PILLAR III QUARTERLY DISCLOSURES

AS AT 31ST MARCH 2025

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1. DIS01 KEY METRICES

Purpose: Provide an overview of a SFI's prudential regulatory metrics.						
		a	b	c	d	e
		Mar-25	**Mar-25**	**Sep-24**	**Jun-24**	**Mar-24**
	Available capital (amounts)					
1	Core capital	184,518,422	186,259,794	173,791,546	166,356,371	165,843,383
2	Supplementary capital	9,323,778	8,842,872	8,706,405	7,645,162	7,915,978
3	Total capital	193,842,200	195,102,666	182,497,951	174,402,969	173,759,361
	Risk-Weighted Assets (Amounts)					
4	Total risk-weighted assets (RWA)	1,226,565,070	1,156,264,286	1,117,503,713	1,129,012,659	1,147,859,453
	Risk-based capital ratios as a percentage of RWA					
5	Core capital ratio (%)	15.04%	16.11%	15.55%	14.73%	14.45%
6	Total capital ratio (%)	15.80%	16.87%	16.33%	15.45%	15.14%
	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	0	0	0	0
10	Total of capital buffer requirements (%) (row 7 + row 8 + row 9)	2.50%	2.50%	2.50%	2.50%	2.50%
11	Core capital available after meeting the bank's minimum capital requirements (%)	2.54%	3.61%	3.05%	2.23%	1.95%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	2,014,560,801	1,925,869,402	1,942,686,121	1,908,429,867	1,814,994,543
14	Basel III leverage ratio (%) (row 1 / row 13)	9.16%	9.67%	8.95%	8.72%	9.14%
	Liquidity Coverage Ratio					
15	Total high-quality liquid assets (HQLA)	692,310,568	714,856,390	420,028,670	253,451,747	290,922,865
16	Total net cash outflow	506,660,331	387,686,344	294,305,813	193,796,765	212,234,155
17	LCR (%)	137%	184%	143%	131%	137%
	Net Stable Funding Ratio					
18	Total available stable funding	1,072,196,166	1,069,370,644	1,163,310,714	1,117,913,739	1,265,334,545
19	Total required stable funding	719,265,584	691,428,180	779,494,555	925,368,674	868,837,413
20	NSFR	149.1%	154.7%	149.2%	120.8%	145.6%

2. DIS03 OVERVIEW OF RISK WEIGHTED ASSETS (RWA)

Purpose: Provide an overview of total RWA forming the denominator of the risk-based capital requirements.				
		a	b	e
		RWA		Minimum capital requirements
		Mar-25	Dec-24	Mar-25
1	Credit risk (excluding counterparty credit risk)	1,102,679,310	1,040,253,168	132,321,517
2	Counterparty credit risk (CCR)	30,850,740	19,854,771	3,702,089
3	Market risk	7,476,306	17,535,783	897,157
4	Operational risk	85,558,714	78,620,564	10,267,046
5	Total (1 + 2 + 3 + 4)	**1,226,565,070**	**1,156,264,286**	**147,187,808**

Signed

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Frank Balabyeki
Head of Risk Management

Signed

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Edgar Byamah
Managing Director


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