



**PEOPLE'S  
BANK**

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**BASEL III - DISCLOSURES UNDER PILLAR 3  
AS PER THE BANKING ACT  
DIRECTIONS NO.01 OF 2016  
AS AT JUNE 30<sup>TH</sup> 2024**

**TEMPLATE 1 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY**

	BANK		GROUP	
	As at 30.06.2024 (Unaudited)	As at 31.12.2023 (Audited)	As at 30.06.2024 (Unaudited)	As at 31.12.2023 (Audited)
<b>Regulatory Capital</b>				
Common Equity Tier 1 Capital [Rs. 000]	121,653,728	122,360,337	156,839,202	156,650,481
Tier 1 Capital [Rs. 000]	126,653,728	127,360,337	161,839,202	161,650,481
Total Capital	174,968,289	177,107,154	211,920,482	212,849,572
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Ratio (Min. requirement 8.0%)	11.08	11.88	12.43	13.30
Tier 1 Capital Ratio (Min. requirement 9.5%)	11.54	12.37	12.83	13.72
Total Capital Ratio (Min. requirement 13.5%)	15.94	17.20	16.80	18.06
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets				
Domestic Banking Unit Rs.'000	NA	1,030,521,078	NA	NA
Off- Shore Banking Unit US\$ ('000)	NA	77,677	NA	NA
<b>Statutory Liquid Assets, Ratio %</b> (Minimum Requirement, 20%)				
Domestic Banking Unit , %	NA	37.41	NA	NA
Off- Shore Banking Unit , %	NA	38.4	NA	NA
<b>Liquidity Coverage Ratio (%)</b> (Minimum Requirement - 100%)				
Liquidity Coverage Ratio - Rupee	NA	257.00	NA	NA
Liquidity Coverage Ratio - All Currency	NA	207.91	NA	NA

