# Basel III - Minimum Disclosure Requirements under Pillar III

## As at 30th September 2025

## (Un-audited)

**National Savings Bank**

Market Discipline - Minimum Disclosure Requirements under Pillar III

Key Regulatory Ratios- Capital and Liquidity

| Item | Bank | | Group | |
|---|---|---|---|---|
| | 30.09.2025 | 30.09.2024 | 30.09.2025 | 30.09.2024 |
| **Regulatory Capital(LKR '000)** | | | | |
| Common Equity Tier 1 | 54,560,361 | 48,326,326 | 66,874,344 | 59,773,037 |
| Tier 1 Capital | 59,560,361 | 53,326,326 | 71,874,344 | 64,773,037 |
| Total Capital | 66,107,867 | 60,873,948 | 78,342,746 | 72,245,220 |
| **Regulatory Capital Ratios(%)** | | | | |
| Common Equity Tier 1 Capital Ratio(Minimum Requirement : 7% ) | 17.513 | 16.309 | 20.395 | 19.583 |
| Tier 1 Capital Ratio(Minimum Requirement : 8.5% ) | 19.118 | 17.996 | 21.920 | 21.221 |
| Total Capital Ratio (Minimum Requirement : 12.5% ) | 21.220 | 20.543 | 23.892 | 23.669 |
| Leverage Ratio(Minimum Requirement : 3%) | 6.533 | 6.569 | 7.073 | 7.320 |
| **Regulatory Liquidity** | | | | |
| Liquidity Coverage Ratio(%)-Rupee (Minimum Requirement : 100%) | 356.36 | 348.45 | N/A | N/A |
| Liquidity Coverage Ratio(%)-All Currency (Minimum Requirement: 100%) | 349.52 | 343.78 | N/A | N/A |
| NSFR (%)-(Minimum Requirement :100%) | 195.09 | 184.89 | N/A | N/A |

Basel III Computation of Capital Ratios

(LKR '000)

| Item | Bank | | Group | |
|---|---|---|---|---|
| | 30.09.2025 | 30.09.2024 | 30.09.2025 | 30.09.2024 |
| **Common Equity Tier 1 (CET1) Capital after Adjustments** | **54,560,361** | **48,326,326** | **66,874,344** | **59,773,037** |
| **Total Common Equity Tier 1 (CET1) Capital** | **75,763,996** | **67,507,737** | **81,238,680** | **71,875,529** |
| Equity Capital (Stated capital) /Assigned capital | 9,400,000 | 9,400,000 | 9,400,000 | 9,400,000 |
| Reserve fund | 5,694,877 | 5,369,172 | 5,810,742 | 5,464,218 |
| Published Retained Earnings/(Accumulated Retained Losses) | 17,111,292 | 9,057,105 | 22,353,430 | 13,254,720 |
| Published Accumulated other comprehensive income (OCI) | 465,942 | 589,575 | 582,630 | 664,714 |
| General and other disclosed reserves | 43,091,885 | 43,091,885 | 43,091,877 | 43,091,877 |
| Unpublished current year's profit/(losses) and gains reflected in OCI | - | - | - | - |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** | **21,203,634** | **19,181,410** | **14,364,333** | **12,102,489** |
| Goodwill (net) | - | - | - | - |
| Intangible assets (net) | 2,365,290 | 2,562,356 | 2,368,565 | 2,563,905 |
| Revaluation losses of property, plant and equipment | 46,140 | 46,140 | 46,140 | 46,140 |
| Deferred tax assets (net) | 5,026,157 | 3,479,405 | 5,026,157 | 3,479,405 |
| Cash flow hedge reserve | - | - | - | - |
| Gains on sale related securitisation transactions | - | - | - | - |
| Defined benefit pension fund assets (Net) | - | 2,230,673 | - | 2,230,673 |
| Investments in the capital of banking and financial institutions where the bank does not own more than 10 per cent of the issued ordinary share capital of the entity | 6,957,350 | 3,580,144 | 6,923,473 | 3,782,368 |
| Significant investments in the capital of financial institutions where the bank owns more than 10 per cent of the issued ordinary share capital of the entity | 6,697,309 | 6,754,910 | - | - |
| Shortfall of the Capital in Financial Subsidiaries | 111,389 | 527,783 | - | - |
| **Additional Tier 1 (AT1) Capital after Adjustments** | **5,000,000** | **5,000,000** | **5,000,000** | **5,000,000** |
| **Total Additional Tier 1 (ATI) Capital** | **5,000,000** | **5,000,000** | **5,000,000** | **5,000,000** |
| Qualifying Additional Tier 1 Capital Instruments | 5,000,000 | 5,000,000 | 5,000,000 | 5,000,000 |
| 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 | - | - | - | - |

