



Deutsche Bank AG, Colombo Branch  
Pillar 3 Disclosures  
as of March 31, 2022

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# INTRODUCTION

The purpose of this Report is to provide the Pillar 3 disclosures of DB Colombo Branch as required by Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka, for capital requirements under Basel III for Licensed Commercial Banks and Licensed Specialized Banks.

DB Colombo Branch is a financial institution authorized and regulated by the Central Bank of Sri Lanka as a wholly owned branch of Deutsche Bank AG (“DBAG”) the parent company of the Deutsche Bank Group (“DB Group”) located in Frankfurt am Main, Germany. DB Colombo Branch’s accounts are consolidated into the accounts of DB Group.

DB Group offers a wide variety of investment, financial and related products and services to private individuals, corporate entities and institutional clients around the world. In July 2019, DB Group announced a material repositioning of DB to refocus on our core strengths and to allow us to improve our structural profitability. Our strategic transformation is designed to refocus our Core Bank around our core, market-leading businesses which typically operate in growing markets with attractive return potential. Our Core Bank comprises our four core operating divisions, namely the Corporate Bank (CB), the Investment Bank (IB), the Private Bank (PB), and Asset Management (AM). Aside from that, a Capital Release Unit (CRU) was created to wind down or dispose non-strategic positions, low yielding assets, or businesses that no longer fit into the new strategy. Moreover, we have Infrastructure functions, which perform control and service functions and, in particular, tasks relating to Group-wide, divisional resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management which form part of the Corporate & Other segment. CB combines Deutsche Bank’s Corporate Finance and Global Transaction Banking Businesses with the latter providing cash management, trade finance and securities services, delivering the full range of commercial banking products and services for both corporates and institutions worldwide. IB is focusing on Origination & Advisory as well as Fixed Income & Currencies. PB corporate division combines the bank’s expertise in private banking and Wealth Management in one corporate division. AM offers individuals and institutions traditional and alternative investments across all major asset classes.

DB Colombo Branch offers a comprehensive range of services such as Cash Management, Trade Finance, Investor Services, Foreign Exchange (FX) and Debt Capital Markets (DCM) products within the Corporate Bank and Investment Bank Business.

DB Colombo Branch Local/Global Infrastructure functions perform control and service functions and, in particular, tasks relating to Bank-wide, supra divisional, resource-planning, steering and control, as well as tasks relating to risk, liquidity and capital management. These include such as Risk, Finance, Compliance, Legal and Human Resources.

DB Colombo Branch publishes the Pillar 3 disclosure report on a quarterly basis in accordance with Banking Act Direction No. 1 of 2016 issued by the Monetary Board, Central Bank of Sri Lanka and posts the disclosure report in accordance with this Direction on its website at [www.db.com/srilanka](http://www.db.com/srilanka).

DB Colombo Branch’s Pillar 3 disclosure is prepared on a stand-alone basis, there are no branches or subsidiaries to be consolidated.

The information provided in this Pillar 3 Report is unaudited.

## REGULATORY REQUIREMENTS ON CAPITAL AND LIQUIDITY

### Key Regulatory Ratios – Capital and Liquidity

	Item	Page	Reporting Period Mar 31, 2022	Comparison Reporting Period Dec 31, 2021
<b>Regulatory Capital (LKR '000)</b>				
Common Equity Tier 1, adjusted		5	14,076,325	14,725,692
Tier 1 Capital		5	14,076,325	14,725,692
Total Capital		5	14,085,229	14,735,021
<b>Regulatory Capital Ratios (%)</b>				
Common Equity Tier 1 Capital Ratio ( <i>Minimum Requirement - 7.00%</i> )		6	29.30%	34.14%
Tier 1 Capital Ratio ( <i>Minimum Requirement - 8.00%</i> )		6	29.30%	34.14%
Total Capital Ratio ( <i>Minimum Requirement - 12.00%</i> )		6	29.32%	34.16%
Leverage Ratio ( <i>Minimum Requirement - 3%</i> )		10	16.92%	20.70%
<b>Regulatory Liquidity</b>				
Statutory Liquid Assets (LKR'000)			30,474,844	30,842,435
Statutory Liquid Assets Ratio ( <i>Minimum Requirement - 20%</i> )				
Domestic Banking Unit (%)			89.80%	73.89%
Off-Shore Banking Unit (%)			79.33%	72.86%

