



Deutsche Bank AG, Colombo Branch  
Pillar 3 Disclosures  
as at September 30, 2019

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# INTRODUCTION

The purpose of this Report is to provide 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 main banking subsidiary of the Deutsche Bank Group of Germany (“DB Group”) located in Frankfurt am Main, Germany and DB Colombo Branch’s accounts are consolidated with 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. 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. From 1<sup>st</sup> January, 2019 onwards, DB Colombo Branch has started offering services under Fixed Income & Currencies (FIC) business.

DB Colombo Branch is made up of several supporting local/global infrastructure functions namely; risk, finance, compliance, legal, human resources, etc.

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](http://www.db.com/srilanka).

DB Colombo Branch Pillar 3 disclosure is 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

Item	Reporting Period	Previous Reporting Period
	September 30, 2019	Dec 31, 2018
<b>Regulatory Capital (LKR '000)</b>		
Common Equity Tier 1, adjusted	9,957,186	9,934,623
Tier 1 Capital	9,957,186	9,934,623
Total Capital	9,962,259	9,934,623
<b>Regulatory Capital Ratios (%)</b>		
Common Equity Tier 1 Capital Ratio ( <i>Minimum Requirement - 7.00%</i> )	29.33%	36.60%
Tier 1 Capital Ratio ( <i>Minimum Requirement - 8.50%</i> )	29.33%	36.60%
Total Capital Ratio ( <i>Minimum Requirement - 12.50%</i> )	29.35%	36.60%
Leverage Ratio ( <i>Minimum Requirement - 3%</i> )	16.21%	N/A
<b>Regulatory Liquidity</b>		
Statutory Liquid Assets (LKR'000)	33,543,328	28,217,603
Statutory Liquid Assets Ratio ( <i>Minimum Requirement - 20%</i> )		
Domestic Banking Unit (%)	77.33%	105.19%
Off-Shore Banking Unit (%)	72.22%	98.93%
Liquidity Coverage Ratio (%) – Rupee ( <i>Minimum Requirement - 100%</i> )	431.78%	724.59%
Liquidity Coverage Ratio (%) – All Currency ( <i>Minimum Requirement - 100%</i> )	304.64%	338.17%

Total Capital Ratio decreased by 7.3% points as a result of increased Risk Weighted Assets.

Statutory Liquid Assets Ratio (SLAR) contracted by approximately 27-28% in both Off-Shore Banking Unit and Domestic Banking Unit between the two reporting periods owing to larger external liability base, in spite of a 19 % growth in Liquid Assets, mainly driven by higher investments in Government Securities and placements in Standing Deposit Facility with Central Bank of Sri Lanka (CBSL). However, liquidity risk is deemed low as SLAR continue to be at healthy levels and well above minimum regulatory requirement.

Liquidity Coverage Ratios decreased in Q3, 2019 as a result of increased cash outflows mainly driven by the increased deposit base (current accounts) and increased short term borrowings with maturity less than 1 month.

Despite High-Quality Liquid Assets increasing by 42% between the two reporting periods, the increase in Net Cash Outflows was greater, resulting in a drop in Liquidity Coverage Ratios, which nonetheless remain substantial.

## Basel III Computation of Capital Ratios

in LKR '000

Item	Reporting Period September 30, 2019	Previous Reporting Period Dec 31, 2018
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>	9,957,186	9,934,623
<b>Common Equity Tier 1 (CET1) Capital</b>	9,921,584	9,921,584
Equity Capital (Stated Capital)/Assigned Capital	4,410,461	4,410,461
Reserve Fund	641,506	641,506
Published Retained Earnings/(Accumulated Retained Losses)	1,126,404	1,126,404
Published Accumulated Other Comprehensive Income (OCI)	-	-
General and other Disclosed Reserves	3,743,213	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	-	-
<b>Total Adjustments to CET1 Capital</b>	35,602	13,039
Goodwill (net)	-	-
Intangible Assets (net)	-	-
Others (Deferred Tax Assets, Vostro)	35,602	13,039
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	-	-
<b>Additional Tier 1 (AT1) Capital</b>	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustments to AT1 Capital</b>	-	-
Investment in Own Shares	-	-
Others (specify)	-	-
<b>Tier 2 Capital after Adjustments</b>	5,073	-
<b>Tier 2 Capital</b>	5,073	-
Qualifying Tier 2 Capital Instruments	-	-
Revaluation Gains	-	-
Loan Loss Provisions	5,073	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustments to Tier 2</b>	-	-
Investment in Own Shares	-	-
Others (specify)	-	-
<b>CET1 Capital</b>	9,957,186	9,934,623
<b>Total Tier 1 Capital</b>	9,957,186	9,934,623
<b>Total Capital</b>	9,962,259	9,934,623

