



**Basel III - Disclosures Under Pillar III
As per the Banking Act Directions No.01 of 2016
(Unaudited)**

30th September 2019

Key Regulatory Ratios - Capital and Liquidity

Item	30.09.2019		31.12.2018	
	Bank	Group	Bank	Group
Regulatory Capital (LKR '000)				
Common Equity Tier 1	33,154,976	32,967,414	31,633,211	32,106,706
Tier 1 Capital	33,154,976	32,967,414	31,633,211	32,106,706
Total Capital	48,273,791	48,086,229	47,203,364	47,676,859
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2018 - 6.375% and 2019 - 7.00%)	11.03%	10.93%	10.77%	10.89%
Tier 1 Capital Ratio (Minimum Requirement - 2018 - 7.875% and 2019- 8.50%)	11.03%	10.93%	10.77%	10.89%
Total Capital Ratio (Minimum Requirement - 2018 - 11.875% and 2019 - 12.50%)	16.06%	15.94%	16.07%	16.17%
Regulatory Liquidity				
Statutory Liquid Assets (LKR'000)	86,856,161	N/A	74,659,159	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	22.16%	N/A	22.24%	N/A
Off-Shore Banking Unit (%)	51.72%	N/A	44.36%	N/A
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 2019 -100% and 2018 - 90%)	248.31%	N/A	195.71%	N/A
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 2019 -100% and 2018 - 90%)	151.26%	N/A	113.49%	N/A

Basel III Computation of Capital Ratios

Item	Amount (LKR '000)			
	30.09.2019		31.12.2018	
	Bank	Group	Bank	Group
Common Equity Tier 1 (CET1) Capital after Adjustments	33,154,976	32,967,414	31,633,211	32,106,706
Common Equity Tier 1 (CET1) Capital	39,927,905	42,847,794	38,041,191	40,961,078
Equity Capital (Stated Capital)/Assigned Capital	7,530,371	7,530,371	4,715,814	4,715,814
Reserve Fund	2,358,275	2,358,275	2,358,275	2,358,275
Published Retained Earnings/(Accumulated Retained Losses)	16,259,420	19,179,309	17,187,263	20,107,150
Published Accumulated Other Comprehensive Income (OCI)	-	-	-	-
General and other Disclosed Reserves	13,779,839	13,779,839	13,779,839	13,779,839
Unpublished Current Year's Profit/Loss and Gains reflected in OCI	-	-	-	-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	6,772,929	9,880,380	6,407,980	8,854,372
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	704,641	827,941	668,834	686,288
Others (investment in capital of banks and financial institutions)	6,068,288	8,896,213	5,739,146	8,011,858
Additional Tier 1 (AT1) Capital after Adjustments	-	-	-	-
Additional Tier 1 (AT1) Capital	-	-	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-	-	-
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	-	-	-	-
Others (specify)	-	-	-	-
Tier 2 Capital after Adjustments	15,118,815	15,118,815	15,570,153	15,570,153
Tier 2 Capital	15,118,815	15,118,815	15,570,153	15,570,153
Qualifying Tier 2 Capital Instruments	13,434,562	13,434,562	14,417,256	14,417,256
Revaluation Gains	-	-	-	-
Loan Loss Provisions	1,684,253	1,684,253	1,152,897	1,152,897
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-	-	-
Total Adjustments to Tier 2	-	-	-	-
Investment in Own Shares	-	-	-	-
Others (specify)	-	-	-	-
CET1 Capital	33,154,976	32,967,414	31,633,211	32,106,706
Total Tier 1 Capital	33,154,976	32,967,414	31,633,211	32,106,706
Total Capital	48,273,791	48,086,229	47,203,364	47,676,859

