



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

(Non Audited)

30th September 2021

Key Regulatory Ratios - Capital and Liquidity

Item	30.09.2021		31.12.2020	
	Bank	Group	Bank	Group
Regulatory Capital (LKR '000)				
Regulatory Capital (LKR '000)				
Common Equity Tier 1	34,108,540	34,107,019	35,041,771	35,113,117
Tier 1 Capital	34,104,540	34,107,019	35,041,771	35,113,117
Total Capital	49,627,851	49,626,330	51,055,165	51,126,511
Regulatory Capital Ratios (%)				
Common Equity Tier 1 Capital Ratio (Minimum Requirement - 2020- 6.50%)	9.11%	9.09%	10.82%	10.82%
Tier 1 Capital Ratio (Minimum Requirement- 2020- 8.00%)	9.11%	9.09%	10.82%	10.82%
Total Capital Ratio (Minimum Requirement - 2020 - 12.00%)	13.26%	13.22%	15.76%	15.75%
Statutory Liquid Assets (LKR'000)	129,242,574	N/A	126,073,287	N/A
Statutory Liquid Assets Ratio (20%)				
Domestic Banking Unit (%)	24.23%	N/A	31.46%	N/A
Off-Shore Banking Unit (%)	66.25%		45.76%	N/A
Liquidity Coverage Ratio (%) - Rupee (Minimum Requirement - 90%)	135.32%	N/A	288.27%	N/A
Liquidity Coverage Ratio (%) - All Currency (Minimum Requirement - 90%)	111.15%	N/A	204.44%	N/A

Basel III Computation of Capital Ratios

Item	Amount (LKR '000)			
	30.09.2021		31.12.2020	
	Bank	Group	Bank	Group
Common Equity Tier 1 (CET1) Capital after Adjustments	34,108,540	34,107,019	35,041,771	35,113,117
Common Equity Tier 1 (CET1) Capital	45,951,946	49,600,766	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)	222,101	256,909	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Unpublished Current Year's Profit/Loss and Gains reflected in OCI	2,031,405	2,236,505		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	11,843,406	15,493,747	10,381,374	13,726,078
Goodwill (net)	-	156,226	-	156,226
Intangible Assets (net)	2,141,090	2,167,599	1,713,052	1,728,580
Others (investment in capital of banks and financial institutions)	9,702,316	13,169,922	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	15,519,311	15,519,311	16,013,394	16,013,394
Tier 2 Capital	15,519,311	15,519,311	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	2,744,443	2,744,443	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	34,108,540	34,107,019	35,041,771	35,113,117
Total Tier 1 Capital	34,108,540	34,107,019	35,041,771	35,113,117
Total Capital	49,627,851	49,626,330	51,055,165	51,126,511

	Amount (LKR '000)			
	30.09.2021		31.12.2020	
	Bank	Group	Bank	Group
Total Risk Weighted Assets (RWA)				
RWAs for Credit Risk	342,318,132	342,736,060	293,505,729	293,920,302
RWAs for Market Risk	13,395,433	13,395,433	12,956,450	12,956,450
RWAs for Operational Risk	18,703,226	19,201,978	17,400,093	17,751,642
CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	9.11%	9.09%	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 (%)	9.11%	9.09%	10.82%	10.82%
Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer & Surcharge on D-SIBs) (%)	13.26%	13.22%	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)	
	30.09.2021 BANK	30.09.2021 GROUP	31.12.2020 BANK	31.12.2020 GROUP
Tier 1 Capital	34,108,540	34,107,019	35,041,771	35,113,117
Total Exposures	531,989,924	531,127,300	515,899,771	514,844,311
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	485,234,744	484,372,120	452,474,474	451,419,014
Derivative Exposures	12,884,809	12,884,809	35,494,568	35,494,568
Securities Financing Transaction Exposures	2,083,768	2,083,768	1,385,974	1,385,974
Other Off-Balance Sheet Exposures	31,786,603	31,786,603	26,544,755	26,544,755
Basel III Leverage Ratio (%) (Tier 1/Total Exposure)	6.41%	6.42%	6.79%	6.82%