Basel III Computation of Capital Ratios

(LKR '000)

| Item | Bank | | Group | |
|---|---|---|---|---|
| | 30.09.2025 | 30.09.2024 | 30.09.2025 | 30.09.2024 |
| **Tier 2 Capital after Adjustments** | **6,547,505** | **7,547,622** | **6,468,401** | **7,472,182** |
| **Total Tier 2 Capital** | **8,146,734** | **8,179,654** | **8,155,290** | **8,191,427** |
| Qualifying Tier 2 Capital Instruments | - | - | - | - |
| Revaluation gains | 5,287,981 | 5,287,981 | 5,287,981 | 5,287,981 |
| Loan Loss Provisions | 2,858,753 | 2,891,673 | 2,867,310 | 2,903,447 |
| Instruments issued by consolidated banking and financial subsidiaries of the bank and held by third parties | - | - | - | - |
| **Total Adjustments to Tier 2 Capital** | **1,599,228** | **632,031** | **1,686,889** | **719,245** |
| Investment in own shares | - | - | - | - |
| Investments in the capital of financial institutions and where the bank does not own more than 10 per cent of the issued capital carrying voting rights of the issuing entity | 1,599,228 | 632,031 | 1,686,889 | 719,245 |
| **CET 1 Capital** | **54,560,361** | **48,326,326** | **66,874,344** | **59,773,037** |
| **Total Tier 1 Capital** | **59,560,361** | **53,326,326** | **71,874,344** | **64,773,037** |
| **Total Capital** | **66,107,867** | **60,873,948** | **78,342,746** | **72,245,220** |
| **Total Risk Weighted Assets(RWA)** | **311,535,909** | **296,323,837** | **327,897,432** | **305,230,459** |
| RWAs for Credit Risk | 228,700,237 | 231,333,833 | 229,265,896 | 232,275,734 |
| RWAs for Market Risk | 11,355,048 | 9,609,927 | 22,811,264 | 15,196,541 |
| RWAs for Operational Risk | 71,480,624 | 55,380,078 | 75,820,272 | 57,758,184 |
| **CET I Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs(%)** | **17.513** | **16.309** | **20.395** | **19.583** |
| of which :Capital Consrvation Buffer(%) | 2.500 | 2.500 | 2.500 | 2.500 |
| of which: Countercyclical Buffer(%) | 0.000 | 0.000 | 0.000 | 0.000 |
| of which:Capital Surcharge on D-SIBs(%) | 0.000 | 0.000 | 0.000 | 0.000 |
| **Total Tier I Capital Ratio(%)** | **19.118** | **17.996** | **21.920** | **21.221** |
| **Total Capital Ratio(including Capital Conservation Buffer,Countercyclical Capital Buffer & Surcharge on D-SIBs)(%)** | **21.220** | **20.543** | **23.892** | **23.669** |
| of which :Capital Consrvation Buffer(%) | 2.500 | 2.500 | 2.500 | 2.500 |
| of which: Countercyclical Buffer(%) | 0.000 | 0.000 | 0.000 | 0.000 |
| of which:Capital Surcharge on D-SIBs(%) | 0.000 | 0.000 | 0.000 | 0.000 |

## Computation of Leverage Ratio

(LKR '000)

| Item | Bank | | Group | |
|---|---|---|---|---|
| | 30.09.2025 | 30.09.2024 | 30.09.2025 | 30.09.2024 |
| Tier I Capital | 59,560,361 | 53,326,326 | 71,874,347 | 64,773,038 |
| Total Exposures | 911,642,744 | 811,836,848 | 1,016,207,085 | 884,875,381 |
| On Balance Sheet Items(excluding Derivatives and Securities Financing Transactions,but including Collateral) | 826,378,472 | 764,148,876 | 880,528,777 | 802,625,318 |
| Derivative Exposures | 113,766 | 102,609 | 113,766 | 102,609 |
| Securities Financing Transaction Exposures | 82,590,190 | 44,041,838 | 132,996,727 | 78,603,463 |
| Other Off-Balance Sheet Exposures | 2,560,316 | 3,543,524 | 2,567,816 | 3,543,990 |
| Basel III Leverage Ratio(%)(Tier I/Total Exposure) | 6.533% | 6.569% | 7.073% | 7.320% |

