

DIS01: Key Prudential Metrics

		Jun-23	Mar-23	Dec-22	Sep-22	Jun-22
		T	T-1	T-2	T-3	T-4
Available capital (amounts)						
1	Core capital	526,374,984,425	530,954,447,787	528,478,703,121	535,436,660,155	522,344,860,561
2	Supplementary capital	11,818,726,783	13,167,943,299	17,436,505,479	19,482,942,826	19,379,085,946
3	Total capital	538,193,711,208	544,122,391,086	545,915,208,600	554,919,602,981	541,723,946,507
Risk-weighted assets (amounts)						
4	Total risk-weighted assets (RWA)	1,831,571,317,497	1,956,335,537,847	2,062,543,909,332	2,180,626,722,899	2,189,150,441,041
Risk-based capital ratios as a percentage of RWA						
5	Core capital ratio (%)	28.74%	27.14%	25.62%	24.55%	23.86%
6	Total capital ratio (%)	29.38%	27.81%	26.47%	25.45%	24.75%
Capital buffer requirements as a percentage of RWA						
7	Capital conservation buffer requirement (2.5%)	2.50%	2.50%	2.50%	2.50%	2.50%
8	Countercyclical buffer requirement (%)	0%	0%	0%	0%	0%
9	Systemic buffer (for DSIBs) (%)	0.5%	0.5%	0.5%	0.5%	0.5%
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	3.00%	3.00%	3.00%	3.00%	3.00%
11	Core capital available after meeting the bank's minimum capital requirements (%)	25.74%	24.14%	22.62%	21.55%	20.86%
Basel III leverage ratio						
13	Total Basel III leverage ratio exposure measure	3,635,001,697,302	3,517,865,019,959	3,611,829,901,111	3,649,798,850,336	3,723,400,566,772
14	Basel III leverage ratio (%) (row 1 / row 13)	14.48%	15.09%	14.63%	14.67%	14.03%
Liquidity Coverage Ratio						
15	Total high-quality liquid assets (HQLA)	829,703,852,586	671,028,457,119	682,221,857,846	544,266,758,707	796,350,273,031
16	Total net cash outflow	273,312,153,628	190,440,842,678	251,327,130,030	236,083,768,494	237,531,505,290
17	LCR (%)	303.57%	352.36%	271.45%	230.54%	335.26%
Net Stable Funding Ratio						
18	Total available stable funding	2,914,246,920,909	2,809,496,427,531	2,859,179,352,623	2,856,728,385,397	2,958,463,354,574
19	Total required stable funding	1,116,534,109,397	1,228,556,081,060	1,226,218,108,458	1,334,642,342,890	1,404,935,455,561
20	NSFR	261.01%	228.68%	233.17%	214.04%	210.58%

DIS03: Overview of RWA

		a	b	c
		RWA		Minimum capital requirements
		Jun-23	Mar-23	Jun-23
1	Credit risk (excluding counterparty credit risk)	1,593,511,171,392	1,720,754,203,749	191,221,340,567
2	Counterparty credit risk (CCR)	62,032,969,786	49,762,471,235	7,443,956,374
3	Market risk	22,512,973,262	30,490,370,247	2,701,556,791
4	Operational risk	153,514,203,057	155,328,492,617	18,421,704,367
5	Total (1 + 2 + 3 + 4)	1,831,571,317,497	1,956,335,537,847	219,788,558,100

DIS04 – Composition of regulatory capital

	Jun-23	Mar-23
Common Equity Tier 1 capital: instruments and reserves		
1 Permanent shareholders equity (issued and fully paid-up common shares)	120,000,000,000	120,000,000,000
2 Share premium	85,197,342,505	85,197,342,505
3 Retained earnings	381,824,992,898	381,824,992,898
4 Net after tax profits current year-to date (50% only)	15,410,500,376	14,039,151,151
5 General reserves (permanent, unencumbered and able to absorb losses)	-	-
6 Tier 1 capital before regulatory adjustments	602,432,835,779	601,061,486,554
Tier 1 capital: regulatory adjustments		
8 Goodwill and other intangible assets	16,791,557,813	18,326,477,439
9 Current year's losses	-	-
10 investments in unconsolidated financial subsidiaries	-	-
12 deficiencies in provisions for losses	-	-
14 Other deductions determined by the Central bank	57,073,766,848	51,780,561,328
26 Other deductions determined by the Central bank	2,192,526,693	-
28 Total regulatory adjustments to Tier 1 capital	76,057,851,354	70,107,038,767
29 Tier 1 capital	526,374,984,425	530,954,447,787
Tier 2 capital: Supplementary capital		
46 Revaluation reserves on fixed assets	-	-
47 <i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i>	11,818,726,783	13,167,943,299
48 Hybrid capital instruments	-	-
49 <i>Subordinated debt (not to exceed 50% of core capital subject to a discount factor)</i>	-	-
58 Tier 2 capital	11,818,726,783	13,167,943,299
59 Total regulatory capital (= Tier 1 + Tier2)	538,193,711,208	544,122,391,086
60 Total risk-weighted assets	1,831,571,317,497	1,956,335,537,847
Capital adequacy ratios and buffers		
61 Tier 1 capital (as a percentage of risk-weighted assets)	28.74%	27.14%
63 Total capital (as a percentage of risk-weighted assets)	29.38%	27.81%
64 Total institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	2.50%	2.50%
65 Of which: capital conservation buffer requirement	2.50%	2.50%
66 Of which: countercyclical buffer requirement	0	0
67 Of which: bank specific systemic buffer requirement	0	0
68 Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	26.24%	24.64%
Minimum statutory ratio requirements		
70 Tier 1 capital adequacy ratio	10.50%	10.50%
71 Total capital adequacy ratio	14.50%	14.50%

DIS05: Asset Quality

Frequency: Semi-annual.

		a	b	d	e	f	g
		Gross carrying values of		Provisions as per FIA2004/MDIA2003		Interest in suspense	Net values (FIA/MDIA) (a+b-d-e)
		Defaulted exposures	Non-defaulted exposures	Specific	General		
1	Loans and advances	189,633,497,992	1,073,821,437,911.21	50,229,349,523		31,352,908,120	1,181,872,678,261
2	Debt Securities						-
3	Off-balance sheet exposures		325,128,170,650				325,128,170,650
4	Total	189,633,497,992	1,398,949,608,562	50,229,349,523	-	31,352,908,120	1,507,000,848,911

DIS06: Changes in stock of defaulted loans and debt securities

Frequency: Semiannual.

		Jun-23	Dec-22
1	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the previous reporting period	107,679,135,499	269,350,946,132
2	Loans and debt securities that have defaulted since the last reporting period	133,784,310,519	45,502,584,851
3	Returned to non-defaulted status	(1,036,865,872)	(11,405,945,345)
4	Amounts written off	(50,793,082,153)	(195,768,450,140)
5	Other changes		
6	Defaulted loans & advances, debt securities and off balance sheet exposures at end of the reporting period (1+2-3-4+5)	189,633,497,992	107,679,135,499