# MARKET DISCIPLINE
# MINIMUM DISCLOSURE REQUIREMENTS
# UNDER PILLAR III

**FOR THE QUARTER ENDED 31 DECEMBER 2025**

CargillsBank
BANKING ON THE HUMAN SPIRIT

**Basel III - Pillar III Market Disclosures**

Disclosures under pillar III as per the Banking Act Direction No. 01 of 2016 mainly include the regulatory capital requirements and liquidity, risk weighted assets, discussion on adequacy to meet current and future capital requirements of banks and linkages between financial statements and regulatory exposures. It is required to disclose the templates specified by the Central Bank of Sri Lanka as per Basel III – Minimum disclosure requirements with effective from 1 July 2017.

**TEMPLATE 01**
**Key Regulatory Ratios - Capital and Liquidity**

| Item | 31-Dec-2025 | 31-Dec-2024 |
|---|---|---|
| **Regulatory Capital (Rs. '000)** | | |
| Common Equity Tier 1 | 11,206,383 | 11,430,314 |
| Tier 1 Capital | 12,706,383 | 12,930,314 |
| Total Capital | 13,208,541 | 13,386,966 |
| | | |
| **Regulatory Capital Ratios (%)*** | | |
| Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2025: 7 & 2024: 7) | 14.52 | 19.16 |
| Tier 1 Capital Ratio (Minimum Requirement - 2025: 8.5 & 2024: 8.5) | 16.46 | 21.68 |
| Total Capital Ratio (Minimum Requirement - 2025: 12.5 & 2024: 12.5) | 17.12 | 22.44 |
| Leverage Ratio (Minimum Requirement - 2025: 3 & 2024: 3) | 12.70 | 13.00 |
| | | |
| **Regulatory Liquidity** | | |
| **Total Stock of High Quality Liquid Assets (Rs. '000)** | 17,025,869 | 26,310,841 |
| Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 2025: 100 & 2024: 100) | 145.45 | 459.23 |
| Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 2025: 100 & 2024: 100) | 163.90 | 313.34 |
| Net Stable Funding Ratio (Minimum Requirement - 2025: 100 & 2024: 100) | 129.64 | 136.28 |

* The Bank should maintain a Total Tier 1 Capital Ratio 250 basis points above the minimum applicable until it complies with a regulatory minimum capital requirement of LKR 20 Billion. It has been granted until the end of 2029 to comply with this requirement with time-based targets. Refer capital management disclosures in Note 57.7 to the Financial Statements for more details.

** As per the section 5 of Banking Act Determination No. 01 of 2024 issued by CBSL, all the regulatory requirements relating to Statutory Liquid Assets Ratio by licensed banks are discontinued with effect from 15 June 2024.

**TEMPLATE 02**
**Basel III Computation of Capital Ratios**

| Item | 31-Dec-2025<br>Rs. '000 | 31-Dec-2024<br>Rs. '000 |
|---|---|---|
| **Common Equity Tier 1 (CET1) Capital after Adjustment** | **11,206,383** | **11,430,314** |
| **Common Equity Tier 1 (CET1) Capital** | **12,107,934** | **12,155,605** |
| Equity Capital (Stated Capital)/Assigned Capital | 11,894,421 | 11,894,421 |
| Reserve Fund | 138,392 | 111,315 |
| Published Retained Earnings/(Accumulated Retained Losses) | (65,955) | (575,548) |
| Published Accumulated Other Comprehensive Income (OCI) | 141,076 | 725,418 |
| 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** | 901,550 | 725,291 |
| Goodwill (net) | - | - |
| Intangible Assets (net) | 218,214 | 202,059 |
| Others (specify) – Deferred tax asset | 683,337 | 523,232 |
| **Additional Tier 1 (AT1) Capital after Adjustments** | 1,500,000 | 1,500,000 |
| **Additional Tier 1 (AT1) Capital** | 1,500,000 | 1,500,000 |
| Qualifying Additional Tier 1 Capital Instruments | 1,500,000 | 1,500,000 |
| 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** | 502,157 | 456,652 |
| **Tier 2 Capital** | 502,157 | 456,652 |
| Qualifying Tier 2 Capital Instruments | - | - |
| Revaluation Gains | - | - |
| Loan Loss Provisions | 502,157 | 456,652 |
| 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** | **12,107,934** | **12,155,605** |
| **Total Tier 1 Capital** | **12,706,383** | **12,930,314** |
| **Total Capital** | **13,208,541** | **13,386,966** |