	Amount (LKR '000)			
	30.09.2019		31.12.2018	
	Bank	Group	Bank	Group
Total Risk Weighted Assets (RWA)				
RWAs for Credit Risk	270,173,108	270,799,321	262,979,953	263,746,742
RWAs for Market Risk	14,681,136	14,681,136	14,903,582	14,903,582
RWAs for Operational Risk	15,785,376	16,175,478	15,940,116	16,228,641
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	11.03%	10.93%	10.77%	10.89%
of which: Capital Conservation Buffer (%)	1.25%	1.25%	1.88%	1.88%
of which: Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which: Capital Surcharge on D-SIBs (%)	N/A	N/A	N/A	N/A
Total Tier 1 Capital Ratio (%)	11.03%	10.93%	10.77%	10.89%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	16.06%	15.94%	16.07%	16.17%
of which: Capital Conservation Buffer (%)	1.25%	1.25%	1.88%	1.88%
of which: Countercyclical Buffer (%)	N/A	N/A	N/A	N/A
of which: Capital Surcharge on D-SIBs (%)	N/A	N/A	N/A	N/A

Computation of Leverage Ratio (Bank)

Item	Amount (LKR ‘000)	
	30.09.2019	31.12.2018
Tier 1 Capital	33,154,976	N/A
Total Exposures	463,388,070	N/A
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	393,706,638	N/A
Derivative Exposures	39,343,830	N/A
Securities Financing Transaction Exposures	1,975,127	N/A
Other Off-Balance Sheet Exposures	28,362,475	N/A
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	7.15%	N/A

Computation of Net Stable Funding Ratio

Item	Amount (LKR ‘000)	
	30.09.2019	31.12.2018
Total Available Stable Funding	296,772,764	N/A
Required Stable Funding – On Balance Sheet Assets	265,123,794	N/A
Required Stable Funding – Off Balance Sheet Items	4,317,994	N/A
Total Required Stable Funding	269,441,788	N/A
Net Stable Funding Ratio (%)	110.14%	N/A

Template 4
Basel III Computation of Liquidity Coverage Ratio - All Currencies

Item	Amount (LKR'000)			
	30.09.2019		31.12.2018	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	52,845,160	52,234,862	59,051,156	58,436,168
Total Adjusted Level 1A Assets	51,624,564	51,624,564	57,763,228	57,763,228
Level 1 Assets	51,624,564	51,624,564	57,763,228	57,763,228
Total Adjusted Level 2A Assets	-	-	82,790	70,372
Level 2A Assets	-	-	82,790	70,372
Total Adjusted Level 2B Assets	1,220,596	610,298	1,205,138	602,569
Level 2B Assets	1,220,596	610,298	1,205,138	602,569
Total Cash Outflows	362,668,438	58,886,697	348,143,975	75,603,272
Deposits	149,482,237	12,925,662	125,793,063	10,717,223
Unsecured Wholesale Funding	82,510,915	38,326,590	119,467,310	54,249,315
Secured Funding Transactions	26,288,950	-	5,874,993	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	101,091,444	4,339,552	93,785,071	7,413,196
Additional Requirements	3,294,893	3,294,893	3,223,539	3,223,539
Total Cash Inflows	38,708,820	24,353,378	35,061,571	24,115,047
Maturing Secured Lending Transactions Backed by Collateral	13,000,165	11,932,554	11,407,416	11,335,760
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are maturing within 30 Days	21,201,477	10,605,493	18,087,434	9,368,362
Operational Deposits	721,714	-	1,152,256	-
Other Cash Inflows	2,785,464	1,815,331	3,414,465	3,410,925
Liquidity Coverage Ratio (%) (Stock of		151.26		113.49
High Quality Liquid Assets/Total Net Cash				
Outflows over the Next 30 Calendar Days) *100				

