



**Quantitative Disclosures as per Schedule III of Banking Act Direction
No. 01 of 2016, Capital Requirements under Basel III**

(Non Audited)

30th June 2021

Key Regulatory Ratios - Capital and Liquidity

Item	30.06.2021		31.12.2020	
	Bank	Group	Bank	Group
Regulatory Capital (LKR '000)				
Regulatory Capital (LKR '000)				
Common Equity Tier 1	35,287,178	35,378,567	35,041,771	35,113,117
Tier 1 Capital	35,287,178	35,378,567	35,041,771	35,113,117
Total Capital	50,634,424	50,725,813	51,055,165	51,126,511
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2020- 6.50%)	9.90%	9.90%	10.82%	10.82%
Tier 1 Capital Ratio (Minimum Requirement- 2020- 8.00%)	9.90%	9.90%	10.82%	10.82%
Total Capital Ratio (Minimum Requirement - 2020 - 12.00%)	14.20%	14.19%	15.76%	15.75%
Statutory Liquid Assets (LKR'000)	134,654,737	N/A	137,237,163	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	28.41%	N/A	33.78%	N/A
Off-Shore Banking Unit (%)	54.25%	N/A	35.45%	N/A
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 90%)	144.38%	N/A	288.27%	N/A
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 90%)	126.66%	N/A	204.44%	N/A

Basel III Computation of Capital Ratios

Item	Amount (LKR '000)			
	30.06.2021		31.12.2020	
	Bank	Group	Bank	Group
Common Equity Tier 1 (CET1) Capital after Adjustments	35,287,178	35,378,567	35,041,771	35,113,117
Common Equity Tier 1 (CET1) Capital	46,530,947	50,198,711	45,423,144	48,839,196
Equity Capital (Stated Capital)/Assigned Capital	8,600,457	8,600,457	7,682,465	7,682,465
Reserve Fund	2,583,968	2,583,968	2,583,968	2,583,968
Published Retained Earnings/(Accumulated Retained Losses)	18,734,176	22,143,088	19,652,168	23,061,080
Published Accumulated Other Comprehensive Income (OCI)	801,102	854,854	1,724,704	1,731,844
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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	2,031,405	2,236,505		
Ordinary Shares issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties				
Total Adjustments to CET1 Capital	11,243,769	14,820,144	10,381,374	13,726,078
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	1,915,197	1,927,868	1,713,052	1,728,580
Others (investment in capital of banks and financial institutions)	9,328,572	12,736,050	8,668,322	11,841,272
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	15,347,246	15,347,246	16,013,394	16,013,394
Tier 2 Capital	15,347,246	15,347,246	16,013,394	16,013,394
Qualifying Tier 2 Capital Instruments	12,774,868	12,774,868	14,174,868	14,174,868
Revaluation Gains	-	-	-	-
Loan Loss Provisions	2,572,378	2,572,378	1,838,526	1,838,526
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	35,287,178	35,378,567	35,041,771	35,113,117
Total Tier 1 Capital	35,287,178	35,378,567	35,041,771	35,113,117
Total Capital	50,634,424	50,725,813	51,055,165	51,126,511

	Amount (LKR '000)			
	30.06.2021		31.12.2020	
	Bank	Group	Bank	Group
Total Risk Weighted Assets (RWA)				
RWAs for Credit Risk	327,587,510	328,084,945	293,505,729	293,920,302
RWAs for Market Risk	10,918,383	10,918,383	12,956,450	12,956,450
RWAs for Operational Risk	18,013,223	18,481,044	17,400,093	17,751,642
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	9.90%	9.90%	10.82%	10.82%
of which: Capital Conservation Buffer (%)	1.20%	1.20%	1.20%	1.20%
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 (%)	9.90%	9.90%	10.82%	10.82%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	14.20%	14.19%	15.76%	15.75%
of which: Capital Conservation Buffer (%)	1.20%	1.20%	1.20%	1.20%
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

