

GUARANTY TRUST BANK (RWANDA) PLC

Reviewed by external auditors (KPMG Rwanda Ltd)

31/Dec/17

Guaranty Trust Bank (Rwanda) plc

STATEMENT OF FINANCIAL POSITION AS AT 30 SEPTEMBER 2018

STATEMENT OF COMPREHENSIVE INCOME AS AT 30 SEPTEMBER 2018

A33E13	30/Sep/18	31/Dec/17		30/Sep/18	30/Sep/17
	Frw'000	Frw'000		Frw'000	Frw'000
REASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER	(Reviewed)	(Audited)		(Reviewed)	(Reviewed
INANCIAL INSTITUTIONS					
			Interest and Similar Income	5,692,875	5,139,044
Cash and balances with National Bank of Rwanda	5,530,486	5,461,003	Interest Expense	(1,224,743)	(1,027,646
Balances with Other Banks and Financial Institutions	19,464,209	16,302,462	Impairment Provision	(835,583)	(254,524
Sub-Total	24,994,695	21,763,466	NET INTEREST INCOME	3,632,549	3,856,874
OANS AND ADVANCES TO CUSTOMERS			Face and Commission to accom	1,917,752	1,394,140
Overdrawn Accounts (Overdrafts)	16,681,479	11,430,350	Fees and Commission Income Fee and Commission Expense	(598,736)	(583,388
reasury Loans	12,033,031	10,854,419	Foreign Exchange Trading Income/Loss	732,273	748,183
Equipment Loans	1,806,168	2,808,370	Other Income	21,117	2,914
Consumer Loans	1,166,230	1,237,535	NET INCOME FROM BANKING ACTIVITIES	2,072,406	1,561,849
Mortgage Loans	9,766,244	9,288,650		2,072,100	.,00.,01
Doubtful and Similar Debts	2,523,510	5,253,304	Personnel Costs	(2,009,771)	(2,042,37
nterest Receivable- Loans	192,242	275,345	Other Operating Expenses	(1,872,836)	(2,068,20
Sub-Total	44,168,904	41,147,973	Depreciation and Amortization	(754,935)	(615,200
INANCIAL INSTRUMENTS					
			TOTAL OPERATING EXPENSES	(4,637,541)	(4,725,771
inancial Instruments Held to Maturity	13,404,609	15,140,134	PROFIT BEFORE TAX	1,067,414	692,952
Sub-Total	13,404,609	15,140,134			
ROPERTY, EQUIPMENT AND OTHER ASSETS			Taxation	(320,224)	(207,888
ntangible Assets	1,065,610	1,103,350	PROFIT AFTER TAX	747,190	485,06
roperty and Equipment	2,778,123	3,311,025			
Other Assets	1,939,802	1,279,014	Other Disc	closures	
Sub-Total	5,783,535	5,693,389	Item	,	Amount (Frw'000)
TOTAL	88,351,743	83,744,961	1. Off-Balance Sheet Items		18,545,45
LIABILITIES	00/6 /10	01/0 /17	2.Non-Performing Loans Indicators		
REASURY OPERATIONS AND OPERATIONS WITH BANKS AND OTHER	30/Sep/18	31/Dec/17	(a) Non-Performing Loans (NPL)		7,270,611
INANCIAL INSTITUTIONS			(b) NPL Ratio		119
THANGIAL HOMOHOUS			3.Capital Strength		
			3.Capital Strength		
ue to Banks and Other Financial Institutions	-	1,361	a. Core Capital (Tier 1)		10,907,59
	:	1,361			
	:	1,361 - 1,361	a. Core Capital (Tier 1)		923,34
epurchase Agreements, Borrowings and Other Credit Accounts Sub-Total	-	-	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2)		923,34 11,830,94
tepurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PPERATIONS WITH CLIENT	-	1,361	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio		923,34 11,830,94 62,625,49 17.42
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PERATIONS WITH CLIENT Deposits from Customers	73,210,072	- 1,361 68,345,326	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio		923,34 11,830,94 62,625,49 17,42 17,42
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PERATIONS WITH CLIENT Deposits from Customers Interest Payable	229,842	- 1,361 68,345,326 57,263	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio		923,34 11,830,94 62,625,49 17.42 17.42
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total		- 1,361 68,345,326	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio		923,34 11,830,94 62,625,49 17.42 17.42
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total	229,842	- 1,361 68,345,326 57,263	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity		923,34 11,830,94 62,625,49 17.42 17.42 18.89
epurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total Sub-Total	229,842 73,439,914	- 1,361 68,345,326 57,263 68,402,589	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio		923,34 11,830,94 62,625,49 17.42 17.42 18.89
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DITHER LIABILITIES Other Liabilities	229,842 73,439,914 1,069,788	- 1,361 68,345,326 57,263 68,402,589	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity c. Liquidity Coverage Ratio		923,34 11,830,94 62,625,49 17.42 17.42 18.89
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability	229,842 73,439,914 1,069,788 320,224	- 1,361 68,345,326 57,263 68,402,589 1,442,931 230,200	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity d. Liquidity Coverage Ratio 5.Insider Lending		923,34 11,830,94 62,625,49 17.42 17.42 18.89