**TEMPLATE 2 : KEY REGULATORY RATIOS CAPITAL & LIQUIDITY**

	BANK		GROUP	
	As at 30.06.2024 (Unaudited)	As at 31.12.2023 (Audited)	As at 30.06.2024 (Unaudited)	As at 31.12.2023 (Audited)
<b>Common Equity Tier 1 (CET I) Capital after adjustments</b>	<b>121,653,728</b>	<b>122,396,800</b>	<b>156,839,202</b>	<b>156,650,481</b>
<b>Common Equity Tier 1 (CET I) Capital</b>	<b>132,335,679</b>	<b>132,335,679</b>	<b>163,771,573</b>	<b>163,735,110</b>
Equity / Assigned Capital	12,201,998	12,201,998	12,201,998	12,201,998
Reserve Fund	10,574,271	10,574,271	10,574,271	10,574,271
Public Retained Earning /(Accumalated Retained Losses)	95,197,726	95,197,726	122,276,138	122,239,676
Publish accumulated Other Comprehensive Income (OCI)	220,311	220,311	200,158	200,158
General and other Disclosed Reserves	14,141,373	14,141,373	14,141,373	14,141,373
Unpublished Current Year's Profit / Loss and Gain reflected in OCI	-	-	-	-
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	4,377,635	4,377,635
<b>Total Adjustments to CETI Capital</b>	<b>10,681,951</b>	<b>9,938,879</b>	<b>6,932,371</b>	<b>7,084,629</b>
Goodwill (net)	-	-	-	-
Deffered Tax Asset (Net)	-	-	-	-
Intangible Assets (Net)	1,689,694	1,763,287	1,871,030	1,930,788
Other (Investment the in the Capital of Subsidiaries & Other Financial Institution)	3,930,916	3,021,751	-	-
Defined Benefit Asset	5,061,341	5,153,841	5,061,341	5,153,841
<b>Additional Tier I (AT i) Capital after adjustments</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>
<b>Additional Tier I (AT i) Capital</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>	<b>5,000,000</b>
Quilfing additional Tier I Capital instuments	5,000,000	5,000,000	5,000,000	5,000,000
Instrument issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustments to AT I Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in own shares	-	-	-	-
Other ( Spcify )	-	-	-	-
<b>Tier II Capital after adjustments</b>	<b>48,314,561</b>	<b>51,432,771</b>	<b>50,081,280</b>	<b>51,198,027</b>
<b>Tier II Capital</b>	<b>48,314,561</b>	<b>51,432,771</b>	<b>50,081,280</b>	<b>51,198,027</b>
Quilfing Tier II capital instruments	26,822,200	29,112,200	26,822,200	29,112,200
Revaluation Gains	9,364,033	11,049,988	9,364,033	9,364,033
Loan Loss Provisions	12,128,328	11,270,584	13,895,047	12,721,794
Instrument issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
<b>Total Adjustment to Tier II</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Investment in own shares	-	-	-	-
Other (specify)	-	-	-	-
<b>CET Capital</b>	<b>121,653,728</b>	<b>122,396,800</b>	<b>156,839,202</b>	<b>156,650,481</b>
<b>Total Tier I Capital</b>	<b>126,653,728</b>	<b>127,396,800</b>	<b>161,839,202</b>	<b>161,650,481</b>
<b>Total Capital</b>	<b>174,968,289</b>	<b>178,829,572</b>	<b>211,920,482</b>	<b>212,848,509</b>
<b>Total Risk Weghted Assets (RWA)</b>	<b>1,097,436,466</b>	<b>1,029,554,806</b>	<b>1,261,783,687</b>	<b>1,178,028,452</b>
RWA for Credit Risk	970,266,274	901,646,691	1,111,603,791	1,017,828,564
RWA for Market Risk	25,645,496	23,050,845	28,996,807	29,268,677
RWA for Operational Risk	101,524,696	104,857,270	121,183,089	130,931,211
<b>CET I Capital Ratio (including Capital Conservstion Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIB) (%)</b>	<b>11.09</b>	<b>11.89</b>	<b>12.43</b>	<b>13.30</b>
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital surcharge Countercyclical Buffer (%)	1.00	1.00	1.00	1.00
<b>Total Tier I Capital Ratio (%)</b>	<b>11.54</b>	<b>12.37</b>	<b>12.83</b>	<b>13.72</b>
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>	<b>15.94</b>	<b>17.37</b>	<b>16.80</b>	<b>18.07</b>
of which: Capital Conservation Buffer (%)	2.50	2.50	2.50	2.50
of which: Countercyclical Buffer (%)	-	-	-	-
of which: Capital surcharge on D-SIBs (%)	1.00	1.00	1.00	1.00

**TEMPLATE 03 : COMPUTATION OF LEVERAGE RATIO**

ITEM	BANK		GROUP	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
Tier 1 Capital	<b>126,653,728</b>	<b>127,360,337</b>	<b>161,839,202</b>	<b>161,650,481</b>
Total Exposures	<b>3,252,849,208</b>	<b>3,030,416,129</b>	<b>3,425,706,424</b>	<b>3,202,875,302</b>
On balance Sheet items ( Excluding derivatives and securities financing transactions, but including collateral)	3,132,294,736.00	2,907,877,016	3,296,514,497	3,080,336,189
Derivative Exposures	12,172,031.20	17,639,936	12,172,031	17,639,936
Securities financing transaction exposures	52,284,876.00	55,264,285	60,922,331	55,264,285
Other off-balance sheet exposures	56,097,565.00	49,634,892	56,097,565	49,634,892
Basel III Leverage ratio (%) (Tier 1/Total Exposure)	<b>3.89%</b>	<b>4.20%</b>	<b>4.72%</b>	<b>5.05%</b>