| | 31-Dec-2025<br>Rs. '000 | 31-Dec-2024<br>Rs. '000 |
|---|---|---|
| **Total Risk Weighted Assets (RWA)** | | |
| RWAs for Credit Risk | 70,931,950 | 53,784,232 |
| RWAs for Market Risk | 13,871 | 440 |
| RWAs for Operational Risk | 6,227,587 | 5,858,807 |
| **CET1 Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)** | 14.52 | 19.16 |
| Of which: Capital Conservation Buffer (%) | 2.50 | 2.50 |
| Of which: Countercyclical Buffer (%) | - | - |
| Of which: Capital Surcharge on D-SIBs (%) | - | - |
| **Total Tier 1 Capital Ratio** | 16.46 | 21.68 |
| **Total Capital Ratio (Including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)** | 17.12 | 22.44 |
| Of which: Capital Conservation Buffer (%) | 2.50 | 2.50 |
| Of which: Countercyclical Buffer (%) | - | - |
| Of which: Capital Surcharge on D-SIBs (%) | - | - |

**TEMPLATE 03**
**Computation of Leverage Ratio**

| Item | 31-Dec-2025<br>Rs. '000 | 31-Dec-2024<br>Rs. '000 |
|---|---|---|
| **Tier 1 Capital** | 12,706,383 | 11,430,314 |
| **Total Exposures** | 100,082,118 | 87,912,467 |
| On-Balance Sheet Items (Excluding Derivatives and Securities Financing Transactions, but including Collateral) | 90,520,277 | 79,527,109 |
| Derivative Exposure | - | - |
| Securities Financing Transaction Exposure | 300,144 | - |
| Other Off-Balance Sheet Exposure | 9,261,698 | 8,385,358 |
| **Basel III Leverage Ratio (%) (Tier 1/ Total Exposure)** | 12.70 | 13.00 |

**TEMPLATE 04**

**4.1 Basel III Computation of Liquidity Coverage Ratio (Rupee)**

| Item | 31-Dec-2025 Rs. '000 | | 31-Dec-2024 Rs. '000 | |
|---|---|---|---|---|
| | Total Un-weighted Value | Total Weighted Value | Total Un-weighted Value | Total Weighted Value |
| **Total Stock of High Quality Liquid Assets (HQLA)** | 16,994,186 | 16,994,186 | 26,285,715 | 26,285,715 |
| **Total Adjusted Level 1 Assets** | 17,299,474 | 17,299,474 | 26,275,860 | 26,275,860 |
| **Level 1 Assets** | 16,994,186 | 16,994,186 | 26,285,715 | 26,285,715 |
| **Total Adjusted Level 2A Assets** | - | - | - | - |
| **Level 2 Assets** | - | - | - | - |
| **Total Adjusted Level 2B Assets** | - | - | - | - |
| **Level 2B Assets** | - | - | - | - |
| **Total Cash Outflows** | 78,460,310 | 16,997,876 | 69,546,942 | 13,671,955 |
| Deposits | 40,010,913 | 4,001,091 | 39,266,400 | 3,926,640 |
| Unsecured Wholesale Funding | 19,477,175 | 12,341,299 | 14,498,985 | 9,359,229 |
| Secured Funding Transactions | - | - | - | - |
| Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations | 18,972,221 | 655,486 | 15,781,557 | 386,086 |
| Additional Requirements | - | - | - | - |
| **Total Cash Inflows** | 10,566,902 | 5,314,378 | 12,202,593 | 7,948,049 |
| Maturing Secured Lending Transactions Backed by Collateral | 300,503.42 | - | - | - |
| Committed Facilities | - | - | - | - |
| Other Inflows by Counterparty which are Maturing within 30 Days | 10,266,399 | 5,314,378 | 12,202,593 | 7,948,049 |
| Operational Deposits | - | - | - | - |
| Other Cash Inflows | - | - | - | - |
| **Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100** | | 145.45 | | 459.23 |