Item	Amount (LKR '000)		Amount (LKR '000)	
	30.06.2021 BANK	30.06.2021 GROUP	31.12.2020 BANK	31.12.2020 GROUP
Tier 1 Capital	35,287,178	35,378,566	35,041,771	35,113,117
Total Exposures	533,418,008	532,504,559	515,899,771	514,844,311
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	476,523,880	475,610,431	452,474,474	451,419,014
Derivative Exposures	20,055,525	20,055,525	35,494,568	35,494,568
Securities Financing Transaction Exposures	1,109,277	1,109,277	1,385,974	1,385,974
Other Off-Balance Sheet Exposures	35,729,326	35,729,326	26,544,755	26,544,755
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	6.62%	6.64%	6.79%	6.82%

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

Item	Amount (LKR'000)			
	30.06.2021		31.12.2020	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	91,478,101	90,787,211	97,633,888	97,078,314
Total Adjusted Level 1A Assets	90,096,321	90,096,321	96,522,740	96,522,740
Level 1 Assets	90,096,321	90,096,321	96,522,740	96,522,740
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,381,781	690,890	1,111,148	555,574
Level 2B Assets	1,381,781	690,890	1,111,148	555,574
Total Cash Outflows	504,730,481	96,240,543	444,130,094	85,180,176
Deposits	198,788,946	17,712,055	193,545,598	17,022,136
Unsecured Wholesale Funding	129,578,078	70,226,621	117,377,619	59,918,367
Secured Funding Transactions	17,536,463	-	4,208,587	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	155,652,750	5,127,625	125,612,895	4,852,278
Additional Requirements	3,174,243	3,174,243	3,387,395	3,387,395
Total Cash Inflows	42,185,705	24,564,461	56,689,326	37,695,671
Maturing Secured Lending Transactions Backed by Collateral	7,687,839	7,308,846	14,053,020	9,656,405
Committed Facilities	1,000,000		1,000,000	
Other Inflows by Counterparty which are maturing within 30 Days	26,254,444	14,164,586	37,772,765	26,597,052
Operational Deposits	2,141,515		1,679,982	
Other Cash Inflows	5,101,907	3,091,029	2,182,559	1,442,214
Liquidity Coverage Ratio (%) (Stock of		126.66		204.44
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)			
	30.06.2021		31.12.2020	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Total Stock of High-Quality Liquid Assets (HQLA)	83,303,874	82,612,983	90,105,873	89,550,299
Total Adjusted Level 1A Assets	81,922,093	81,922,093	88,994,725	88,994,725
Level 1 Assets	81,922,093	81,922,093	88,994,725	88,994,725
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,381,781	690,890	1,111,148	555,574
Level 2B Assets	1,381,781	690,890	1,111,148	555,574
Total Cash Outflows	409,037,752	75,724,774	363,621,075	65,101,383
Deposits	182,517,169	16,125,231	180,352,595	15,742,884
Unsecured Wholesale Funding	98,455,483	55,031,513	85,507,685	44,501,115
Secured Funding Transactions	17,536,463	-	4,208,587	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	108,109,461	2,148,855	90,298,101	1,603,277
Additional Requirements	2,419,175	2,419,175	3,254,107	3,254,107
Total Cash Inflows	31,410,093	18,504,144	48,982,281	34,036,829
Maturing Secured Lending Transactions Backed by Collateral	7,355,971	6,976,979	13,657,504	9,260,888
Committed Facilities	1,000,000		1,000,000	
Other Inflows by Counterparty which are Maturing within 30 Days	21,093,535	10,546,872	32,842,087	24,034,596
Operational Deposits	-	-	-	-
Other Cash Inflows	1,960,587	980,294	1,482,690	741,345
Liquidity Coverage Ratio (%) (Stock of		144.38		288.27
High Quality Liquid Assets/Total Net Cash				
Outflows over the Next 30 Calendar Days) *100				