Liquidity Coverage Ratio (%) – Rupee ( <i>Minimum Requirement - 100%</i> )		298.72%	246.45%
Liquidity Coverage Ratio (%) – All Currency ( <i>Minimum Requirement - 100%</i> )	11	137.46%	146.84%

The total Capital Ratio decreased by 4.84 percentage points mainly on account of current year/QTD loss MLKR 206 reported in for Q1-2022 and 11.3% increase in total RWA.

The Tier 1 Capital Ratio and CET 1 Capital Ratio also decreased by 4.84 percentage points each due to the same reasons as the total Capital ratio. The Total Capital Ratio differs from the Tier 1 and CET 1 Capital Ratios due to Tier 2 capital adjustment for Loan Loss provisions under SLFRS 9.

During the two reporting periods, Statutory Liquid Assets in the Domestic Banking Unit marginally increased by 15.91 percentage points. Increase mainly attributable to increase in excess funds available at CBSL. Further, Statutory Liquid Assets in the Off-Shore Banking Unit increased by 6.47 percentage points on account of high nostro cash balances and placements with DB branches.

Decrease in Liquidity Coverage Ratio (LCR) for all currencies in Q1-2022 is mainly due to increase in Cash Outflows. Increase in LKR Liquidity Coverage ratio mainly driven by increase excess cash balances available with Central Bank of Sri Lanka.

## Basel III Computation of Capital Ratios

Between the two reporting periods, Regulatory capital decreased.

in LKR '000

Item	Page	Reporting Period	Comparison Reporting Period
		Mar 31, 2022	Dec 31, 2021
<b>Common Equity Tier 1 (CET1) Capital after Adjustments</b>		14,076,325	14,725,692
<b>Common Equity Tier 1 (CET1) Capital</b>		14,613,608	14,823,163
Equity Capital (Stated Capital)/Assigned Capital	12	4,410,461	4,410,461
Reserve Fund	12	793,635	793,635
Published Retained Earnings/(Accumulated Retained Losses)	12	3,820,165	4,026,214
Published Accumulated Other Comprehensive Income (OCI)		(29,206)	(25,701)
General and other Disclosed Reserves	12	5,618,554	5,618,554
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		-	-
<b>Total Adjustments to CET1 Capital</b>		<b>(537,283)</b>	<b>(97,471)</b>

Goodwill (net)	-	-
Intangible Assets (net)	-	-
Others (Deferred Tax Assets, Vostro)	(537,283)	(97,471)
<b>Additional Tier 1 (AT1) Capital after Adjustments</b>	-	-
<b>Additional Tier 1 (AT1) Capital</b>	-	-
Qualifying Additional Tier 1 Capital Instruments	-	-
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustments to AT1 Capital</b>	-	-
Investment in Own Shares	-	-
Others (specify)	-	-
<b>Tier 2 Capital after Adjustments</b>	8,904	9,329
<b>Tier 2 Capital</b>	8,904	9,329
Qualifying Tier 2 Capital Instruments	-	-
Revaluation Gains	-	-
Loan Loss Provisions	8,904	9,329
Instruments issued by Consolidated Banking and Financial Subsidiaries of the Bank and held by Third Parties	-	-
<b>Total Adjustments to Tier 2</b>	-	-
Investment in Own Shares	-	-
Others (specify)	-	-
<b>CET1 Capital</b>	14,076,325	14,725,692
<b>Total Tier 1 Capital</b>	14,076,325	14,725,692
<b>Total Capital</b>	14,085,229	14,735,021

Common Equity Tier 1 Capital consists of the following items:

- Assigned Capital is equity funds provided by the Head Office to the Branch at the time of incorporation in Sri Lanka.
- Reserve Fund is building up with Five percentage (5%) transfer of the profit after tax as per Direction issued by the Central Bank of Sri Lanka under section 76 (j) (1) of the Banking Act No. 30 of 1988 as amended by Banking (Amendment) Act No. 33 of 1995.
- Published Retained Earnings include Branch's un-remitted 2018 to 2021 profits to the Head Office.
- General and other Disclosed Reserves include the un-remittable head office expenses converted to equity during the financial year 2013, 2016 and 2020 with the prior written approval of Central Bank of Sri Lanka.

Tier 2 Capital includes the Loan Loss provisions which are eligible for inclusion in Tier 2 Capital under the Explanatory Note No. 03 of 2019 issued by CBSL. Accordingly, 100% of the impairment for the assets in SLFRS Stage 1 and 50% of impairments for assets in SLFRS Stage 2 (subject to a maximum limit of 1.25% of RWA on credit risk under the Standardized Approach) are considered here.

in LKR '000

Item	Page	Reporting Period	Comparison Reporting Period
		Mar 31, 2022	Dec 31, 2021
<b>Total Risk Weighted Assets (RWA)</b>		<b>48,038,717</b>	43,135,487
RWAs for Credit Risk	7	39,569,105	36,234,258
RWAs for Market Risk	8	4,434,662	2,780,719
RWAs for Operational Risk	9	4,034,950	4,120,510
<b>CET1 Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>		<b>29.63%</b>	34.14%
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-
<b>Total Tier 1 Capital Ratio (%)</b>		<b>29.30%</b>	34.14%
<b>Total Capital Ratio (including Capital Conservation Buffer, Countercyclical Capital Buffer &amp; Surcharge on D-SIBs) (%)</b>		<b>29.32%</b>	34.16%
of which: Capital Conservation Buffer (%)		1.88%	1.88%
of which: Countercyclical Buffer (%)		-	-
of which: Capital Surcharge on D-SIBs (%)		-	-

## Risk Weighted Assets (RWA)

### a) Credit Risk under the Standardized Approach: Credit Risk Exposure and Credit Risk Mitigation (CRM) Effect

in LKR'000 Description	Risk Weight								Mar 31, 2022	Dec 31,2021
		0%	20%	50%	75%	100%	150%	>150%	Total Credit Exposures Amount	Total Credit Exposures Amount
Claims on Central Government and Central Bank of Sri Lanka		-	1,048,279	-	-	-	-	-	1,048,279	372,199
Claims on Foreign Sovereigns and their Central Banks		-	-	-	-	-	-	-	-	-
Claims on Public Sector Entities		-	-	-	-	-	-	-	-	-
Claims on Official Entities and Multilateral Development Banks		-	-	-	-	-	-	-	-	-
Claims on Banks Exposures		-	-	2,043,099	-	3,805,782	-	-	5,848,881	6,348,963
Claims on Financial Institutions		-	-	603,260	-	26,515,279	51,824	-	27,170,363	26,006,440
Claims on Corporates		-	-	-	1,478,605	63,254	-	-	1,541,858	929,029
Retail Claims		-	-	-	-	91,968	-	-	91,968	92,885
Claims Secured by Residential Property		-	-	-	-	-	-	-	-	-
Claims Secured by Commercial Real Estate		-	-	-	-	-	-	-	-	-
Non-Performing Assets (NPAs)		-	-	-	-	-	-	-	-	-
Higher-risk Categories		-	-	-	-	-	-	-	-	-
Cash Items and Other Assets		-	-	-	-	2,874,985	-	-	2,874,985	1,401,088
<b>Total</b>		-	1,048,279	2,646,359	1,478,605	33,196,046	51,824	-	39,569,105	35,150,604



Credit Risk Exposures on Banks have decreased by 7.8% in Q1 2022. This decrease is mainly driven by unrated foreign currency off-balance sheet exposures with corresponding Risk Weight of 100% in the RWA computation.