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability	229,842 73,439,914 1,069,788 320,224 428,475	- 1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries		923,34 11,830,94 62,625,49 17,42 18,88 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total DEPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DITHER LIABILITIES Durrent Income Tax Liability Deferred Income Tax Liability Sub-Total	229,842 73,439,914 1,069,788 320,224	- 1,361 68,345,326 57,263 68,402,589 1,442,931 230,200	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio 4. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees		923,34 11,830,94 62,625,46 17,44 17,44 18,8 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total Sub-Total Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total	229,842 73,439,914 1,069,788 320,224 428,475	- 1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity d. Liquidity coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees d. Management and Board Composition		923,34 11,830,94 62,625,49 17,42 18,88 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total DPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DITHER LIABILITIES Dither Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total ROVISIONS FOR LITIGATIONS	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity a. Liquidity a. Liquidity Coverage Ratio S.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members		923,34 11,830,94 62,625,49 17,42 18,88 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total ROVISIONS FOR LITIGATIONS Trovision for Contingent Liability	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio S.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Board Members b. Number of Executive Directors		923,34 11,830,94 62,625,49 17,42 18,88 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total POTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Executive Directors c. Number of Fon-Executive Directors		923,34 11,830,94 62,625,49 17,42 18,88 1,47
DEPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DITHER LIABILITIES Dither Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Executive Directors c. Number of Foon-Executive Directors d. Number of Female Directors		923,34 11,830,94 62,625,49 17,42 18,88 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total DEPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DITHER LIABILITIES Dither Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Confingent Liability Sub-Total DWNERS EQUITY	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Executive Directors c. Number of Fon-Executive Directors		923,34 11,830,94 62,625,46 17,44 17,44 18,8 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total DEPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DITHER LIABILITIES Dither Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total DWNERS EQUITY Share Capital	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity d. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Non-Executive Directors c. Number of Non-Executive Directors d. Number of Female Directors e. Number of Mole Directors		923,34 11,830,94 62,625,46 17,44 17,44 18,8 1,47
epurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total ROVISIONS FOR LITIGATIONS rovision for Contingent Liability Sub-Total OWNERS EQUITY hare Capital evaluation Reserves	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438 184,438	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605 116,498 116,498	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees d. Management and Board Composition a. Number of Board Members b. Number of Roard Members c. Number of Non-Executive Directors d. Number of Female Directors e. Number of Female Directors f. Number of Executive Committee Members f. Number of Executive Committee Members f. Number of Executive Committee Members		923,34 11,830,94 62,625,45 17,4: 17,4: 18,8: 1,4:
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY hare Capital Levaluation Reserves	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438 184,438 10,994,882 562,100	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605 116,498 116,498 10,994,882 562,100	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Caverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Executive Directors d. Number of Fencale Directors d. Number of Fencale Directors e. Number of Male Directors e. Number of Male Directors f. Number of Females in the Executive Committee g. Number of Females in the Executive Committee	• Board of	923,3- 11,830,9- 62,625,45 17.4 17.4 18.8 1.4
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DTHER LIABILITIES DTHER LIABILITIES DTHER LIABILITIES DTHER LIABILITIES DEFORM TO THE SUB-TOTAL PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total DWNERS EQUITY Sub-Total DWNERS EQUITY Sub-Total DWNERS Equity Sub-Total DWNERS Equital Revaluation Reserves Retained Earnings	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438 184,438 10,994,882 562,100 1,351,922	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605 116,498 116,498 10,994,882 562,100 1,565,926	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio 5.Insider Lending a. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees 6. Management and Board Composition a. Number of Board Members b. Number of Roard Members c. Number of Roard Members d. Number of Female Directors d. Number of Female Directors e. Number of Male Directors f. Number of Raceutive Committee Members g. Number of Females in the Executive Committee h. Number of Males in the Executive Committee		923,3 11,830,9 62,625,4 17,4 18,8 1,4