Main Features of Regulatory Capital Instruments

Description of the Capital Instrument (Bank Only)	Stated Capital	Subordinated Term-debt (2016 - Type A)	Subordinated Term-debt (2016 - Type B)	Subordinated Term-debt (2018 - Type A)	Subordinated Term-debt (2018 - Type B)	Subordinated Term-debt (2020 - Type A)	Subordinated Term-debt (2020 - Type B)
Issuer	DFCC Bank PLC	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	C 2366	C-2367	C-2393	C-2394	C-2458	C-2457
Governing Law(s) of the Instrument	Companies Act, No. 07 of 2007, Colombo Stock Exchange Regulations						
Original Date of Issuance	N/A	9th November 2016	9th November 2016	26th March 2018	26th March 2018	23 October 2020	23 October 2020
Par Value of Instrument (LKR)		100	100	100	100	100	100
Perpetual or Dated	Perpetual	Dated	Dated	Dated	Dated	Dated	Dated
Original Maturity Date, if Applicable	N/A	9th November 2021	9th November 2023	29th March 2023	29th March 2025	23 October 2025	23 October 2027
Amount Recognised in Regulatory Capital (in LKR '000 as at the Reporting Date)	8,600,457	191,372	3,625,884	1,165,388	3,269,224	4,318,000	205,000
Accounting Classification (Equity/Liability)	Equity	Liability	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	N/A
Subsequent Call Dates, if Applicable	N/A	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	Fixed coupon
Coupon Rate and any Related Index (%)	N/A	12.15	12.75	12.6	13	9	9.25
Non-Cumulative or Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative	Non-Cumulative
Convertible or Non-Convertible	Non-convertible	Non-convertible	Non-convertible	Convertible	Convertible	Convertible	Convertible
If Convertible, Conversion Trigger (s)	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	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	Fully	Fully	Fully	Fully
If Convertible, Mandatory or Optional	N/A	N/A	N/A	Mandatory	Mandatory	Mandatory	Mandatory
If Convertible, Conversion Rate	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	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 June 2021 (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 ⁽ⁱⁱⁱ⁾
Claims on central Government and CBSL	120,559,079	-	120,559,079	-	1,474,346	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,380,943	333,084	-	166,542	166,542	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	2,977,223	400	2,977,223	400	1,151,118	39%
Claims on financial institutions	10,527,646	750,000	10,527,646	375,000	7,369,958	68%
Claims on corporates	144,473,335	72,264,887	125,900,329	29,199,242	150,857,896	97%
Retail claims	59,562,562	-	59,562,562	-	42,636,741	72%
Claims secured by residential property	12,108,772	-	12,108,772	-	7,270,942	60%
Claims secured by commercial real estate	88,746,016	1,950,579	88,746,016	1,950,579	90,696,595	100%
Non-performing assets (NPAs)(i)	8,732,985	-	8,732,985	-	9,711,944	111%
Higher-risk categories	445,712	-	445,712	-	1,114,280	250%
Cash items and other assets	16,636,080	82,681,200	16,636,080	4,615,831	15,137,148	71%
Total	477,150,353	157,980,150	446,196,404	36,307,594	327,587,510	

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 June 2021 (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	120,559,079	-	120,559,079	-	1,474,346	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,380,943	333,084	-	166,542	166,542	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	3,106,631	400	3,106,631	400	1,187,497	38%
Claims on financial institutions	10,527,646	750,000	10,527,646	375,000	7,369,958	68%
Claims on corporates	144,259,900	72,264,887	125,686,895	29,199,242	150,644,461	97%
Retail claims	59,562,562	-	59,562,562	-	42,636,741	72%
Claims secured by residential property	12,108,772	-	12,108,772	-	7,270,942	60%
Claims secured by commercial real estate	88,746,016	1,950,579	88,746,016	1,950,579	90,696,595	100%
Non-performing assets (NPAs)(i)	8,732,985	-	8,732,985	-	9,711,944	111%
Higher-risk categories	481,050	-	481,050	-	1,202,626	250%
Cash items and other assets	17,226,183	82,681,200	17,226,183	4,615,831	15,723,294	72%
Total	477,691,767	157,980,150	446,737,819	36,307,594	328,084,946	