Basel III Computation of Liquidity Coverage Ratio (Bank)

| Item | Amount (LKR '000) | | | |
|---|---|---|---|---|
| | 30.09.2025 | | 30.09.2024 | |
| | Total Un-weighted value | Total weighted value | Total Un-weighted value | Total Weighted value |
| **Total Stock of High-Quality Liquid Assets(HQLA)** | **1,033,933,578** | **1,033,500,134** | **899,250,038** | **898,736,327** |
| **Total Adjusted Level 1A Assets** | **1,031,814,504** | **1,031,814,504** | **899,058,321** | **899,058,321** |
| **Level 1 Assets** | **1,033,066,689** | **1,033,066,689** | **898,222,615** | **898,222,615** |
| **Total Adjusted Level 2A Assets** | - | - | - | - |
| **Level 2A Assets** | - | - | - | - |
| **Total Adjusted Level 2B Assets** | **866,889** | **433,444** | **1,027,424** | **513,712** |
| **Level 2B Assets** | **866,889** | **433,444** | **1,027,424** | **513,712** |
| **Total Cash Outflows** | **1,590,572,512** | **304,994,181** | **1,506,088,215** | **271,488,585** |
| Deposits | 1,284,109,562 | 128,410,956 | 1,265,286,690 | 126,528,669 |
| Unsecured Wholesale Funding | 279,216,448 | 168,796,112 | 214,463,971 | 137,114,011 |
| Secured Funding Transactions | 15,893,500 | - | 15,011,570 | - |
| Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations | 5,746,083 | 2,186,583 | 6,708,772 | 3,228,695 |
| Additional Requirements | 5,606,919 | 5,606,919 | 4,617,210 | 4,617,210 |
| **Total Cash Inflows** | **28,722,853** | **9,299,391** | **22,950,065** | **10,061,759** |
| Maturing Secured Lending Transactions Backed by Collateral | 19,069,375 | 5,376,845 | 11,966,208 | 5,516,848 |
| Committed Facilities | - | - | - | - |
| Other Inflows by Counterparty which are Maturing within 30Days | 5,397,335 | 3,914,410 | 6,554,463 | 4,535,535 |
| Operational Deposits | 4,248,007 | - | 4,420,017 | - |
| Other Cash Inflows | 8,136 | 8,136 | 9,377 | 9,377 |
| **Liquidity Coverage Ratio(%)Stock of High Quality Liquid Assets/Total Net Cash Outflow over the Next 30 Calendar Days)*100** | | **349.52** | | **343.78** |

Computation of Net Stable Funding Ratio (Bank)

| Item | Amount (LKR '000) | |
|---|---|---|
| | 30.09.2025 | 30.09.2024 |
| Total Available Stable Funding | 1,167,831,583 | 1,136,768,169 |
| Required Stable Funding – On Balance Sheet Assets | 598,056,168 | 614,294,365 |
| Required Stable Funding – Off Balance Sheet Items | 564,952 | 552,551 |
| Total Required Stable Funding | 598,621,120 | 614,846,916 |
| NSFR | 195.09 | 184.89 |

Main Features of Regulatory Capital Instruments

| Description of the Capital Instrument | |
|---|---|
| Issuer | National Savings Bank |
| Unique Identifier | |
| Governing Law(s) of the Instrument | Sri Lanka |
| Original Date of Issuance | 27th October 2020 |
| Par Value of Instrument | 100 |
| Perpetual or Dated | Perpetual |
| Original Maturity Date | - |
| Amount Recognised in Regulatory Capital (Rs'000) | 5,000,000 |
| Accounting Classification(Euity/Liability) | Liability |
| **Issuer Call subject to Prior Supervisory Approval** | |
| Optional Call Date ,Contingent Call Dates and Redemption Amount(LKR'000) | N/A |
| Subsequent Call Dates | N/A |
| **Coupons/Dividends** | |
| Fixed or Floating Dividend/Coupon | Floating/Fixed |
| Coupon Rate and any Related Index | Six (06) Months Treasury Bill Rate +1.50%/9.25%(Fixed) |
| Non-Cumulative or Cumulative | Non-Cumulative |
| **Convertible or 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 |

