Basel III - Pillar 3 Disclosures as on 31st December 2015

Table DF-2- Capital Adequacy

Qualitative Disclosures

A. A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities.

The Bank is following standardized approach, Standardized Duration approach and Basic Indicator approach for measurement of capital charge in respect of credit risk, market risk and operational risk respectively.

The computation of Capital for credit risk under Standardized Approach is done granularly borrower & account wise based on the data captured through Core Banking Solution. Bank is also taking efforts on an ongoing basis for the accuracy of the data. The various aspects of New Capital Adequacy Framework (NCAF) norms are imparted to field level staff regularly through circulars and letters for continuous purification of data and to ensure accurate computation of Risk Weight and the Capital Charge. The Bank has used the credit risk mitigation in computation of capital for credit risk, as prescribed in the RBI guidelines under Standardized Approach.

The capital for credit risk on Loans and Advances, market risk and operational risk as per the prescribed approaches are being computed at the bank's Head Office and aggregated to arrive at the bank's CRAR position. The bank has followed the RBI guidelines in force, to arrive at the eligible capital funds, for computing CRAR.

Besides computing CRAR under the Pillar I requirement, the Bank also periodically undertakes stress testing in various risk areas to assess the impact of stressed scenario or plausible events on asset quality, liquidity, profitability and capital adequacy.

The bank conducts Internal Capital Adequacy Assessment Process (ICAAP) on annual basis to assess the sufficiency of its capital funds to cover the risks specified under Pillar- II of Basel guidelines. The adequacy of Bank's capital funds to meet the future business growth is also assessed in the ICAAP document, which is approved by the Board. While the surplus CRAR available at present acts as a buffer to support the future activities, the headroom available for the bank for mobilizing Tier 1 and Tier 2 capital (subject to approval by the competent authorities) is also assessed to meet the required CRAR against future activities.

The Bank has high quality Common Equity Tier 1 capital, as the entire components of CET1 capital comprises of Paid up Capital, Reserves & Surplus and retained earnings.

Minimum capital requirements under Basel-III:

Under the Basel III Capital Regulations, Banks are required to maintain a minimum Pillar 1 Capital (Tier-I + Tier-II) to Risk-weighted Assets Ratio (CRAR) of 9% on an on-going basis. Besides this minimum capital requirement, Basel III also provides for creation of capital conservation buffer (CCB). The transitional period of full implementation of Basel III capital regulation in India is extended up to March 31, 2019. Accordingly the CCB requirements are to be implemented from March 31, 2016 in phases and are to be fully implemented by March 31, 2019 to the extent of 2.5% of Risk weighted Assets.

The total regulatory capital fund under Basel- III norms will consist of the sum of the following categories and banks are required to maintain 11.50% of Risk Weighted Assets (9% + 2.5%) by March 2019 with the phase in requirements under CCB from 2016.

- Tier 1 Capital comprises of:-
    - Common Equity Tier 1 capital (with a minimum of 5.5%)
    - Additional Tier 1 capital (1.50%)
    - Total Tier 1 capital of minimum 7%

- Tier 2 Capital (2%)
    - Total Tier 1 + Tier 2 should be more than 9%

- Capital Conservation Buffer (CCB). (with a minimum of 2.5%)
    - Total capital including CCB should be 11.5%

In line with the RBI guidelines for implementing the New Capital Adequacy Frame Work under Basel III, the bank has successfully migrated from April 01, 2013.