**TEMPLATE 4 : COMPUTATION OF LIQUIDITY COVERAGE RATIO**

	As at 30th June 2024		As at 31st December 2023	
	Total Un Weighted Value	Total Weighted Value	Total Un Weighted Value	Total Weighted Value
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	<b>1,050,823,675</b>	<b>1,050,024,176</b>	<b>972,884,868</b>	<b>971,952,946</b>
<b>Level 1 Assets</b>	1,049,224,677	1,049,224,677	970,321,023	970,321,023
<b>Level 2A Assets</b>	-	-	1,000,000	850,000
<b>Level 2B Assets</b>	1,598,998	799,499	1,563,845	781,923
<b>Total Cash Outflows</b>	<b>3,032,161,103</b>	<b>648,008,289</b>	<b>2,923,275,102</b>	<b>612,757,881</b>
Deposits	1,955,177,512	198,895,344	1,931,549,144	193,154,914
Unsecured Wholesale Funding	820,816,866	396,168,391	735,508,931	355,722,329
Secured Funding Transactions	34,928,939	-	34,467,102	-
Undrawn Portion of Committed (Irrevocable)Facilities and Other Contingent Funding Obligations	205,450,328	37,157,096	189,786,678	31,917,391
Additional requirements	15,787,458	15,787,458	31,963,247	31,963,247
<b>Total Cash Inflows</b>	<b>248,946,747</b>	<b>153,291,042</b>	<b>248,170,511</b>	<b>145,264,852</b>
Maturing Secured Lending Transactions Backed by Collateral	62,440,585	18,133,535	70,186,039	15,474,843
Committed Facilities	12,650,000	-	13,102,500	-
Other Inflows by Counterparty which are Maturing within 30 Days	153,458,661	121,982,578	130,365,609	104,138,655
Operational deposits	7,222,572	-	8,865,009	-
Other Cash Inflows	13,174,929	13,174,929	25,651,354	25,651,354
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/ Total Net Cash Outflows over the Next Calendar Days)* 100</b>		<b>212.25</b>		<b>207.91</b>

**TEMPLATE 5 : MAIN FEATURES OF REGULATORY CAPITAL INSTRUMENTS**

	<b>No 2 Debenture issued in 2009</b>	<b>No 3 Debenture issued in 2011</b>	<b>No 4 Debenture issued in 2013</b>	<b>Type A Debenture issued in 2019</b>	<b>Type B Debenture issued in 2019</b>	<b>Type B Debenture issued in 2020</b>	<b>Type A Debenture issued in 2023</b>	<b>Type B Debenture issued in 2023</b>
Must be provided for each type of capital instrument separately								
<b>Description of the Capital Instrument</b>								
Issuer	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank	People's Bank
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private placement)	A	B	A	B	1	2	A	B
Original Date of Issuance	08 th November 2019	08 th November 2019	27 th July 2020	27 th July 2020	29 th March 2021	3-Aug-21	30 th November 2023	01st December 2023
Par Value of Instrument	6,563,000,000	3,437,000,000	12,900,000,000	7,100,000,000	3,500,000,000	1,500,000,000	3,000,000,000	7,000,000,000
Original Maturity Date, if Applicable	08 th November 2024	08 th November 2027	27 th July 2025	27 th July 2028	N/A	N/A	20 th October 2023	20 th October 2023
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting date)	1,640,750,000	2,921,450,000	5,160,000,000	7,100,000,000	3,500,000,000	1,500,000,000	3,000,000,000	7,000,000,000
Accounting Classification (Equity/Liability)	Liability	Liability	Liability	Liability	Liability	Liability	Liability	Liability
<b>Issuer Call subject to Prior Supervisory Approval</b>								
Optional Call Date, Contingent Call dates and Redemption Amount (LKR '000)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Subsequent Call Dates, if Applicable	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Coupons/Dividends</b>								
Fixed or Floating Dividend/Coupon	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate	Fixed rate
Coupon rate and any Related Index	12.00%	12.25%	9.50%	10.25%	9.50%	9.50%	16.25%	16.00%
Non-Cumulative or Cumulative	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>Convertible or Non-Convertible</b>								
If Convertible, Conversion trigger (s)	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
If Convertible, Fully or Partially	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Mandatory or Optional	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
If Convertible, Conversion rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