**TEMPLATE 04**
**4.2 Basel III Computation of Liquidity Coverage Ratio (All Currency)**

| Item | 31-Dec-2025 Rs. '000 | | 31-Dec-2024 Rs. '000 | |
|---|---|---|---|---|
| | Total Un-weighted Value | Total Weighted Value | Total Un-weighted Value | Total Weighted Value |
| **Total Stock of High Quality Liquid Assets (HQLA)** | 17,025,869 | 17,025,869 | 26,310,841 | 26,310,841 |
| **Total Adjusted Level 1 Assets** | 17,331,158 | 17,331,158 | 26,300,986 | 26,300,986 |
| **Level 1 Assets** | 17,025,869 | 17,025,869 | 26,310,841 | 26,310,841 |
| **Total Adjusted Level 2A Assets** | - | - | - | - |
| **Level 2 Assets** | - | - | - | - |
| **Total Adjusted Level 2B Assets** | - | - | - | - |
| **Level 2B Assets** | - | - | - | - |
| **Total Cash Outflows** | 84,824,171 | 19,133,766 | 78,369,270 | 16,579,289 |
| Deposits | 42,223,312 | 4,222,331 | 41,022,249 | 4,102,225 |
| Unsecured Wholesale Funding | 21,860,007 | 14,183,560 | 18,324,868 | 11,946,210 |
| Secured Funding Transactions | - | - | - | - |
| Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations | 20,740,852 | 727,874 | 19,022,153 | 530,854 |
| Additional Requirements | - | - | - | - |
| **Total Cash Inflows** | 17,393,638 | 8,745,717 | 13,383,201 | 8,182,264 |
| Maturing Secured Lending Transactions Backed by Collateral | 300,503.42 | - | - | - |
| Committed Facilities | - | - | - | - |
| Other Inflows by Counterparty which are Maturing within 30 Days | 14,731,803 | 8,745,717 | 12,628,748 | 8,182,264 |
| Operational Deposits | 2,361,332.28 | - | 754,453 | - |
| Other Cash Inflows | - | - | - | - |
| **Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100** | | 163.90 | | 313.34 |

**TEMPLATE 04**
**4.3 Net Stable Funding Ratio (NSFR)**

| Item | 31-Dec-2025 Rs. '000 | 31-Dec-2024 Rs. '000 |
|---|---|---|
| Total available stable funding (ASF) | 60,717,407 | 52,614,906 |
| Total required stable funding (RSF) | 46,834,732 | 38,607,969 |
| Required stable funding – On balance sheet assets | 46,436,965 | 38,237,786 |
| Required stable funding – Off balance sheet items | 397,767 | 370,183 |
| NSFR (Minimum Requirement – 2025: 100 & 2024: 100) | 129.64 | 136.28 |

**TEMPALTE 05**
**Main Features of Regulatory Capital Instruments**

| | |
|---|---|
| **Description of the Capital Instrument** | BASEL III Additional Tier 1 Compliant Unlisted Unsecured Subordinated Perpetual Convertible Debentures |
| Issuer | Cargills Bank PLC |
| Governing Law(s) of the Instrument | Companies Act No. 07 of 2007, Banking Act No. 30 of 1988 and other applicable laws and regulations |
| Original Date of Issuance | 15 December 2021 |
| Par Value of Instrument | LKR 100/- |
| Perpetual or Dated | Perpetual |
| Original Maturity Date, if Applicable | N/A |
| Amount Recognised in Regulatory Capital (in Rs. '000 as at the Reporting Date) | 1,500,000 |
| Accounting Classification (Equity/Liability) | Liability |
| **Issuer Call subject to Prior Supervisory Approval** | |
| Optional Call Date, Contingent Call Dates and Redemption Amount (Rs. '000) | * |
| Subsequent Call Dates, if Applicable | 1 May to 31 May of each year from 2028 to 2031 |
| **Coupons/Dividends** | |
| Fixed or Floating Dividend/Coupon | Floating |
| Coupon Rate and any Related Index | Weighted average twelve-month Net Treasury Bill rate + 2.00% p.a with the floor rate of 9.5% p.a. |
| Non-Cumulative or Cumulative | Cumulative |
| **Convertible or Non-Convertible** | Convertible |
| If Convertible, Conversion Trigger (s) | * |
| If Convertible, Fully or Partially | * |
| If Convertible, Mandatory or Optional | * |
| If Convertible, Conversion Rate | * |

* The debenture may be covertible by the debenture holder (subject to satisfaction of regulatory requirements), at any time during the conversion periods after a minimum of 05 years from the date of issue or a non viability conversion arising from an occurrence of a trigger event at a par value of LKR 100 per debenture.

**TEMPLATE 06**
**Summary Discussion on Adequacy/Meeting Current and Future Capital Requirements**

The Bank has set up an internal threshold on minimum CARs and ensures that appropriate measures are employed to maintain the CARs above the said threshold when preparing the budget. The Bank has a well established monitoring mechanism to periodically ensure the level of achievement against the predetermined targets and corrective action is taken for any deviations.