Template 4
Basel III Computation of Liquidity Coverage Ratio - LKR Only

Item	Amount (LKR'000)			
	30.09.2019		31.12.2018	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	51,319,278	50,708,979	58,114,699	57,499,712
Total Adjusted Level 1A Assets	50,098,682	50,098,682	56,826,771	56,826,771
Level 1 Assets	50,098,682	50,098,682	56,826,771	56,826,771
Total Adjusted Level 2A Assets	-	-	82,790	70,372
Level 2A Assets	-	-	82,790	70,372
Total Adjusted Level 2B Assets	1,220,596	610,298	1,205,138	602,569
Level 2B Assets	1,220,296	610,298	1,205,138	602,569
Total Cash Outflows	296,517,530	41,524,603	252,398,912	45,858,939
Deposits	140,911,351	12,068,574	119,663,789	10,151,659
Unsecured Wholesale Funding	45,453,009	23,102,240	60,195,036	27,801,226
Secured Funding Transactions	26,288,950	-	5,874,993	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	81,116,981	3,606,550	63,555,764	4,796,723
Additional Requirements	2,747,239	2,747,239	3,109,330	3,109,330
Total Cash Inflows	33,268,578	21,102,897	24,177,696	16,478,234
Maturing Secured Lending Transactions Backed by Collateral	12,072,437	11,004,826	9,305,602	9,233,947
Committed Facilities	1,000,000	-	1,000,000	-
Other Inflows by Counterparty which are Maturing within 30 Days	18,256,876	9,127,938	13,865,013	7,240,746
Operational Deposits	-	-	-	-
Other Cash Inflows	1,940,265	970,133	7,081	3,541
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100		248.31		195.71

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument (Bank Only)	Stated Capital	Subordinated Term-debt (2015)	Subordinated Term-debt (2016 - Type A)	Subordinated Term-debt (2016 - Type B)	Subordinated Term-debt (2018 - Type A)	Subordinated Term-debt (2018 - Type B)
Issuer	DFCC Bank PLC	DFCC Bank PLC	DFCC Bank PLC	DFCC Bank PLC	DFCC Bank PLC	DFCC Bank PLC
Unique Identifier (e.g., ISIN or Bloomberg Identifier for Private Placement)	LK0055N00000	C2306	C 2366	C-2367	C-2393	C-2394
Governing Law(s) of the Instrument	Companies Act, No. 07 of 2007, Colombo Stock Exchange Regulations	Securities and Exchange Commission Act No. 36 of 1987 (as amended), Colombo Stock Exchange Regulations				
Original Date of Issuance	May 1956 to November 2010	10th June 2015	9th November 2016	9th November 2016	26th March 2018	26th March 2018
Par Value of Instrument (LKR)	10	100	100	100	100	100
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	10th June 2020	9th November 2021	9th November 2023	29th March 2023	29th March 2025
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	4,715,814	800,000	574,116	6,043,140	2,330,776	4,086,530
Accounting Classification (Equity/Liability)	Equity	Liability	Liability	Liability	Liability	Liability
Issuer Call subject to Prior Supervisory Approval						
Optional Call Date, Contingent Call Dates and Redemption Amount (LKR '000)	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
Coupons/Dividends						
Fixed or Floating Dividend/Coupon	Floating dividend	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon	Fixed coupon
Coupon Rate and any Related Index (%)	N/A	9.4	12.15	12.75	12.6	13
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)	N/A	N/A	N/A	N/A	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016	Determined by and at the sole discretion of the Monetary Board of the Central Bank of Sri Lanka, and is defined in the Banking Act Direction No. 1 of 2016
If Convertible, Fully or Partially	N/A	N/A	N/A	N/A	Fully	Fully
If Convertible, Mandatory or Optional	N/A	N/A	N/A	N/A	Mandatory	Mandatory
If Convertible, Conversion Rate	N/A	N/A	N/A	N/A	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares	Based on the simple average of the daily Volume Weighted Average Price (VWAP) of an ordinary voting shares