**TEMPLATE 07: CREDIT RISK UNDER STANDARDIZED APPROACH (CREDIT RISK EXPOSURES & CREDIT RISK MITIGATION (CRM) EFFECTS)**

**BANK**

As at 30.06.2024

	Exposures Before CCF and CRM			Exposures After CCF and CRM			Risk weighted Assets	RWA Density (%)
	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total		
<b>Total Risk-weighted amount for Credit Risk</b>	<b>2,802,931,715</b>	<b>228,736,679</b>	<b>3,031,668,394</b>	<b>2,802,931,715</b>	<b>56,833,563</b>	<b>2,859,765,279</b>	<b>970,266,274</b>	<b>34</b>
Claims on Central Government and Central Bank of Sri Lanka	1,496,602,571	30,000,000	1,526,602,571	1,496,602,571	-	1,496,602,571	40,202,186	3
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	111,832,723	17,752,707	129,585,430	111,832,723	3,852,762	115,685,485	115,492,876	100
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	75,333,877	-	75,333,877	75,333,877	-	75,333,877	41,677,780	55
Claims on Financial Institutions	5,507,736	-	5,507,736	5,507,736	-	5,507,736	2,835,535	51
Claims on Corporates	87,220,758	114,538,022	201,758,779	87,220,758	40,188,562	127,409,320	123,184,682	97
Retail claims	394,617,206	66,445,950	461,063,156	394,617,206	12,792,239	407,409,445	316,245,429	78
Claims Secured by Gold	292,123,344	-	292,123,344	292,123,344	-	292,123,344	26,006,373	9
Claims Secured by Residential Property	53,737,756	-	53,737,756	53,737,756	-	53,737,756	18,808,214	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	154,260,280	-	154,260,280	154,260,280	-	154,260,280	214,984,583	139
Higher-risk Categories	1,255,846	-	1,255,846	1,255,846	-	1,255,846	3,139,616	250
Cash Items, other assets	62,812,815	-	62,812,815	62,812,815	-	62,812,815	62,196	-
Other Assets	67,626,803	-	67,626,803	67,626,803	-	67,626,803	67,626,803	100

**TEMPLATE 07: CREDIT RISK UNDER STANDARDIZED APPROACH (CREDIT RISK EXPOSURES & CREDIT RISK MITIGATION (CRM) EFFECTS)**

GROUP	As at 30.06.2024							
	Exposures Before CCF and CRM			Exposures After CCF and CRM			Risk weighted Assets	RWA Density (%)
	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total	Exposures On Balance Sheet	Exposures Off Balance Sheet	Total		
<b>Total Risk-weighted amount for Credit Risk</b>	<b>2,979,399,165</b>	<b>228,736,679</b>	<b>3,208,135,843</b>	<b>2,979,399,165</b>	<b>56,833,563</b>	<b>3,036,232,728</b>	<b>1,111,603,792</b>	37
Claims on Central Government and Central Bank of Sri Lanka	1,529,806,784	30,000,000	1,559,806,784	1,529,806,784	-	1,529,806,784	40,202,186	3
Claims on Foreign sovereigns and their Central Banks	-	-	-	-	-	-	-	-
Claims on Public Sector Entities (PSEs)	111,832,723	17,752,707	129,585,430	111,832,723	3,852,762	115,685,485	115,492,876	100
Claims on BIS,IMF and Multilateral Development Banks(MDBs)	-	-	-	-	-	-	-	-
Claims on Banks Exposures	83,425,169	-	83,425,169	83,425,169	-	83,425,169	44,026,837	53
Claims on Financial Institutions	5,507,736	-	5,507,736	5,507,736	-	5,507,736	2,835,535	51
Claims on Corporates	87,220,758	114,538,022	201,758,779	87,220,758	40,188,562	127,409,320	123,184,682	97
Retail claims	514,727,123	66,445,950	581,173,073	514,727,123	12,792,239	527,519,363	436,355,347	83
Claims Secured by Gold	292,123,344	-	292,123,344	292,123,344	-	292,123,344	26,006,373	9
Claims Secured by Residential Property	53,737,756	-	53,737,756	53,737,756	-	53,737,756	18,808,214	35
Claims Secured by Commercial real Estate	-	-	-	-	-	-	-	-
Non Performing Assets (NPAs)	163,050,091	-	163,050,091	163,050,091	-	163,050,091	228,169,300	140
Higher-risk Categories	1,568,392	-	1,568,392	1,568,392	-	1,568,392	3,920,980	250
Cash Items, other assets	63,860,023	-	63,860,023	63,860,023	-	63,860,023	62,196	-
Other Assets	72,539,265	-	72,539,265	72,539,265	-	72,539,265	72,539,265	100