in LKR '000

Item	Reporting Period September 30, 2019	Previous Reporting Period Dec 31, 2018
<b>Total Risk Weighted Assets (RWA)</b>	33,944,267	27,140,456
RWAs for Credit Risk	26,858,227	21,274,779
RWAs for Market Risk	3,249,016	1,732,817
RWAs for Operational Risk	3,837,024	4,132,861
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	29.33%	36.60%
of which: Capital Conservation Buffer (%)	1.875%	1.88%
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-
<b>Total Tier 1 Capital Ratio (%)</b>	29.33%	36.60%
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	29.35%	36.60%
of which: Capital Conservation Buffer (%)	1.88%	1.88%
of which: Countercyclical Buffer (%)	-	-
of which: Capital Surcharge on D-SIBs (%)	-	-

Risk Weighted Assets increased by LKR 6.8 bn mainly driven by increased credit risk exposure and market risk exposure.

Credit risk increased due to higher level of investments in government Securities & increase in loan portfolio as at 30 September 2019.

Market risk increased as a result of consideration of interest rate risk associated with Government Securities under Trading category.

Tier 2 Capital under Loan Loss Provisions was implemented from Q2 2019 onwards as per the Explanatory Note issued by Central Bank of Sri Lanka on 18 July 2019.

## Basel III Computation of Leverage Ratios

in LKR '000

Item	Reporting Period September 30, 2019	Previous Reporting Period Dec 31, 2018
<b>Tier 1 Capital</b>	9,957,186	N/A
<b>Total Exposures</b>	61,418,033	N/A
<b>On-Balance Sheet Items</b> (excluding Derivatives and Securities Financing Transactions, but including Collateral)	54,802,825	N/A
Derivative Exposures	322,585	N/A
Securities Financing Transaction Exposures	-	N/A
Other Off-Balance Sheet Exposures	6,292,623	N/A
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>	16.21%	N/A

Leverage Ratio under Basel III was implemented w.e.f 01.01.2019 as per the Banking Act Direction No 12 of 2018.

## Basel III Computation of Liquidity Coverage Ratio (All currency)

in LKR '000	Reporting Period		Comparison Reporting Period	
	September 30, 2019		Dec 31, 2018	
	Total	Total	Total	Total
Item	Un-weighted Value	Weighted Value	Un-weighted Value	Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	-	11,835,441	-	8,335,633
<b>Total Adjusted Level 1A Assets</b>	-	11,835,441	-	8,335,633
<b>Level 1 Assets</b>	-	11,835,441	-	8,335,633
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>	40,660,164	15,540,215	32,624,243	9,859,822
<b>Deposits</b>	148,053	16,450	323,401	35,933
<b>Unsecured Wholesale Funding</b>	14,424,567	14,595,324	10,186,907	9,173,864
<b>Secured Funding Transactions</b>	-	-	-	-
<b>Undrawn Portion of Committed (Irrevocable) Facilities and Other</b>	-	-	-	-
<b>Contingent Funding Obligations</b>	26,087,543	765,886	22,113,935	550,395
<b>Additional Requirements</b>	-	162,555	-	99,630
<b>Total Cash Inflows</b>	10,195,606	16,879,705	8,003,400	12,610,701
<b>Maturing Secured Lending Transactions Backed by Collateral</b>	-	-	-	-
<b>Committed Facilities</b>	-	-	-	-
<b>Other Inflows by Counterparty which are Maturing within 30 Days</b>	6,934,005	16,800,255	5,612,259	12,521,259
<b>Operational Deposits</b>	3,234,329	-	2,306,412	-
<b>Other Cash Inflows</b>	27,272	79,451	84,730	89,443
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *</b>				
<b>100</b>		<b>304.64</b>		<b>338.17</b>

Total Stock of High-Quality Liquid Assets (HQLA) increased by 42% as of 30 September, 2019 due to increase in investments in Government Securities.