Credit Risk Exposures on corporates marginally increased by 4% as of March 31, 2022. However, during the two reporting periods total RWA on credit risk increased by 9.2%.

On & Off-balance sheet rupee & foreign currency exposures pertaining to unrated corporate counterparties marginally increased by 4% in Q1-22.

## b) Market Risk under Standardized Measurement Method

in LKR '000

Item	Mar 31, 2022	Dec 31, 2021
<b>(a) RWA for Interest Rate Risk</b>	-	-
General Interest Rate Risk	-	-
(i) Net Long or Short Position	-	-
(ii) Horizontal Disallowance	-	-
(iii) Vertical Disallowance	-	-
(iv) Options	-	-
Specific Interest Rate Risk	-	-
<b>(b) RWA for Equity</b>	-	-
(i) General Equity Risk	-	-
(ii) Specific Equity Risk	-	-
<b>(c) RWA for Foreign Exchange &amp; Gold</b>	554,333	347,590
<b>Capital Charge for Market Risk [(a) + (b) + (c)] * CAR</b>	4,434,662	2,780,719

Market risk is defined as the risk of losses in on-balance sheet and off-balance sheet positions arising from movements in market prices. The market risks subject to the capital charge requirements and the risks pertaining to interest rate related instruments, equities in the trading book also the risks pertaining to foreign exchange position (including gold positions) across the bank.

The Colombo Branch's Market Risk RWA is attributable to the Interest Rate Risk of Securities in the Trading Book as well as FX Risk on open Foreign Exchange position. Market risk exposure of the Branch increased, on account of increase in open Foreign exchange position in Q1, 2022.

## c) Operational Risk under Basic Indicator Approach

Business Lines	Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Mar 31, 2022			Capital Charge Factor	Fixed Factor	Gross Income (LKR'000) as at Dec 31, 2021		
			1st Year	2nd Year	3rd Year			1st Year	2nd Year	3rd Year
<b>The Basic Indicator Approach</b>	15%		3,217,006	3,655,260	3,215,110	15%		3,110,921	3,525,900	3,664,452
<b>The Standardised Approach</b>										
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-
Asset Management	12%		-	-	-	12%		-	-	-
Retail Brokerage	12%		-	-	-	12%		-	-	-
Retail Banking	12%		-	-	-	12%		-	-	-
Commercial Banking	15%		-	-	-	15%		-	-	-
<b>The Alternative Standardised Approach</b>										
Corporate Finance	18%		-	-	-	18%		-	-	-
Trading and Sales	18%		-	-	-	18%		-	-	-
Payment and Settlement	18%		-	-	-	18%		-	-	-
Agency Services	15%		-	-	-	15%		-	-	-

Asset Management	12%					12%				
Retail Brokerage	12%					12%				
Retail Banking	12%	0.035				12%	0.035			
Commercial Banking	15%	0.035				15%	0.035			
<b>Capital Charges for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	504,369					515,064				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				
<b>Risk Weighted Amount for Operational Risk (LKR'000)</b>										
The Basic Indicator Approach	4,034,950					4,120,510				
The Standardised Approach	-					-				
The Alternative Standardised Approach	-					-				

Operational Risk is the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events, and includes legal risk. Operational Risk (OR) excludes Business and Reputational Risk.

The Branch uses the Basic Indicator Approach which measures the RWA for Operational risk based on past three years net interest income and non-interest income, considering the adjustments listed in the Banking Act Directions No. 01 of 2016.

## Basel III Computation of Leverage Ratios

in LKR '000

Item	Page	Reporting Period Mar 31, 2022	Comparison Reporting Period Dec 31, 2021
<b>Tier 1 Capital</b>		14,613,608	14,725,692
<b>Total Exposures</b>		86,347,448	71,122,722
On-Balance Sheet Items (excluding Derivatives and Securities Financing Transactions, but including Collateral)	13	68,576,260	56,274,448
Derivative Exposures		6,571	3,621
Securities Financing Transaction Exposures		-	-
Other Off-Balance Sheet Exposures		17,764,617	14,844,653
<b>Basel III Leverage Ratio (%) (Tier 1/Total Exposure)</b>		16.92%	20.70%

The Leverage Ratio calculated based on Tier1 Capital and the sum of our Total Assets along with off-Balance Sheet exposures.

