provided by the Head Office to the Branch at the time of incorporation in Sri Lanka.
- Reserve Fund is building up with Five percentage (5%) transfer of the profit after tax as per Direction issued by the Central Bank of Sri Lanka under section 76 (j) (1) of the Banking Act No. 30 of 1988 as amended by Banking (Amendment) Act No. 33 of 1995.
- Published Retained Earnings include Branch's un-remitted 2018 & 2019 profits to the Head Office.
- General and other Disclosed Reserves include the un-remittable head office expenses converted to equity during the financial year 2013, 2016 and 2020 with the prior written approval of Central Bank of Sri Lanka.

Tier 2 Capital includes the Loan Loss provisions which are eligible for inclusion in Tier 2 Capital under the Explanatory Note No. 03 of 2019 issued by CBSL. Accordingly 100 per cent of the impairment for the assets in SLFRS Stage 1 and 50 per cent of impairments for assets in SLFRS Stage 2 (subject to a maximum limit of 1.25 per cent of RWA on credit risk under the Standardised Approach) are considered here.

in LKR '000

Item	Page	Reporting Period March 31, 2020	Comparison Reporting Period Dec 31, 2019
Total Risk Weighted Assets (RWA)		34,745,166	28,040,671
RWAs for Credit Risk	7	27,190,761	21,109,218
RWAs for Market Risk	8	3,720,936	3,099,688
RWAs for Operational Risk	9	3,833,469	3,831,765
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)		37.52%	39.95%
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-
Total Tier 1 Capital Ratio (%)		37.52%	39.95%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)		37.53%	39.96%
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-

Risk Weighted Assets (RWA)

a) Credit Risk under the Standardised Approach: Credit Risk Exposure and Credit Risk Mitigation (CRM) Effect

in LKR '000	Exposures before Credit Conversion Factor (CCF) and CRM				March 31, 2020		Dec 31, 2019	
	Exposures before Credit Conversion Factor (CCF) and CRM		Exposures post CCF and CRM		RWA and RWA Density (%)		RWA and RWA Density (%)	
	On- Balance Sheet Amount	Off- Balance Sheet Amount	On- Balance Sheet Amount	Off- Balance Sheet Amount	RWA	RWA density (%)	RWA	RWA density (%)
Asset Class								
Claims on Central Government and CBSL	28,680,456	-	1,866,388	-	1,866,388	5%	1,843,086	7%
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	5,578,756	5,297,815	1,117,443	3,519,331	4,636,775	13%	2,904,134	10%
Claims on Financial Institutions	-	-	-	-	-	-	-	-
Claims on Corporates	18,452,583	1,454,773	17,587,471	1,342,475	18,929,946	54%	14,985,810	53%
Retail Claims	101,201	-	94,998	-	94,998	0%	263,304	1%
Claims Secured by Residential Property	113,003	-	113,003	-	113,003	0%	114,186	0%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items and Other Assets	1,603,218	-	1,549,651	-	1,549,651	4%	998,699	4%
Total	54,529,216	6,752,588	22,328,954	4,861,807	27,190,761	78%	21,109,218	75%

RWA for Credit risk increased by 29% in 31 March 2020, compared to 31 December 2019. This is mainly driven by Claims on Banks Exposures and Claims on Corporates.

Our Credit Risk Exposures on Banks have increased by 60% in Q1 2020. This is mainly driven by foreign currency exposures who have AAA to AA- credit rating and a corresponding Risk Weight of 20% in the RWA computation.

In addition the Off-balance sheet foreign currency exposures (Bank guarantees) pertaining to unrated counterparties went up by 54 % QoQ.

Credit Risk Exposures on lending to corporates have increased by 26% as at March 31, 2020 due to an expansion of credit facilities subsequent to our Capital increase.

b) Market Risk under Standardised Measurement Method

in LKR '000 Item	RWA amount	
	March 31, 2020	Dec 31, 2019
(a) RWA for Interest Rate Risk	146,129	147,409
General Interest Rate Risk	146,129	147,409
(i) Net Long or Short Position	146,129	147,409
(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	318,988	240,052
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	3,720,936	3,099,688

Market risk is defined as the risk of losses in on-balance sheet and off balance sheet positions arising from movements in market prices. The market risks subject to the capital charge requirements are the risks pertaining to interest rate related instruments in the trading book, the risks pertaining to equities in the trading book and the risks pertaining to foreign exchange position (including gold positions) across the bank.

The Colombo Branch's Market Risk RWA is attributable to the Interest Rate Risk of our Securities in the Trading Book as well as FX Risk on our open Foreign Exchange & Gold positions.