epurchase Agreements, Borrowings and Other Credit Accounts Sub-Total PERATIONS WITH CLIENT Deposits from Customers otherest Payable Sub-Total Sub-Total Sub-Total Sub-Total Sub-Total Perferred Income Tax Liability Deferred Income Tax Liability Sub-Total ROVISIONS FOR LITIGATIONS ravision for Contingent Liability Sub-Total Sub-Total Sub-Total PWNERS EQUITY Acre Capital evaluation Reserves etained Earnings Sub-Total	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438 184,438 10,994,882 562,100 1,351,922 12,908,904	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605 116,498 116,498 10,994,882 562,100 1,565,926 13,122,908	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees d. Management and Board Composition a. Number of Board Members b. Number of Roard Members c. Number of Non-Executive Directors d. Number of Mole Directors d. Number of Mole Directors f. Number of Female Directors g. Number of Females in the Executive Committee h. Number of Males in the Executive Committee The Financial Statements were approved by the Directors on 30th November 2018 and signed or		923,34 11,830,94 62,625,46 17,44 17,44 18,8 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total DEPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total DITHER LIABILITIES Dither Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total DWNERS EQUITY Sibrare Capital Revaluation Reserves Retained Earnings Sub-Total	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438 184,438 10,994,882 562,100 1,351,922 12,908,904 88,351,743	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605 116,498 116,498 10,994,882 562,100 1,565,926 13,122,908 83,744,961	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees d. Management and Board Composition a. Number of Board Members b. Number of Roard Members c. Number of Roard Members d. Number of Roard Members d. Number of Roard Members g. Number of Mole Directors d. Number of Female Directors f. Number of Females in the Executive Committee h. Number of Males in the Executive Committee h. Number of Stafferments were approved by the Directors on 30th November 2018 and signed or Chairperson of Board Audit Committee	its behalf by:	923,34 11,830,94 62,625,49 17,42 18,88 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Schare Capital Revaluation Reserves Retained Earnings Sub-Total TOTAL	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438 184,438 10,994,882 562,100 1,351,922 12,908,904	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605 116,498 116,498 10,994,882 562,100 1,565,926 13,122,908	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees d. Management and Board Composition a. Number of Board Members b. Number of Roard Members c. Number of Roard Members d. Number of Roard Members d. Number of Roard Members g. Number of Mole Directors d. Number of Female Directors f. Number of Females in the Executive Committee h. Number of Males in the Executive Committee h. Number of Stafferments were approved by the Directors on 30th November 2018 and signed or Chairperson of Board Audit Committee	n its behalf by: Managing Director	923,34 11,830,94 62,625,49 17,42 18,88 1,47
Repurchase Agreements, Borrowings and Other Credit Accounts Sub-Total OPERATIONS WITH CLIENT Deposits from Customers Interest Payable Sub-Total OTHER LIABILITIES Other Liabilities Current Income Tax Liability Deferred Income Tax Liability Sub-Total PROVISIONS FOR LITIGATIONS Provision for Contingent Liability Sub-Total OWNERS EQUITY Schare Capital Revaluation Reserves Retained Earnings Sub-Total TOTAL	229,842 73,439,914 1,069,788 320,224 428,475 1,818,487 184,438 184,438 10,994,882 562,100 1,351,922 12,908,904 88,351,743	1,361 68,345,326 57,263 68,402,589 1,442,931 230,200 428,474 2,101,605 116,498 116,498 10,994,882 562,100 1,565,926 13,122,908 83,744,961	a. Core Capital (Tier 1) b. Supplementary Capital (Tier 2) c. Total Capital d. Total Risk Weighted Assets e. Core Capital/Total Risk Weighted Assets Ratio f. Tier 1 Ratio g. Total Capital/Total Risk Weighted Assets Ratio h. Tier 2 Ratio d. Liquidity a. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Liquidity Coverage Ratio d. Loans to Directors, Shareholders and Subsidiaries b. Loans to Employees d. Management and Board Composition a. Number of Board Members b. Number of Roard Members c. Number of Roard Members d. Number of Roard Members d. Number of Roard Members g. Number of Mole Directors d. Number of Female Directors f. Number of Females in the Executive Committee h. Number of Males in the Executive Committee h. Number of Stafferments were approved by the Directors on 30th November 2018 and signed or Chairperson of Board Audit Committee	n its behalf by: Managing Director	10,907,59; 923,34; 11,830,94; 62,625,49; 17,42; 18,89; 1,47; 419;

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