DB Colombo Branch's Leverage Ratio decreased by 3.78 % points to 16.92 % in Q1-2022. Exposures perspective ON BS items increased by 21.86% and 19.67% increase in OFF balance sheet exposures was noted between two reporting period.

## Basel III Computation of Liquidity Coverage Ratio (All currency)

in LKR '000	Reporting Period		Comparison Reporting Period	
	Mar 31, 2022		Dec 31, 2021	
	Total Un-weighted Value	Total Weighted Value	Total Un-weighted Value	Total Weighted Value
Item				
<b>Total Stock of High-Quality Liquid Assets (HQLA)</b>	0	4,833,589	-	3,655,208
<b>Total Adjusted Level 1A Assets</b>	0	4,833,589	-	3,655,208
<b>Level 1 Assets</b>	-	4,833,589	-	3,655,208
<b>Total Adjusted Level 2A Assets</b>	-	-	-	-
<b>Level 2A Assets</b>	-	-	-	-
<b>Total Adjusted Level 2B Assets</b>	-	-	-	-
<b>Level 2B Assets</b>	-	-	-	-
<b>Total Cash Outflows</b>				
Deposits	77,079,964	14,065,043	60,355,784	9,957,291
Unsecured Wholesale Funding	2,075,897	72,824	522,039	58,004
Secured Funding Transactions	20,701,041	11,882,111	15,811,008	8,197,640
Undrawn Portion of Committed (Irrevocable) Facilities and Other Contingent Funding Obligations	0	-	-	-
Additional Requirements	54,303,027	2,013,447	44,022,737	1,613,380
<b>Total Cash Inflows</b>	-	96,661	-	88,267
Maturing Secured Lending Transactions Backed by Collateral	16,487,577	34,981,012	15,426,368	29,356,146
	-	-	-	-

Committed Facilities	-	-	-	-
Other Inflows by Counterparty which are Maturing within 30 Days	11,417,919	34,978,439	12,808,384	29,301,684
Operational Deposits	5,069,658	-	2,563,522	-
Other Cash Inflows	-	2,572	54,462	54,462
<b>Liquidity Coverage Ratio (%) (Stock of High Quality Liquid Assets/Total Net Cash Outflows over the Next 30 Calendar Days) * 100</b>		<b>137.46</b>		<b>146.84</b>

Between the two reporting periods HQLAs increased by 32%. Increase is mainly attributable to higher excess cash balances over reserve balances with Central bank of Sri Lanka.

During the two reporting periods, total Cash Outflows increased by 27% mainly due to increase in short term inter-branch borrowings and deposits while the total Cash Inflows increased by 7% between the two reporting periods.

**Note : Calculation basis of Total Net Cash Flow**

*If, Total Cash Inflows are greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - 75% \* Total Cash Outflows*

*If, Total Cash Inflows are not greater than 75% of Total Cash Outflows : Total Net Cash Outflows = Total Cash Outflows - Total Cash Inflows*