Market risk of the Branch increased as a result of an increase in Foreign Exchange positions mainly due to Currency depreciation against Local Function currency of LKR during Q1, 2020.

c) Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at March 31, 2020			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Dec 31, 2019		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
The Basic Indicator Approach	15%		3,307,127	3,059,539	3,217,006	15%		3,344,968	3,103,792	3,130,653
The Standardised Approach										
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%		-	-	-	12%		-	-	-
Commercial Banking	15%		-	-	-	15%		-	-	-
The Alternative Standardised Approach										
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%	0.035	-	-	-	12%	0.035	-	-	-
Commercial Banking	15%	0.035	-	-	-	15%	0.035	-	-	-
Capital Charges for Operational Risk (LKR'000)										
The Basic Indicator Approach	479,184					478,971				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
Risk Weighted Amount for Operational Risk (LKR'000)										
The Basic Indicator Approach	3,833,469					3,831,768				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Operational risk is defined as the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events. This definition includes legal risk, but excludes strategic and reputational risk. Legal risk includes, but is not limited to, exposure to fines, penalties, or punitive damages resulting from supervisory actions, as well as private settlements.

The Branch uses the Basic Indicator Approach which measures the RWA for Operational risk based on past three years net interest income & non-interest income, taking into account the adjustments listed in the Banking Act Directions No. 01 of 2016.

Basel III Computation of Leverage Ratios

in LKR '000

Item	Page	Reporting Period March 31, 2020	Comparison Reporting Period Dec 31, 2019
Tier 1 Capital		13,037,312	11,201,930
Total Exposures		70,336,775	55,847,361
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	13	63,160,923	50,196,424
Derivative Exposures		1,233,343	321,103
Securities Financing Transaction Exposures		-	-
Other Off-Balance Sheet Exposures		5,942,509	5,329,834
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)		18.54%	20.06%

The Leverage Ratio is calculated on the basis of Tier1 Capital and the sum of our Total Assets as well off-Balance Sheet exposures.

DB Colombo Branch's Leverage Ratio declined by 1.52 % points to 18.54 %. While Tier 1 Capital was increased by LKR 1.8bn the total exposures went up by LKR 14.5bn QoQ.

The increase of total assets of LKR 13bn QoQ was due to major movements in Loans and advances, Investments in Government securities and Inter branch balances including placements. Derivative Exposures increased by more than by 200% QoQ due to large volumes of Foreign exchange contracts/ forward trading in March 2020.

Basel III Computation of Liquidity Coverage Ratio (All currency)

in LKR '000	Reporting Period		Comparison Reporting Period	
	March 31, 2020		Dec 31, 2019	
	Total	Total	Total	Total
Item	Un-weighted Value	Weighted Value	Un-weighted Value	Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	-	13,305,355	-	11,088,028
Total Adjusted Level 1A Assets	-	13,305,355	-	11,088,028
Level 1 Assets	-	13,305,355	-	11,088,028
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	-	-	-	-
Level 2B Assets	-	-	-	-
Total Cash Outflows	46,586,267	21,103,218	38,575,881	14,267,969
Deposits	20,202	2,245	45,585	5,065
Unsecured Wholesale Funding	15,973,657	19,245,264	10,661,822	12,981,634
Secured Funding Transactions	-	-	-	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	30,592,408	662,619	27,868,473	635,945
Additional Requirements	-	1,193,091	-	645,325
Total Cash Inflows	16,125,795	24,551,734	11,135,079	20,914,635
Maturing Secured Lending Transactions Backed by Collateral	-	-	-	-
Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	9,190,450	23,097,200	7,172,536	18,577,456
Operational Deposits	5,772,573	-	1,672,604	-
Other Cash Inflows	1,162,772	1,454,534	2,289,940	2,337,179
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100		252.20		310.85

In Q1 2020 our HQLAs grew by 20% due to increase in investments in LKR Govt. securities.

Total Cash Outflows increased by 48% QoQ mainly due to higher current account deposits and short term borrowings from other branches of the Bank. Total Cash Inflows increased by 17% in Q1, 2020 driven by an increase in our Standing Deposit Facility with CBSL as well as higher Credit Facilities provided to our customers.

Note : Calculation basis of Total Net Cash Flow

If, Total Cash Inflows are greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - 75% * Total Cash Outflows
If, Total Cash Inflows are not greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - Total Cash Inflows

Main features of Regulatory Capital Instruments

Description of the Capital Instrument	Mar 31, 2020	Dec 31, 2019
Assigned Capital		
DB Colombo, being a branch of Deutsche Bank AG Frankfurt, is provided assigned capital to support both business requirements and maintain minimum regulatory capital requirements. It is consequently governed by the laws and regulations of the Central Bank of Sri Lanka.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	4,410,461	4,410,461
Accounting Classification	Equity	Equity
Reserve Fund		
This represents accumulated annual transfer of 5 % of profits after tax as required under Section 20 (1) of the Banking Act No. 30 of 1988.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	702,905	702,905
Accounting Classification	Equity	Equity
Retained Earnings		
This represents all unremitted /audited profits of DB Colombo		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	2,305,422	2,305,422
Accounting Classification	Equity	Equity
Accumulated Other Comprehensive Income (OCI)		
This represents reserves created on changes in Fair Value of Available-for-Sale instruments, Actuarial loss on defined benefit plans and related taxes.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	-	66,631
Accounting Classification	Equity	Equity
General and other Disclosed Reserves		
This represents all amounts due to DB Group which cannot be paid due to the threshold imposed by the Central Bank of Sri Lanka. Unpaid amounts have been transferred to a "Special Reserve" with due approval from the regulators.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	5,618,524	3,743,213
Accounting Classification	Equity	Equity