**TEMPLATE 9 : MARKET RISK UNDER STANDARDISED MEASUREMENT METHOD**

ITEM	BANK		GROUP	
	30.06.2024	31.12.2023	30.06.2024	31.12.2023
<b>(a) RWA for Interest Rate Risk</b>	<b>1,887,011</b>	<b>1,474,711</b>	<b>1,887,011</b>	<b>1,474,711</b>
<b>General Interest Risk</b>	1,206,162	751,616	1,206,162	751,616
i) Net long or short position	1,206,162	751,616	1,206,162	751,616
ii) Horizontal disallowance	-	-	-	-
iii) Vertical disallowance	-	-	-	-
iv) Options	-	-	-	-
<b>Specific Interest Rate Risk</b>	680,849	723,095	680,849	723,095
<b>(b) RWA for Equity</b>	<b>624,659</b>	<b>568,158</b>	<b>1,077,086</b>	<b>1,407,566</b>
General Equity risk	315,567	286,205	541,781	705,909
Specific Equity risk	309,092	281,953	535,305	701,657
<b>© RWA for foreign Exchange &amp; Gold</b>	<b>950,472</b>	<b>1,068,995</b>	<b>950,472</b>	<b>1,068,995</b>
<b>Total Capital Charge for Market Risk</b>	<b>3,462,142</b>	<b>3,111,864</b>	<b>3,914,569</b>	<b>3,951,272</b>
<b>Total Risk Weighted Amount for Market Risk</b>	<b>25,645,496</b>	<b>23,050,844</b>	<b>28,996,804</b>	<b>29,268,681</b>

**TEMPLATE 10 : OPERATIONAL RISK UNDER BASIC INDICATOR APPROACH**

	<b>BANK</b>				<b>GROUP</b>				
	<b>Gross Income</b>				<b>Gross Income</b>				
	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>	<b>Average</b>	<b>1st Year</b>	<b>2nd Year</b>	<b>3rd Year</b>	<b>Average</b>	
<b>The Basic Indicator Approach Gross Income</b>	<b>115,755,885</b>	<b>73,520,687</b>	<b>84,840,106</b>	91,372,226	131,016,991	120,355,110	100,987,695	117,453,265	
<b>Capital Charge for Operational Risk (LKR'000)</b>	15%	17,363,383	11,028,103	12,726,016	13,705,834	20,413,818	14,598,521	14,066,811	16,359,717
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>	7.4	128,617,650	81,689,652	94,266,784	101,524,696	151,213,469	108,137,193	104,198,602	121,183,088

**BASEL III DISCLOSURE REQUIREMENT**

**TEMPLATE 11 : DIFFERENCES BETWEEN ACCOUNTING AND REGULATORY SCOPES  
AND MAPPING OF FINANCIAL STATEMENT CATEGORIES WITH REGULATORY  
RISK CATEGORIES - BANK ONLY**