Methods of improving the CARs are being evaluated on an ongoing basis and in extreme situations, the Bank will deliberate on strategically curtailing the expansion of risk weighted assets. Prior to taking such decisions, the Bank will assess the impact on the internally developed thresholds of minimum CARs resulting from the short-term asset expansion plans. The Bank takes every endeavour to ensure maintaining the internal CAR thresholds.

Further, in December 2021, The Bank issued Fifteen Million (15,000,000) Basel III Additional Tier 1 Compliant Unlisted Unsecured Subordinated Perpetual Convertible Debentures with a conversion option to raise Rs. 1.5 Bn to meet the regulatory minimum capital requirement.

**TEMPLATE 07**
**Credit Risk under Standardised Approach**
**Credit Risk Exposures and Credit Risk Mitigation (CRM) Effects**

| Asset Class | Amount as at 31 December 2025 (Rs. '000) | | | | | |
|---|---|---|---|---|---|---|
| | Exposure before Credit Conversion Factor (CCF) and CRM | | Exposures post CCF and CRM | | RWA & RWA Density (%) | |
| | On-Balance Sheet Amount | Off-Balance Sheet Amount | On-Balance Sheet Amount | Off-Balance Sheet Amount | RWA | RWA Density |
| Claims on Central Government and CBSL | 21,365,818 | - | 21,365,818 | - | - | 0.00% |
| 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 | 2,413,207 | - | 2,413,207 | 24,185 | 579,597 | 23.78% |
| Claims on Financial Institutions | 5,387,649 | - | 5,387,649 | - | 5,003,783 | 92.88% |
| Claims on Corporates | 31,609,375 | 16,314,952 | 31,609,375 | 6,693,966 | 38,227,694 | 99.80% |
| Retail Claims | 15,694,470 | 5,800,574 | 15,694,470 | 1,903,662 | 15,275,897 | 86.80% |
| Claims Secured by Residential Property | 1,908,308 | - | 1,969,831 | 55,507 | 1,963,815 | 96.96% |
| Claims Secured by Commercial Real Estate | - | - | - | - | - | - |
| Non-Performing Assets (NPAs) | 5,117,626 | - | 5,056,103 | 584,378 | 7,462,610 | 132.30% |
| High-risk Categories | - | - | - | - | - | - |
| Cash Items and Other Assets | 3,441,634 | - | 3,441,634 | - | 2,418,553 | 70.27% |
| **Total** | **86,938,087** | **22,115,526** | **86,938,087** | **9,261,698** | **70,931,950** | **73.73%** |

**TEMPLATE 08**

**Credit Risk under Standardised Approach: Exposures by Asset Classes and Risk Weights**

| | Amount as at 31 December 2025 (Post CCF and CRM) (Rs. '000) | | | | | | | |
|---|---|---|---|---|---|---|---|---|
| **Risk Weight** / **Asset Classes** | **0%** | **20%** | **50%** | **75%** | **100%** | **150%** | **>150%** | **Total Credit Exposure Amount** |
| Claims on Central Government and CBSL | 21,365,818 | - | - | - | - | - | - | **21,365,818** |
| 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 | - | 2,366,531 | - | - | - | 70,861 | - | **2,437,392** |
| Claims on Financial Institutions | - | - | 767,731 | - | 4,619,918 | - | - | **5,387,649** |
| Claims on Corporates | - | - | 151,295 | - | 38,152,046 | - | - | **38,303,341** |
| Retail Claims | 276,809 | 67,183 | - | 7,912,972 | 9,341,168 | - | - | **17,598,131** |
| Claims Secured by Residential Property | - | - | - | - | 1,963,815 | - | - | **1,963,815** |
| Claims Secured by Commercial Real Estate | - | - | - | - | - | - | - | **-** |
| Non-Performing Assets (NPAs) | - | - | 49,308 | - | 2,082,175 | 3,570,520 | | **5,702,004** |
| High-risk Categories | - | - | - | - | - | - | - | **-** |
| Cash Items and Other Assets | 1,023,081 | - | - | - | 2,418,553 | - | - | **3,441,634** |
| **Total** | **22,665,708** | **2,433,714** | **968,334** | **7,912,972** | **58,577,676** | **3,641,381** | **-** | **96,199,785** |

**TEMPLATE 09**
**Market Risk under Standardised Measurement Method**

| Item | RWA Amount<br>Rs. '000<br>As at 31 December 2025 |
|---|---|
| **(a) RWA for Interest Rate Risk** | 13,871 |
| General Interest Rate Risk | |
| i. Net Long or Short Position | 0 |
| 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** | 1,734 |
| **Capital Charge for Market Risk [(a) + (b) + (c) ] * CAR** | 1,734 |