Credit Risk under Standardised Approach (Bank)
Credit Risk Exposures and Credit Risk Mitigation(CRM) Effects

| Item | Amount (LKR '000) as at 30.09.2025 | | | | | |
|---|---|---|---|---|---|---|
| | Exposures before Credit Conversion Factor(CCF)and CRM | | Exposures Post CCF and CRM | | RWA and RWA Density(%) | |
| | On Balance Sheet Amount | Off Balance Sheet Amount | On Balance Sheet Amount | Off Balance Sheet Amount | RWA | RWA Density (*) |
| Claims on Central Government and CBSL | 1,064,962,246 | 6,101,400 | 1,041,336,447 | 122,028 | - | - |
| Claims on Foreign Sovereigns and their Central Banks | - | - | - | - | - | - |
| Claims on Public Sector Entities | 176,428,630 | 323,970 | 57,491 | - | 57,491 | 100.0 |
| Claims on Official Entities and Multilateral Dvelopment Banks | - | - | - | - | - | - |
| Cliams on Banks Exposures | 24,919,211 | 3,211,083 | 24,919,211 | 1,024,222 | 12,041,254 | 46.4 |
| Claims on Financial Institutions | 13,888,005 | - | 13,888,005 | - | 6,917,588 | 49.8 |
| Cliams on Corporates | 5,666,104 | - | 5,666,104 | - | 5,537,839 | 97.7 |
| Retail Cliams | 359,375,636 | 1,889,172 | 317,227,870 | 920 | 131,017,188 | 41.3 |
| Claims Secured by Residential Property | 57,891,426 | 233,393 | 57,891,426 | 116,696 | 24,013,111 | 41.4 |
| Claims Secured by Commercial Real Estate | - | - | - | - | - | - |
| Non -Performing Assets(NPAs) | 12,369,987 | 6,200 | 12,369,987 | 3,100 | 10,452,929 | 84.5 |
| Higher Risk Categories | 613,691 | - | 613,691 | - | 1,534,228 | 250.0 |
| Cash Items and Other Assets | 40,883,735 | 1,293,348 | 40,883,735 | 1,293,348 | 37,128,609 | 88.0 |
| **Total** | **1,756,998,669** | **13,058,567** | **1,514,853,965** | **2,560,316** | **228,700,237** | **15.1** |

Note:
(*) RWA Density - Total RWA/Exposures post CCF and CRM.

Credit Risk under Standardised Approach (Group)
Credit Risk Exposures and Credit Risk Mitigation(CRM) Effects

| Item | Amount (LKR '000) as at 30.09.2025 | | | | | |
|---|---|---|---|---|---|---|
| | Exposures before Credit Conversion Factor(CCF)and CRM | | Exposures Post CCF and CRM | | RWA and RWA Density(%) | |
| | On Balance Sheet Amount | Off Balance Sheet Amount | On Balance Sheet Amount | Off Balance Sheet Amount | RWA | RWA Density (*) |
| Claims on Central Government and CBSL | 1,068,073,279 | 6,101,400 | 1,043,929,681 | 122,028 | - | - |
| Claims on Foreign Sovereigns and their Central Banks | - | - | - | - | - | - |
| Claims on Public Sector Entities | 176,428,794 | 323,970 | 57,655 | - | 57,655 | 100.0 |
| Claims on Official Entities and Multilateral Dvelopment Banks | - | - | - | - | - | - |
| Cliams on Banks Exposures | 24,983,898 | 3,211,083 | 24,983,898 | 1,024,222 | 12,057,379 | 46.4 |
| Claims on Financial Institutions | 14,246,674 | - | 14,246,674 | - | 7,097,329 | 49.8 |
| Cliams on Corporates | 5,672,937 | - | 5,672,937 | - | 5,544,673 | 97.7 |
| Retail Cliams | 359,499,695 | 1,889,172 | 317,350,128 | 920 | 131,108,882 | 41.3 |
| Claims Secured by Residential Property | 58,127,408 | 233,393 | 58,127,408 | 116,696 | 24,249,092 | 41.6 |
| Claims Secured by Commercial Real Estate | - | - | - | - | - | - |
| Non -Performing Assets(NPAs) | 12,392,447 | 6,200 | 12,392,447 | 3,100 | 10,476,920 | 84.5 |
| Higher Risk Categories | - | - | - | - | - | - |
| Cash Items and Other Assets | 42,423,658 | 1,300,848 | 42,423,658 | 1,300,848 | 38,673,966 | 88.4 |
| **Total** | **1,761,848,789** | **13,066,067** | **1,519,184,486** | **2,567,816** | **229,265,896** | **15.1** |