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 June 2021 (Bank)	RWA Amount (LKR'000) 30th June 2021 (Group)
(a) RWA for Interest Rate Risk	1,020,547	1,020,547
General Interest Rate Risk	1,020,547	1,020,547
(i) Net long or short position	1,020,547	1,020,547
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) RWA for Equity	1,353	1,353
(i) General equity risk	812	812
(ii) Specific equity risk	541	541
(c) RWA for foreign exchange & gold	288,306	288,306
Capital charge for market risk [(a) + (b) + (c)] * CAR	10,918,383	10,918,383

**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 June		
			2021	2020	2019
The Basic Indicator Approach	15%		14,584,310	15,614,737	13,032,687
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	2,161,587				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	18,013,223				
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 June		
			2021	2020	2019
The Basic Indicator Approach	15%		14,921,367	16,012,328	13,420,810
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	2,217,725				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	18,481,044				
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 June 2021				
	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	8,335,902	8,335,902	8,335,902		
Balances with Central Bank of Sri Lanka	5,435,796	5,435,796	5,435,796		
Placements with Banks	-	-	-		
Derivative financial assets	902,347	-	-		-
Financial Assets measured at fair value through profit or loss	3,644,673	86,864,767	86,864,767	6,764	-
Financial assets at amortized cost - Loans to and receivable from banks	-	-	-		
Financial assets at amortized cost – Loans to and receivables from other customers	331,877,002	335,128,406	305,693,787		
Financial assets at amortized cost – Debt and other instruments	27,421,465	42,265,847	33,327,371	-	-
Financial assets measured at fair value through other comprehensive income	101,565,855	-	-		
Investments in subsidiaries	217,435	1,007,705	1,007,705		-
Investments in associates	35,270	-	-		
Investments in joint ventures	755,000	-	-		
Investment property	9,879	9,879	9,879		
Property, plant and equipment	3,261,072	3,290,189	3,290,189		
Intangible assets and goodwill	1,915,197	1,915,197	-		1,915,197
Deferred tax assets	516,542	-	-		-
Other assets	3,885,839	4,354,924	2,231,029		2,123,895
Total assets	489,779,274	488,608,612	446,196,425	6,764	4,039,092
Liabilities					
Due to Banks	24,027,549	-			-
Derivative financial liabilities	577,265	-			-
Financial liabilities at amortised cost – Due to depositors	326,194,017	320,351,877			320,351,877
Due to other borrowers	46,523,765	85,347,011			85,347,011
Debt securities in Issue	15,327,579	-			-
Employee benefits	729,904				
Current tax liabilities	1,030,392	1,579,778			1,579,778
Deferred tax liability	-	264,686			264,686
Other liabilities	5,094,527	13,631,841			13,631,841
Subordinated term debt	19,539,980	18,523,000	-		5,748,132
Total liabilities	439,044,978	439,698,193	-	-	426,923,325
Off-balance sheet liabilities					
Guarantees	17,473,447	17,473,447	14,179,712		3,293,735
Performance bonds	6,872,668	6,872,668	6,570,591		302,077
Letters of credit and acceptances	32,555,021	32,555,021	32,249,879		305,142
Other contingent items (Bills on collection and capital expenditure approved by the Board)	5,234,990	5,099,352	-		5,099,352
Undrawn loan commitments	97,751,614	97,751,614	97,751,614		
Other commitments (FX commitments)	778,755	-	7,228,354		
Total Off-Balance Sheet Liabilities	160,666,495	159,752,102	157,980,150	-	9,000,306
Shareholders' equity					
Equity capital (Stated Capital/Assigned Capital)	8,600,457	8,600,457			
of which amount eligible for CET1					
of which amount eligible for AT1					
Retained earnings	20,964,893	24,059,640			(3,094,747)
Accumulated other comprehensive income	4,867,477	-			4,867,477
Other reserves	16,301,469	16,250,322			51,147
Total Shareholders' Equity	50,734,296	48,910,419	-	-	1,823,877

Notes:

Where a single item attracts capital charges according to more than one risk category, it should be reported in all columns that it attracts a capital charge. As a consequence, the sum of amounts in columns (c) to (e) may be greater than the amount in column (b). An explanation note must be provided for such reporting for reconciliation purpose.