



DIS04 – Composition of regulatory capital

Purpose: Provide a breakdown of the constituent elements of a SFI's capital.

Scope of application: The template is mandatory for all SFIs

Frequency: Semiannual.

Accompanying narrative: SFIs are expected to supplement the template with a narrative commentary to explain any significant changes over the reporting period and the key drivers of such change.

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		Amounts	
	Common Equity Tier 1 capital: instruments and reserves		
1	Permanent shareholders equity (issued and fully paid-up common shares)	150,000,000	
2	Share premium	-	
3	Retained earnings	439,902,258	
4	Net after tax profits current year-to date (50% only)	28,068,990	
5	General reserves (permanent, unencumbered and able to absorb losses)	0	
6	Tier 1 capital before regulatory adjustments		
	Tier 1 capital: regulatory adjustments	617,971,248	
8	Goodwill and other intangible assets	29,827	
9	Current year's losses	0	
10	investments in unconsolidated financial subsidiaries	40,000	
12	deficiencies in provisions for losses		
14	Other deductions determined by the Central bank	7,681,070	
26	Other deductions determined by the Central bank	3,920	
28	Total regulatory adjustments to Tier 1 capital		
29	Tier 1 capital	610,216,431	
	Tier 2 capital: Supplementary capital		
46	Revaluation reserves on fixed assets	7,467,700	
47	<i>Unencumbered general provisions for losses (not to exceed 1.25% of RWA)</i>	10,194,615	

48	Hybrid capital instruments	0	
49	<i>Subordinated debt (not to exceed 50% of core capital subject to a discount factor)</i>	0	
58	Tier 2 capital		
59	Total regulatory capital (= Tier 1 + Tier2)	627,878,746	
60	Total risk-weighted assets	1,522,737,632	
	Capital adequacy ratios and buffers		
61	Tier 1 capital (as a percentage of risk-weighted assets)	40%	
63	Total capital (as a percentage of risk-weighted assets)	41%	
64	Total Institution-specific buffer requirement (capital conservation buffer plus countercyclical buffer requirements plus systemic buffer, expressed as a percentage of risk-weighted assets)	2.50%	
65	Of which: capital conservation buffer requirement	2.50%	
66	Of which: countercyclical buffer requirement	0	
67	Of which: bank specific systemic buffer requirement	0	
68	Tier 1 capital (as a percentage of risk-weighted assets) available after meeting the bank's minimum capital requirements	27.57%	
	Minimum statutory ratio requirements		
70	Tier 1 capital adequacy ratio	12.5%	
71	Total capital adequacy ratio	14.5%	

Instructions

i) Shading:

Each dark grey row introduces a new section detailing a certain component of regulatory capital.

Light blue rows represent the sum cells in the relevant section.

Light grey rows show the main components of regulatory capital and the capital adequacy ratios.