**TEMPLATE 10**

**Operational Risk under Basic Indicator Approach/ The Standardised Approach/ The Alternative Standardised Approach**

| Business Lines | Capital Charge Factor | Fixed Factor | Gross Income as at 31 December 2025 (Rs. '000) | | |
|---|---|---|---|---|---|
| | | | 1st Year | 2nd Year | 3rd Year |
| **Basic Indicator Approach** | 15% | | 5,202,636 | 5,491,237 | 4,875,094 |
| **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 Charge for Operational Risk (Rs. '000)** | | | | | |
| The Basic Indicator Approach | 778,448 | | | | |
| The Standardised Approach | - | | | | |
| The Alternative Standardised Approach | - | | | | |
| **Risk Weighted Amount for Operational Risk (Rs. '000)** | | | | | |
| The Basic Indicator Approach | 6,227,587 | | | | |
| 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**

| Item | Amount as at 31 December 2025 (Rs. '000) | | | | |
|---|---|---|---|---|---|
| | 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 | Capital Requirements or Subject to Deduction from Capital |
| **Assets** | | | | | |
| Cash and Cash Equivalents | 3,433,590 | 3,433,590 | 3,433,590 | | |
| Balances with Central Banks | 1,175,982 | 1,175,982 | 1,175,982 | | |
| Placements with Banks | - | - | - | | |
| Derivative Financial Instruments | 1,380 | 1,380 | | 1,380 | |
| Financial Assets Designated at Fair Value through Profit or Loss | 0 | 0 | 0 | | |
| Loans and Receivables to Banks | - | - | | | |
| Loans and Receivables to Other Customers | 63,121,256 | 63,121,256 | 63,121,256 | | 11,807,140 |
| Financial Investments - Available-For-Sale | 15,836,333 | 15,836,333 | 15,836,333 | 15,836,333 | |
| Financial Investments - Held-To-Maturity | 4,534,420 | 4,534,420 | 4,534,420 | | |
| Investments in Subsidiaries | - | - | | | |
| Investments in Associates and Joint Ventures | - | - | | | |
| Property, Plant and Equipment | 883,217 | 883,217 | 883,217 | | |
| Investment Properties | - | - | | | |
| Goodwill and Intangible Assets | 218,214 | 218,214 | | | 218,214 |
| Deferred Tax Assets | 683,337 | 683,337 | | | 683,337 |
| Other Assets | 1,535,478 | 1,535,337 | 1,535,337 | | |
| **Liabilities** | | | | | |
| Due to Banks | 4,196,366 | 4,236,380 | | | |
| Derivative Financial Instruments | 180 | 180 | | | |
| Other Financial Liabilities Held-For-Trading | - | - | | | |
| Financial Liabilities Designated at Fair Value Through Profit or Loss | - | - | | | |
| Due to Other Customers | 66,230,052 | 66,190,037 | | | |
| Other Borrowings | 5,470,881 | 5,470,881 | | | |
| Debt Securities Issued | - | - | | | |
| Current Tax Liabilities | - | - | | | |
| Deferred Tax Liabilities | - | - | | | |
| Other Provisions | - | - | | | |
| Other Liabilities | 3,703,627 | 3,703,627 | | | |
| Due to Subsidiaries | - | - | | | |
| Subordinated Term Debts | - | - | | | |
| **Off-Balance Sheet Liabilities** | | | | | |
| Guarantees | 7,508,733 | 7,508,733 | 7,508,733 | | |
| Performance Bonds | - | - | | | |
| Letters of Credit | 1,670,546 | 1,670,546 | 1,670,546 | | |
| Other Contingent Items | 1,281,323 | 1,281,323 | 1,281,323 | | |
| Undrawn Loan Commitments | 11,482,765 | 11,482,765 | 11,482,765 | | |
| Other Commitments | 172,159 | 172,159 | | | |
| **Shareholders' Equity** | | | | | |
| Equity Capital (Stated Capital)/Assigned Capital) | 11,894,421 | 11,894,421 | | | |
| of which Amount Eligible for CET1 | 11,894,421 | 11,894,421 | | | |
| of which Amount Eligible for AT1 | - | - | | | |
| Retained Earnings | (65,955) | (65,955) | | | |
| Accumulated Other Comprehensive Income | 155,388 | 155,388 | | | |
| Other Reserves | 138,392 | 138,392 | | | |
| Total Shareholders' Equity | 12,122,246 | 12,122,246 | | | |