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

Item	Amount (LKR'000)			
	30.09.2021		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)	78,599,706	77,927,930	97,633,888	97,078,314
Total Adjusted Level 1A Assets	77,256,154	77,256,154	96,522,740	96,522,740
Level 1 Assets	77,256,154	77,256,154	96,522,740	96,522,740
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Total Cash Outflows	502,692,294	95,642,457	444,130,094	85,180,176
Deposits	206,868,882	18,256,205	193,545,598	17,022,136
Unsecured Wholesale Funding	136,315,725	68,161,724	117,377,619	59,918,367
Secured Funding Transactions	14,732,689	-	4,208,587	-
Undrawn portion of committed (irrevocable) facilities and other contingent funding obligations	139,690,926	4,140,456	125,612,895	4,852,278
Additional Requirements	5,084,072	5,084,072	3,387,395	3,387,395
Total Cash Inflows	43,709,043	25,531,500	56,689,326	37,695,671
Maturing Secured Lending Transactions Backed by Collateral	12,439,713	11,704,466	14,053,020	9,656,405
Committed Facilities	1,000,000		1,000,000	
Other Inflows by Counterparty which are maturing within 30 Days	23,181,256	11,601,165	37,772,765	26,597,052
Operational Deposits	3,051,694		1,679,982	
Other Cash Inflows	4,036,379	2,225,869	2,182,559	1,442,214
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash)		111.15		204.44
Outflows over the Next 30 Calendar Days) *100				

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

Item	Amount (LKR'000)			
	30.09.2021		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)	72,456,315	71,784,539	90,105,873	89,550,299
Total Adjusted Level 1A Assets	71,112,763	71,112,763	88,994,725	88,994,725
Level 1 Assets	71,112,763	71,112,763	88,994,725	88,994,725
Total Adjusted Level 2A Assets	-	-	-	-
Level 2A Assets	-	-	-	-
Total Adjusted Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Level 2B Assets	1,343,553	671,776	1,111,148	555,574
Total Cash Outflows	412,293,224	75,328,521	363,621,075	65,101,383
Deposits	190,796,909	16,669,672	180,352,595	15,742,884
Unsecured Wholesale Funding	94,655,842	51,048,880	85,507,685	44,501,115
Secured Funding Transactions	14,732,689	-	4,208,587	-
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	107,203,570	2,705,756	90,298,101	1,603,277
Additional Requirements	4,904,214	4,904,214	3,254,107	3,254,107
Total Cash Inflows	35,452,649	22,279,742	48,982,281	34,036,829
Maturing Secured Lending Transactions Backed by Collateral	11,576,883	10,841,636	13,657,504	9,260,888
Committed Facilities	1,000,000		1,000,000	
Other Inflows by Counterparty which are Maturing within 30 Days	19,254,745	9,627,595	32,842,087	24,034,596
Operational Deposits	-	-	-	-
Other Cash Inflows	3,621,020	1,810,510	1,482,690	741,345
Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) *100		135.32		288.27

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 September 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 ⁽ⁱⁱ⁾
Claims on central Government and CBSL	106,487,993	-	106,487,993	-	1,064,710	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,083,002	3,739	-	1,870	1,870	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	3,732,417	18,765,400	3,732,417	696,121	1,630,649	37%
Claims on financial institutions	15,122,178	2,002,150	15,122,178	1,001,075	11,198,209	69%
Claims on corporates	146,214,116	54,604,247	125,537,232	25,021,912	146,414,765	97%
Retail claims	75,337,748	-	75,337,748	-	56,260,894	75%
Claims secured by residential property	11,760,955	-	11,760,955	-	6,683,653	57%
Claims secured by commercial real estate	90,066,162	2,403,670	90,066,162	2,403,670	92,469,832	100%
Non-performing assets (NPAs)(i)	8,978,038	-	8,978,038	-	9,903,177	110%
Higher-risk categories	428,928	-	428,928	-	1,072,320	250%
Cash items and other assets	18,283,494	78,213,744	18,283,494	3,509,452	15,618,053	72%
Total	488,495,031	155,992,950	455,735,145	32,634,100	342,318,132	