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

Asset Class	Amount (LKR'000) as at 30th September 2019 (Bank)					
	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 ⁽ⁱⁱ⁾
Claims on Central Government and CBSL	97,401,675	-	97,401,675	-	2,323,918	2%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	11,284,699	1,232,228	197,782	616,114	813,896	100%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	1,861,997	57,774,311	1,861,997	1,164,163	1,365,792	45%
Claims on Financial Institutions	13,293,601	1,000,400	13,293,601	500,400	7,218,120	52%
Claims on Corporates	111,671,362	46,294,237	95,440,270	23,115,623	114,115,396	96%
Retail Claims	34,035,400	-	34,035,400	-	25,731,214	76%
Claims Secured by Residential Property	10,144,103	-	10,144,103	-	7,241,419	71%
Claims Secured by Commercial Real Estate	81,483,071	1,861,703	81,483,071	1,861,703	83,344,774	100%
Non-Performing Assets (NPAs)(i)	6,626,471	-	6,626,471	-	7,496,990	113%
Higher-risk Categories	388,588	-	388,588	-	971,469	250%
Cash Items and Other Assets	20,908,703	70,403,724	20,908,702	2,914,486	19,550,120	82%
Total	389,099,670	178,566,603	361,781,660	30,172,489	270,173,108	

Note:

(i) NPAs - As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning

(ii) RWA Density - Total RWA/Exposures post CCF and CRM.

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

Asset Class	Amount (LKR'000) as at 30th September 2019 (Group)					
	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 ⁽ⁱⁱ⁾
Claims on Central Government and CBSL	97,401,675	-	97,401,675	-	2,323,918	2%
Claims on Foreign Sovereigns and their Central Banks	-	-	-	-	-	-
Claims on Public Sector Entities	11,284,699	1,232,228	197,782	616,114	813,896	100%
Claims on Official Entities and Multilateral Development Banks	-	-	-	-	-	-
Claims on Banks Exposures	1,901,378	57,774,311	1,901,378	1,164,163	1,373,668	45%
Claims on Financial Institutions	13,293,601	1,000,400	13,293,601	500,400	7,218,120	52%
Claims on Corporates	111,671,362	46,294,237	95,440,270	23,115,623	114,115,396	96%
Retail Claims	34,035,400	-	34,035,400	-	25,731,214	76%
Claims Secured by Residential Property	10,144,103	-	10,144,103	-	7,241,419	71%
Claims Secured by Commercial Real Estate	81,483,071	1,861,703	81,483,071	1,861,703	83,344,774	100%
Non-Performing Assets (NPAs)(i)	6,626,471	-	6,626,471	-	7,496,990	113%
Higher-risk Categories	416,235	-	416,235	-	1,040,588	250%
Cash Items and Other Assets	21,466,442	70,403,724	21,466,441	2,914,486	20,099,338	82%
Total	389,724,437	178,566,603	362,406,427	30,172,489	270,799,321	

Note:

(i) NPAs - As per Banking Act Directions on Classification of loans and advances, income recognition and provisioning

(ii) RWA Density - Total RWA/Exposures post CCF and CRM.

Market Risk under Standardised Measurement Method

Item	RWA Amount (LKR'000) 30th September 2019 (Bank)	RWA Amount (LKR'000) 30th September 2019 (Group)
(a) RWA for Interest Rate Risk	1,835,142	1,835,142
General Interest Rate Risk	1,219,687	1,219,687
(i) Net Long or Short Position	1,219,687	1,219,687
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) RWA for Equity	575,067	575,067
(i) General Equity Risk	342,302	342,302
(ii) Specific Equity Risk	232,765	232,765
(c) RWA for Foreign Exchange & Gold	40,388	40,388
Capital Charge for Market Risk [(a) + (b) + (c)] * CAR	14,681,136	14,681,136

**Operational Risk under Basic Indicator Approach/The Standardised Approach/The Alternative Standardised Approach
(Bank)**

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at 30th September		
			2019	2018	2017
The Basic Indicator Approach	15%		13,892,530	12,856,318	12,714,593
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	1,973,172				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	15,785,376				
The Standardised Approach					
The Alternative Standardised Approach					

**Operational Risk under Basic Indicator Approach/The Standardised Approach/The Alternative Standardised Approach
(Group)**