Note:
(*) RWA Density - Total RWA/Exposures post CCF and CRM.

Market Risk under Standardised Measurement Method (Bank)

| Item | RWA Amount(LKR'000) as at 30.09.2025 |
|---|---|
| **(a)RWA for Interest Rate Risk** | **7,145,134** |
| General Interest Rate Risk | 7,145,134 |
| (i)Net Long or Short Position | 7,145,133.56 |
| (ii)Horizontal Disallowance | - |
| (iii)Vertical Disallowance | - |
| (iv)Options | - |
| Specific Interest Rate Risk | - |
| **(b)RWA for Equity** | **2,504,300** |
| (i)General Equity Risk | 1,399,104 |
| (ii)Specific Equity Risk | 1,105,196 |
| **(c)RWA for Foreign Exchange & Gold** | **1,705,618** |
| **Capital Charge for Market Risk{(a)+(b)+(c) ] *CAR** | **1,419,381** |

Market Risk under Standardised Measurement Method (Group)

| Item | RWA Amount(LKR'000) as at 30.09.2025 |
|---|---|
| **(a)RWA for Interest Rate Risk** | **18,537,738** |
| General Interest Rate Risk | 18,537,738 |
| (i)Net Long or Short Position | 18,537,738 |
| (ii)Horizontal Disallowance | - |
| (iii)Vertical Disallowance | - |
| (iv)Options | - |
| Specific Interest Rate Risk | - |
| **(b)RWA for Equity** | **2,567,918** |
| (i)General Equity Risk | 1,435,051 |
| (ii)Specific Equity Risk | 1,132,867 |
| **(c)RWA for Foreign Exchange & Gold** | **1,705,618** |
| **Capital Charge for Market Risk{(a)+(b)+(c) ] *CAR** | **2,851,409** |

Operational Risk under Basic Indicator Approach (Bank)

| Capital Charge | Capital Charge Factor | Gross Income (LKR'000) as at 30.09.2025 | | | LKR'000 |
|---|---|---|---|---|---|
| | | 1st Year | 2nd Year | 3rd Year | |
| The Basic Indicator Approach | 15% | 23,980,391 | 67,833,995 | 86,887,175 | |
| Capital Charge | | | | | 8,935,078 |
| Risk Weighted Amount for Operational Risk | | | | | 71,480,624 |

Operational Risk under Basic Indicator Approach (Group)

| Capital Charge | Capital Charge Factor | Gross Income (LKR'000) as at 30.09.2025 | | | LKR'000 |
|---|---|---|---|---|---|
| | | 1st Year | 2nd Year | 3rd Year | |
| The Basic Indicator Approach | 15% | 28,482,780 | 70,965,463 | 90,102,431 | |
| Capital Charge | | | | | 9,477,534 |
| Risk Weighted Amount for Operational Risk | | | | | 75,820,272 |