## Main features of Regulatory Capital Instruments

Description of the Capital Instrument	Mar 31, 2022	Dec 31, 2021
<b>Assigned Capital</b>		
DB Colombo, being a branch of Deutsche Bank AG Frankfurt, is provided assigned capital to support both business requirements and maintain minimum regulatory capital requirements. It is consequently governed by the laws and regulations of the Central Bank of Sri Lanka.		
Amount Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	4,410,461	4,410,461
Accounting Classification	Equity	Equity
<b>Reserve Fund</b>		
This represents accumulated annual transfer of 5 % of profits after tax as required under Section 20 (1) of the Banking Act No. 30 of 1988.		
Amount Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	793,635	793,635
Accounting Classification	Equity	Equity
<b>Retained Earnings</b>		
This represents all unremitted /audited profits of DB Colombo		
Amount Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	3,820,165	4,026,214
Accounting Classification	Equity	Equity
<b>Accumulated Other Comprehensive Income (OCI)</b>		
This represents reserves created on changes in Fair Value of Available-for-Sale instruments, Actuarial loss on defined benefit plans and related taxes.		
Amount Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	(29,206)	(25,701)
Accounting Classification	Equity	Equity
<b>General and other Disclosed Reserves</b>		
This represents all amounts due to DB Group which cannot be paid due to the threshold imposed by the Central Bank of Sri Lanka. Unpaid amounts have been transferred to a "Special Reserve" with due approval from the regulators.		
Amount Recognized in Regulatory Capital (in LKR '000 as at the Reporting Date)	5,618,554	5,618,554
Accounting Classification	Equity	Equity

## LINKAGES BETWEEN FINANCIAL STATEMENTS AND REGULATORY EXPOSURES

The following table shows the key differences between the Accounting Scope and the Regulatory Scope. It also provides a linkage of Financial Statement Items to the applicable Regulatory Risk Categories.

in LKR '000	<b>a</b>	<b>b</b>	<b>c</b>	<b>d</b>
Mar 31, 2022	Carrying Values as Reported in Published Financial Statements	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
<b>Assets</b>	<b>68,010,372</b>			
Cash and cash equivalents	2,358,649	2,358,649	-	-
Balances with Central Banks	11,345,946	11,347,405	-	-
Placement with Banks	5,000,000	5,000,000	-	-
Placements with Branches	11,600,534	-	-	11,600,534
Securities borrowed	-	-	-	-
Derivative financial instruments	170,710	-	-	-
Group balances receivable	3,171,193	400,467	-	2,770,726
Financial assets recognized through profit or loss	-	-	-	-
- measured at fair value	-	-	-	-
- designated at fair value	-	-	-	-
Financial assets at amortized cost	-			
- loans and advances	25,412,623	25,421,698	-	-
- debt and other instruments	5,241,396	-	-	-
Financial assets measured at fair value through other comprehensive income	1,207,908	7,047,228	-	-
Securities held to maturity	-	-	-	-
Investments in subsidiaries	-	-	-	-
Investments in associates and joint ventures	-	-	-	-
Property, plant, and equipment	458,202	458,202	-	-
	-	-	-	-
Investment properties				



Goodwill and intangible assets	-	-	-	-
Assets for current tax	-	-	-	-
Deferred tax assets	198,055	-	-	198,055
Other assets	1,845,155	2,296,787	-	-
<hr/>				
in LKR '000 Mar 31, 2022	Carrying Values as Reported in Published Financial Statements	Subject to Credit Risk Framework	Subject to Market Risk Framework	Not subject to Capital Requirements or Subject to Deduction from Capital
<hr/>				
<b>Off-Balance Sheet Liabilities</b>				
Guarantees	2,101,887	2,101,887	-	-
Performance Bonds	-	-	-	-
Letters of Credit	29,867,134	29,867,134	-	-
Other Contingent Items	11,650,987	16,069,185	-	-
Undrawn Loan Commitments	-	-	-	-
Other Commitments	-	-	-	-
<b>Shareholders' Equity</b>				
Equity Capital (Stated Capital)/Assigned Capital	4,410,461	N/A	N/A	N/A
of which Amount Eligible for CET1	4,410,461	N/A	N/A	N/A
of which Amount Eligible for AT1	-	N/A	N/A	N/A
Retained Earnings	3,569,529	N/A	N/A	N/A
Accumulated Other Comprehensive Income	(29,206)	N/A	N/A	N/A
Other Reserves	9,312,421	N/A	N/A	N/A
<b>Total Shareholders' Equity</b>	<b>17,263,205</b>	N/A	N/A	N/A