	Carring value as reported in published Financial statements	Carring value under scope of regulatory reporting	Subject to credit risk framework	Subject to market risk framework	Subject to deduction from capital
<b>Assets</b>	<b>3,196,381,635</b>	<b>3,196,381,635</b>	<b>2,987,399,836</b>	<b>198,299,848</b>	<b>10,681,951</b>
<b>Assets</b>					
Cash and Cash Equivalents	82,396,088	82,396,088	82,396,088	-	-
Balances with Central Bank of Sri Lanka	30,571,168	30,571,168	30,571,168	-	-
Placements with Banks	66,296,845	66,296,845	66,296,845	-	-
Derivative Financial Instruments	7,717,014	7,717,014	7,717,014	-	-
Financial Assets - At Fair Value through Profit or Loss	190,095,505	190,095,505	-	190,095,505	-
Financial Assets - At Amortised Cost					
Loans and Receivables to Banks	44,268,032	44,268,032	44,268,032	-	-
Loans and Receivables to Other Customers	1,747,592,003	1,747,592,003	1,747,592,003	-	-
Debt instruments measured at amortised cost	899,882,481	899,882,481	899,882,481	-	-
Financial Assets - At Fair Value through Other Comprehensive Income [ OCI ]					
Equity instruments at fair value through OCI	2,102,740.00	2,102,740	-	2,102,740	-
Debt instruments at fair value through OCI	7,902,226.00	7,902,226	1,800,623	6,101,603	-
Investments in Subsidiaries	5,191,712.00	5,191,712	1,260,796	-	3,930,916
Investments in Associates	-	-	-	-	-
Goodwill and Intangible Assets	1,689,694	1,689,694	-	-	1,689,694
Property, Plant and Equipment	56,694,946	56,694,946	56,694,946	-	-
Other Assets	53,981,181	53,981,181	48,919,840	-	5,061,341
<b>Liabilities</b>	<b>3,035,235,710</b>	<b>3,035,235,710</b>	<b>-</b>	<b>-</b>	<b>-</b>
Due to Banks	62,308,881	62,308,881	-	-	-
Derivative Financial Instruments	97,183	97,183	-	-	-
Due to Other Customers	2,795,016,317	2,795,016,317	-	-	-
Other Borrowings	90,962,674	90,962,674	-	-	-
Current Tax Liabilities	23,257	23,257	-	-	-
Net Deferred Tax Liabilities	5,029,928	5,029,928	-	-	-
Other Liabilities	32,867,917	32,867,917	-	-	-
Subordinated Term Debts	48,929,554	48,929,554	-	-	-
<b>Shareholders' Equity</b>	<b>161,145,925</b>	<b>161,145,925</b>	<b>-</b>	<b>-</b>	<b>-</b>
Stated Capital/Assigned Capital	12,201,998	12,201,998	-	-	-
Statutory Reserve Fund	10,574,272	10,574,272	-	-	-
Other Reserves	42,085,096	42,085,096	-	-	-
Retained Earnings	96,284,559	96,284,559	-	-	-
<b>Total Equity and Liabilities</b>	<b>3,196,381,635</b>	<b>3,196,381,635</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Off-Balance Sheet Liabilities</b>	<b>228,622,773</b>	<b>228,622,773</b>	<b>228,622,773</b>	<b>-</b>	<b>-</b>
Acceptance	5,217,166	5,217,166	5,217,166	-	-
Guarantees	26,526,673	26,526,673	26,526,673	-	-
Letter of Credit	52,914,688	52,914,688	52,914,688	-	-
Other Contingent Items	36,799,923	36,799,923	36,799,923	-	-
Undrawn Loan Commitments	107,503,986	107,503,986	107,503,986	-	-
(-) Allowance for ECL/impairment losses	(339,663)	(339,663)	(339,663)	-	-