Differences between Accounting and Regulatory Scopes and Mapping Financial Statement Categories with Regulatory Risk Categories - Bank Only

| Item | Amount (LKR'000) as at 30.09.2025 | | | | |
|---|---|---|---|---|---|
| | 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 |
| **Assets** | **1,826,213,314** | **1,826,213,314** | **1,509,708,102** | **52,346,774** | **264,158,437** |
| Cash and cash equivalents | 9,309,830 | 9,309,830 | 9,296,267 | 13,563 | - |
| Balances with Central Bank | 157,711 | 157,711 | 157,711 | - | - |
| Placements with banks | 20,258,883 | 20,258,883 | 20,258,883 | - | - |
| Derivative financial instruments | 8,136 | 8,136 | - | - | 8,136 |
| Financial assets recognized through profit or loss measured at fair value/Other Financial Assets Held for Trading | 12,384,424 | 12,384,424 | - | 11,934,207 | 450,216 |
| Financial assets designated at fair value through profit or loss | - | - | - | - | - |
| Financial assets at amortised cost | - | - | - | - | - |
| Loans and Advances | - | - | - | - | - |
| Loans and receivables to banks | 14,365,391 | 14,365,391 | - | - | 14,365,391 |
| Loans and receivables to other customers | 504,062,708 | 504,062,708 | 276,292,955 | - | 227,769,753 |
| Debt and other instruments/Financial Investments Held to Maturity | 1,137,279,853 | 1,137,279,853 | 1,137,279,853 | - | - |
| Financial assets measured at fair value through OCI/Financial Investments Available for Sale | 47,898,535 | 47,898,535 | 23,346 | 40,399,004 | 7,476,184 |
| Investments in subsidiaries | 7,311,000 | 7,311,000 | 613,691 | - | 6,697,309 |
| Investments in associates and joint ventures | - | - | - | - | - |
| Property, Plant and Equipment | 17,264,662 | 17,264,662 | 17,264,662 | - | - |
| Investment properties | - | - | - | - | - |
| Intangible assets | 2,365,290 | 2,365,290 | - | - | 2,365,290 |
| Deferred tax assets | 5,026,157 | 5,026,157 | - | - | 5,026,157 |
| Other assets | 48,520,735 | 48,520,735 | 48,520,735 | - | - |
| **Liabilities** | **1,712,013,140** | **1,712,013,140** | - | - | - |
| Due to banks | 152,874 | 152,874 | - | - | - |
| Derivative financial instruments | 712 | 712 | - | - | - |
| Financial liabilities recognized through profit | - | - | - | - | - |
| Financial liabilities at amortised cost: | - | - | - | - | - |
| - Due to depositors | 1,591,924,665 | 1,591,924,665 | - | - | - |
| - due to debt securities holders | - | - | - | - | - |
| - due to other borrowers | 54,980,412 | 54,980,412 | - | - | - |
| Debt securities issued | 11,558,458 | 11,558,458 | - | - | - |
| Retirement benefit obligations | 19,318,710 | 19,318,710 | - | - | - |
| Current tax liabilities | 8,281,449 | 8,281,449 | - | - | - |
| Deferred tax liabilities | - | - | - | - | - |
| Other Provisions | - | - | - | - | - |
| Other liabilities | 20,591,975 | 20,591,975 | - | - | - |
| Due to Subsidiaries | - | - | - | - | - |
| Subordinated Term Debt | 5,203,885 | 5,203,885 | - | - | - |
| Off Balance Sheet Liabilities | 13,058,567 | 13,058,567 | 11,171,236 | - | 1,887,331 |
| Guarantees | 1,759,532 | 1,759,532 | - | - | 1,759,532 |
| Performance Bonds | - | - | - | - | - |
| Letters of Credit | 127,799 | 127,799 | - | - | 127,799 |
| Other Contingent Items | 7,312,483 | 7,312,483 | 7,312,483 | - | - |
| Undrawn Loan Commitments | 2,565,404 | 2,565,404 | 2,565,404 | - | - |
| Other Commitments | 1,293,348 | 1,293,348 | 1,293,348 | - | - |
| Sharholders' Equity | 9,400,000 | 9,400,000 | - | - | - |
| Equity Capital(Stated Capital)/Assigned Capital | | | - | - | - |
| of which Amount Eligible for CET 1 | 9,400,000 | 9,400,000 | - | - | - |
| of which Amount Eligible for AT 1 | - | - | - | - | - |
| Retained Earnings | 42,172,070 | 42,172,070 | - | - | - |
| Accumulated Other Comprehensive Income | 5,533,856 | 5,533,856 | - | - | - |
| Other Reserves | 57,094,248 | 57,094,248 | - | - | - |
| Total Shareholders' Equity | 114,200,174 | 114,200,174 | - | - | - |