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at		
			30th September		
			2019	2018	2017
The Basic Indicator Approach	15%		14,280,641	13,334,157	12,823,897
The Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%				
Commercial Banking	15%				
The Alternative Standardised Approach					
Corporate Finance	18%				
Trading and Sales	18%				
Payment and Settlement	18%				
Agency Services	15%				
Asset Management	12%				
Retail Brokerage	12%				
Retail Banking	12%	0.035			
Commercial Banking	15%	0.035			
Capital Charges for Operational Risk (LKR'000)					
The Basic Indicator Approach	2,021,935				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	16,175,478				
The Standardised Approach					
The Alternative Standardised Approach					

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

Item	Amount (LKR '000) as at 30th September 2019				
	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					
Cash and Cash Equivalents	4,996,980	4,993,913	4,993,913		
Balances with Central Bank of Sri Lanka	10,156,687	10,156,687	10,156,687		
Placements with Banks	-	-	-		
Derivative assets held - for -risk - management	845,198	-	-		
Financial Assets measured at fair value through profit or loss	5,430,633	64,569,737	56,713,049	2,738,414	5,118,274
Financial assets at amortised cost - Loans to and receivable from banks	8,405,009	-	-		
Financial assets at amortised cost – Loans to and receivables from other customers	270,006,632	271,895,346	245,329,118		35,955,162
Financial assets at amortised cost – Debt and other instruments	23,817,763	36,292,902	36,258,734		34,168
Financial assets measured at fair value through other comprehensive income	69,944,880	-			
Investments in Subsidiaries	167,036	957,305	105,269		852,036
Investments in Associates	35,270	-			
Investments in Joint Ventures	755,000	-			
Due from subsidiaries	6,657	-			
Investment Properties	9,879	9,879	9,879		
Property, Plant and Equipment	2,946,540	2,946,540	2,946,540		
Intangible Assets	704,641	704,641	-		704,641
Goodwill on consolidation	-	-			
Deferred Tax Assets	422,278				
Other Assets	3,803,607	6,112,757	5,268,471		844,286
Total Assets	402,454,690	398,639,707	361,781,660	2,738,414	43,508,567
Liabilities					
Due to Banks	38,372,420	-			-
Derivative liabilities held for risk management	478,035	-			-
Financial liabilities at amortised cost – Due to depositors	232,834,252	226,134,463			226,134,463
Financial liabilities at amortised cost – Due to other borrowers	46,323,197	97,002,044			97,002,044
Debt Securities Issued	13,723,871	-			-
Retirement benefit obligation	437,851				
Current Tax Liabilities	813,624	1,130,876			1,130,876
Deferred Tax Liabilities	-	545,224			545,224
Other Liabilities	5,424,955	15,731,079			15,731,079
Subordinated Term Debts	17,247,581	16,000,000	13,434,562		2,565,438
Total Liabilities	355,655,787	356,543,686	13,434,562	-	343,109,124
Off-Balance Sheet Liabilities					
Guarantees	11,708,229	11,708,228	11,708,228		
Performance Bonds	4,514,498	4,514,498	4,514,498		

Letters of Credit and Acceptances	13,526,119	13,526,119	13,526,119		
Other Contingent Items (Bills on Collection and capital expenditure approved by the board)	5,486,310	5,486,310	-		5,486,310
Undrawn Loan Commitments	69,266,830	69,266,830	69,266,830		
Other Commitments (FX commitments)	22,050,123	22,050,123	22,050,123		
Total Off-Balance Sheet Liabilities	126,552,109	126,552,108	121,065,798	-	5,486,310
Shareholders' Equity					
Equity Capital (Stated Capital)/Assigned Capital	7,530,371	7,530,371			
of which Amount Eligible for CET1					
of which Amount Eligible for AT1					
Retained Earnings	17,854,315	18,541,021			
Accumulated Other Comprehensive Income	5,276,107	-			5,276,107
Other Reserves	16,138,114	16,024,629			
Total Shareholders' Equity	46,798,907	42,096,021	-	-	5,276,107