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 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	106,487,993	-	106,487,993	-	1,064,710	1%
Claims on foreign sovereigns and their Central Banks	-	-	-	-	-	-
Claims on public sector entities	12,083,002	3,739	-	1,870	1,870	100%
Claims on official entities and multilateral development banks	-	-	-	-	-	-
Claims on banks exposures	3,774,579	18,765,400	3,774,579	696,121	1,649,474	37%
Claims on financial institutions	15,122,178	2,002,150	15,122,178	1,001,075	11,198,209	69%
Claims on corporates	146,000,681	54,604,247	125,323,797	25,021,912	146,201,331	97%
Retail claims	75,337,748	-	75,337,748	-	56,260,894	75%
Claims secured by residential property	11,760,955	-	11,760,955	-	6,683,653	57%
Claims secured by commercial real estate	90,066,162	2,403,670	90,066,162	2,403,670	92,469,832	100%
Non-performing assets (NPAs)(i)	8,978,038	-	8,978,038	-	9,903,177	110%
Higher-risk categories	463,916	-	463,916	-	1,159,790	250%
Cash items and other assets	19,012,018	78,213,744	19,012,018	3,509,452	16,143,120	72%
Total	489,087,270	155,992,950	456,327,384	32,634,100	342,736,060	

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 2021 (Bank)	RWA Amount (LKR'000) 30th September 2021 (Group)
(a) RWA for Interest Rate Risk	647,948	647,948
General Interest Rate Risk	647,948	647,948
(i) Net long or short position	647,948	647,948
(ii) Horizontal disallowance	-	-
(iii) Vertical disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
(b) RWA for Equity	3,535	3,535
(i) General equity risk	2,121	2,121
(ii) Specific equity risk	1,414	1,414
(c) RWA for foreign exchange & gold	955,969	955,969
Capital charge for market risk [(a) + (b) + (c)] * CAR	13,395,433	13,395,433

**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		
			2021	2020	2019
The Basic Indicator Approach	15%		15,882,607	15,310,576	13,694,558
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	2,244,387				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	18,703,225				
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		
			2021	2020	2019
The Basic Indicator Approach	15%		16,308,471	15,693,605	14,082,672
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	2,304,237				
The Standardised Approach					
The Alternative Standardised Approach					
Risk Weighted Amount for Operational Risk (LKR'000)					
The Basic Indicator Approach	19,201,975				
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 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	9,235,430	9,235,430	9,235,430		
Balances with Central Bank of Sri Lanka	12,203,105	12,203,105	12,203,105		
Placements with Banks	-	-	-		
Derivative financial assets	415,359	-	-		-
Financial Assets measured at fair value through profit or loss	3,353,756	67,700,272	67,616,587	17,679	-
Financial assets at amortized cost - Loans to and receivable from banks	-	-	-		
Financial assets at amortized cost – Loans to and receivables from other customers	355,980,501	359,240,542	328,754,425		
Financial assets at amortized cost – Debt and other instruments	25,507,332	38,472,345	29,627,852	-	-
Financial assets measured at fair value through other comprehensive income	81,952,766	-	-		
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	3,258,390	3,258,390	3,258,390		
Intangible assets and goodwill	2,141,090	2,141,090	-		2,141,090
Deferred tax assets	857,823	-	-		-
Other assets	3,654,141	5,211,762	4,021,772		1,189,990
Total assets	499,577,277	498,480,520	455,735,145	17,679	3,331,080
Liabilities					
Due to Banks	15,517,669	-			-
Derivative financial liabilities	179,873	-			-
Financial liabilities at amortised cost – Due to depositors	340,805,548	334,392,137			334,392,137
Due to other borrowers	49,537,705	79,789,488			79,789,488
Debt securities in Issue	15,804,295	-			-
Employee benefits	669,092				
Current tax liabilities	964,838	1,647,819			1,647,819
Deferred tax liability	-	251,978			251,978
Other liabilities	5,567,681	15,142,769			15,142,769
Subordinated term debt	20,102,818	18,523,000	-		5,748,132
Total liabilities	449,149,519	449,747,191	-	-	436,972,323
Off-balance sheet liabilities					
Guarantees	16,883,396	16,883,396	14,209,532		2,673,864
Performance bonds	7,115,490	7,115,490	6,744,658		370,832
Letters of credit and acceptances	18,885,480	18,885,480	18,568,301		317,179
Other contingent items (Bills on collection and capital expenditure approved by the Board)	4,120,021	4,120,021	-		4,120,021
Undrawn loan commitments	95,808,260	95,808,260	95,808,260		
Other commitments (FX commitments)	5,656,580	5,503,070	20,662,199		
Total Off-Balance Sheet Liabilities	148,469,227	148,315,717	155,992,950	-	7,481,896
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	22,100,449	23,882,550			(1,782,101)
Accumulated other comprehensive income	3,363,045	-			3,363,045
Other reserves	16,363,807	16,250,322			113,485
Total Shareholders' Equity	50,427,758	48,733,329	-	-	1,694,429

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.