LINKAGES BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

The following table shows the key differences between the Accounting Scope and the Regulatory Scope. It also provides a linkage of Financial Statement Items to the applicable Regulatory Risk Categories.

in LKR '000 March 31, 2020	a	b	c	d	e	a-b
	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	Difference between Published Financials and Regulatory Reporting
Assets	63,202,577	62,998,280				
Cash and cash equivalents	114,545	114,545	114,545	-	-	-
Balances with Central Banks	6,096,727	6,096,727	6,096,727	-	-	0
Placement with Banks	2,401,113	2,400,000	2,400,000	-	-	1,113
Placements with Branches	5,866,750	5,866,750	-	-	5,866,750	-
Securities borrowed	-	-	-	-	-	-
Derivative financial instruments	433,037	-	-	-	-	433,037
Group balances receivable	5,819,182	5,819,182	3,225,365	-	2,593,817	(0)
Financial assets recognized through profit or loss	-	-	-	-	-	-
- measured at fair value	8,603,239	-	-	-	-	8,603,239
- designated at fair value	-	-	-	-	-	-
Financial assets at amortised cost	-	-	-	-	-	-
- loans and advances	18,662,740	18,573,453	18,666,786	-	-	89,287
- debt and other instruments	-	-	-	-	-	-
Financial assets measured at fair value through other comprehensive income	14,429,508	22,715,830	22,715,830	-	-	(8,286,322)
Securities held to maturity	-	-	-	-	-	-
Investments in subsidiaries	-	-	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, plant and equipment	160,459	118,805	118,805	-	-	41,654
Investment properties	-	-	-	-	-	-
Goodwill and intangible assets	-	-	-	-	-	-
Assets for current tax	-	-	-	-	-	-
Deferred tax assets	-	12,068	-	-	-	(12,068)
Other assets	615,278	1,280,920	1,280,920	-	-	(665,642)

in LKR '000	a	b	c	d	e	a-b
March 31, 2020	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	Difference between Published Financials and Regulatory Reporting
Liabilities	63,202,577	62,998,280				
Due to banks	4,188	4,188	N/A	N/A	N/A	
Due to branches	22,443,575	22,331,500			22,331,500	112,075
Derivative financial instruments	303,419	-	N/A	N/A	N/A	303,419
Financial liabilities designated at fair value through			N/A	N/A	N/A	
- measured at fair value	-	-	N/A	N/A	N/A	-
- designated at fair value	-	-	N/A	N/A	N/A	-
Financial liabilities at amortised cost			N/A	N/A	N/A	
- due to depositors	23,170,631	23,140,049	N/A	N/A	N/A	30,582
- due to debt securities holders	-	-	N/A	N/A	N/A	-
- due to other borrowers	-	-	N/A	N/A	N/A	-
Debt securities issued	-	-	N/A	N/A	N/A	-
Retirement benefit obligations	65,170	65,170	N/A	N/A	N/A	-
Current tax liabilities	204,840	245,425	N/A	N/A	N/A	(40,585)
Deferred tax liabilities	28,956	-	N/A	N/A	N/A	28,956
Long term debts	-	-	N/A	N/A	N/A	-
Other provisions	-	-	N/A	N/A	N/A	-
Other liabilities	1,202,385	1,560,759.00	N/A	N/A	N/A	(358,374)
Group balances payable	1,530,438	1,529,836			115,131	602
Off-Balance Sheet Liabilities						
Guarantees	8,876,149	8,876,149	8,876,149	-	-	-
Performance Bonds	-	-	-	-	-	-
Letters of Credit	2,689,311	2,689,311	2,689,311	-	-	-
Other Contingent Items	1,816,261	47,481,806	42,190,825	-	-	(45,665,545)
Undrawn Loan Commitments	17,997,161	17,997,161	17,997,161	-	-	-
Other Commitments	-	-	-	-	-	-
Shareholders' Equity						
Equity Capital (Stated Capital)/Assigned Capital	4,410,461	4,410,462	N/A	N/A	N/A	(1)
of which Amount Eligible for CET1	4,410,461	4,410,462	N/A	N/A	N/A	(1)
of which Amount Eligible for AT1	-	-	N/A	N/A	N/A	-
Retained Earnings	2,536,173	2,590,385	N/A	N/A	N/A	(54,212)
Accumulated Other Comprehensive Income	110,052	-	N/A	N/A	N/A	110,052
Other Reserves	7,192,288	7,120,506	N/A	N/A	N/A	71,782
Total Shareholders' Equity	14,248,974	14,121,353	N/A	N/A	N/A	