Total Weighted Cash Outflows increased by 58% as of 30 September, 2019 as a result of increase in the current account deposits base and short term borrowings.

Total Weighted Cash Inflows increased by 34% in Q3 2019 compared to Q4 2018 on account of increased placements in Standing Deposit Facility with Central Bank of Sri Lanka and placements with branches.

**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	Sep 30, 2019	Dec 31, 2018
<b>Assigned Capital</b>		
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
<b>Reserve Fund</b>		
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)	641,506	641,506
Accounting Classification	Equity	Equity
<b>Retained Earnings</b>		
This represents all unremitted /audited profits of DB Colombo		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	1,126,404	1,126,404
Accounting Classification	Equity	Equity
<b>Accumulated Other Comprehensive Income (OCI)</b>		
This represents reserves created on changes in Fair Value of Available-for-Sale instruments, Acturial loss on defined benefit plans and related taxes.		
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	-	-
Accounting Classification	Equity	Equity
<b>General and other Disclosed Reserves</b>		
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)	3,743,213	3,743,213
Accounting Classification	Equity	Equity

## RISK WEIGHTED ASSETS (RWA)

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

in LKR '000	September 30, 2019						Dec 31, 2018	
	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	24,113,395	-	1,801,949	-	1,801,949	5%	1,463,600	5%
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	3,914,329	4,671,043	1,684,494	3,159,179	4,843,673	14%	4,375,043	16%
Claims on Financial Institutions	-	-	-	-	-	-	-	-
Claims on Corporates	15,469,748	1,945,741	15,264,278	1,782,322	17,046,599	50%	12,876,423	47%
Retail Claims	537,877	-	422,586	-	422,586	1%	215,928	1%
Claims Secured by Residential Property	108,715	-	108,715	-	108,715	0%	120,627	0%
Claims Secured by Commercial Real Estate	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)(i)	-	-	-	-	-	-	-	-
Higher-risk Categories	-	-	-	-	-	-	-	-
Cash Items and Other Assets	2,707,410	-	2,634,705	-	2,634,705	8%	2,223,158	8%
<b>Total</b>	<b>46,851,474</b>	<b>6,616,784</b>	<b>21,916,727</b>	<b>4,941,500</b>	<b>26,858,227</b>	<b>79%</b>	<b>21,274,779</b>	<b>63%</b>

Credit Risk Exposure on Central Government and CBSL has increased by 23% due to purchase of 30 MUSD Sri Lanka Development Bonds in June & continuous increase in Treasury bond portfolio over the period.

Credit Risk Exposure on lending to corporates and retail claims (Small and Medium Enterprises) have increased by 32% & 96% respectively as at September 30, 2019.

## Market Risk under Standardised Measurement Method

in LKR '000 Item	RWA amount	
	September 30, 2019	Dec 31, 2018
<b>(a) RWA for Interest Rate Risk</b>	168,707	-
General Interest Rate Risk	168,707	-
(i) Net Long or Short Position	168,707	-
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) RWA for Equity</b>	-	-
(i) General Equity Risk	-	-
(ii) Specific Equity Risk	-	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	237,420	205,772
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	<b>3,249,016</b>	<b>1,732,817</b>

Market risk increased as a result of consideration of interest rate risk associated with government securities under trading category.

## Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at September 30, 2019			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Dec 31, 2018		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
<b>The Basic Indicator Approach</b>	15%		3,423,214	2,975,312	3,194,034	15%		3,379,805	3,344,968	3,090,771
<b>The Standardised Approach</b>										
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%		-	-	-
<b>The Alternative Standardised Approach</b>										
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	-	-	-
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	479,628					490,777				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	3,837,024					4,132,861				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

## LINKAGES BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

### Differences between Accounting and Regulatory Scopes and Mapping of Financial Statement Categories with Regulatory Risk Categories – Bank only

in LKR '000

September 30, 2019

	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>	<b>e</b>	<b>a-b</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
<b>Assets</b>	<b>54,740,765</b>	<b>54,673,776</b>				
Cash and cash equivalents	118,033	118,032	118,032	-	-	
Balances with Central Banks	3,370,020	3,370,020	3,370,020	-	-	(0)
Placement with Banks	3,000,991	3,000,000	3,000,000	-	-	991
Placements with Branches	4,551,250	4,551,250	-	-	4,551,250	-
Securities borrowed	-	-	-	-	-	-
Derivative financial instruments	66,515	-	-	-	-	66,515
Group balances receivable	4,207,204	4,207,204	972,266	-	3,234,938	0
Financial assets recognized through profit or loss	-	-	-	-	-	-
- measured at fair value	7,074,521	-	-	-	-	7,074,521
- designated at fair value	-	-	-	-	-	-
Financial assets at amortised cost	-	-	-	-	-	-
- loans and advances	16,113,516	16,035,759	16,116,340	-	-	77,757
- debt and other instruments	-	-	-	-	-	-
Financial assets measured at fair value through other comprehensive income	14,046,276	20,831,161	20,831,161	-	-	(6,784,885)
Securities held to maturity	-	-	-	-	-	-
Investments in subsidiaries	-	-	-	-	-	-
Investments in associates and joint ventures	-	-	-	-	-	-
Property, plant and equipment	67,323	67,323	67,323	-	-	0
Investment properties	-	-	-	-	-	-
Goodwill and intangible assets	-	-	-	-	-	-
Assets for current tax	-	-	-	-	-	-
Deferred tax assets	24,824	24,302	-	-	24,824	522
Other assets	2,100,292	2,468,725	2,468,725	-	-	(368,433)

in LKR '000	a	b	c	d	e	a-b
September 30, 2019	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
<b>Liabilities</b>	<b>54,740,765</b>	<b>54,673,776</b>				
Due to banks	-	-	N/A	N/A	N/A	
Due to branches	18,633,152	18,569,100			18,569,100	64,052
Derivative financial instruments	22,155	-	N/A	N/A	N/A	22,155
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	21,155,189	21,116,602	N/A	N/A	N/A	38,587
- 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	65,647	65,647	N/A	N/A	N/A	-
Current tax liabilities	621,310	674,459	N/A	N/A	N/A	(53,149)
Deferred tax liabilities	-	-	N/A	N/A	N/A	-
Long term debts	-	-	N/A	N/A	N/A	-
Other provisions	-	-	N/A	N/A	N/A	-
Other liabilities	372,837	437,071.06	N/A	N/A	N/A	(64,234)
Group balances payable	2,732,446	2,731,845			64,643	601
<b>Off-Balance Sheet Liabilities</b>						
Guarantees	9,271,302	9,271,302	9,271,302	-	-	-
Performance Bonds	-	-	-	-	-	-
Letters of Credit	5,108,322	5,108,322	5,108,322	-	-	-
Other Contingent Items	936,541	18,964,784	17,146,210	-	-	(18,028,243)
Undrawn Loan Commitments	13,459,358	13,459,358	13,459,358	-	-	-
Other Commitments	-	-	-	-	-	-
<b>Shareholders' Equity</b>						
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	1,569,989	1,583,851	N/A	N/A	N/A	(13,862)
Accumulated Other Comprehensive Income	38,837	-	N/A	N/A	N/A	38,837
Other Reserves	5,118,740	5,084,738.68	N/A	N/A	N/A	34,002
<b>Total Shareholders' Equity</b>	<b>11,138,028</b>	<b>11,079,052</b>	N/A	N/A	N/A	