<u>Component of Capital:</u>

(₹ in millions)

Particulars	Amount
Common Equity Tier 1 (CET1) Capital	25749.18
Tier 1 Capital	25749.18
Tier 2 Capital	1250.93
Total Capital	27000.11

Quantitative Disclosure

(₹ in millions)

	Particulars		Amount
a)	Capital requirement for Credit Risk: (@9% on risk Weighted Assets)		
	• Portfolios subject to Standardised Approach		16760.51
	• Securitisation exposures		Nil
b)	Capital requirements for Market Risk:		
	• Standardised Duration Approach		1249.17
	○ Interest Rate Risk	1130.91	
	○ Equity Risk	64.26	
	○ Foreign Exchange Risk	54.00	
c)	Capital requirements for Operational Risk:		
	• Basic Indicator Approach		1669.40
d)	Total Capital required @9%		19679.08
	Total Capital funds available		27000.11
	Total Risk Weighted Assets		222710.01
	Common Equity Tier I CRAR		11.56%
	Tier I CRAR		11.56%
	Tier II CRAR		0.56%
	Total CRAR		12.12%

2. Risk exposure and Assessment

Risk is an integral part of banking business in an ever dynamic environment, which is undergoing radical changes both on the technology front and product offerings. The main risks faced by the bank are credit risk, market risk and operational risk. The bank aims to achieve an optimum balance between risk and return to maximize shareholder value. The relevant information on the various categories of risks faced by the bank is given in the ensuing sections. This information is intended to give market participants a better idea on the risk profile and risk management practices of the bank.

The Bank has a comprehensive risk management system in order to address various risks and has set up an Integrated Risk Management Department (RMD), which is independent of operational departments. Bank has a Risk Management Committee of Board functioning at apex level for formulating, implementing and reviewing bank's risk management measures pertaining to credit, market and operational risks. Apart from the Risk Management Committee of the Board at apex level, the Bank has a strong Bank-wide risk management structure comprising of Risk Management Committee of Executives (RMCE) and Asset Liability Management Committee (ALCO) at senior management level.

The Bank has formulated the required policies such as Loan Policy, Credit Risk Management Policy, Credit Risk Mitigation Techniques & Collateral Management Policy, ALM Policy, Operational Risk Policy, Investment Policy, Foreign Exchange Risk Management Policy, Policy for Hedging Foreign Currency Loan Exposure, Concurrent Audit Policy, Inspection Policies, IS Audit Policy, KYC policy, Post Credit Supervision Policy, Stock Audit Policy, Out Sourcing Policy, IT Business Continuity and Disaster Recovery Plan (IT BC-DRP),Risk Based Internal Audit Policy, Stress Testing Policy, Disclosure Policy, ICAAP Policy, etc for mitigating the risks in various areas and monitoring the same. The bank continues to focus on refining and improving its risk measurement and management systems.

Table DF-3- CREDIT RISK: GENERAL DISCLOSURES

Qualitative Disclosures:

a. Credit Risk

Credit risk is the possibility of losses associated with diminution in the credit quality of borrowers or counter-parties. In a Bank's portfolio, Credit Risk arises mostly from lending activities of the Bank, as a borrower is unable to meet his financial obligations to the lender. It emanates from potential changes in the credit quality / worthiness of the borrowers or counter-parties.

Credit Rating & Appraisal Process

The Bank has well structured internal credit rating framework and well-established standardized credit appraisal / approval processes. Credit Rating is a decision-enabling tool that helps the bank to take a view on acceptability or otherwise of any credit proposal. In order to widen the scope and coverage further and strengthen the credit risk management practices, the bank has developed risk sensitive rating models in-house during the year 2008-09 and 2009-10.

The internal rating factors take into consideration the quantitative and qualitative issues relating to management risk, business risk, industry risk, financial risk, credit discipline, and also risk mitigation, based on the collaterals available.

Credit rating, as a concept, has been well internalized within the Bank. The rating for eligible borrower is reviewed at least once in a year. The Bank uses the credit ratings for deciding the interest rates on borrowal accounts. The advantage of credit rating is that it enables to rank different proposals and do meaningful comparison.

With the view to migrate to advanced approaches in credit risk, the Bank has implemented the system driven rating using web based rating model solution (RAM & CRESS) acquired from M/s. Crisil Risk &Infrastructure solutions Ltd.,

The bank follows a well-defined multi layered discretionary power structure for sanction of loans. Credit Approval Grid has been constituted at H.O for considering in-principle approval for taking up fresh credit proposals above a specified cut-off.

Credit Risk Management Policies

The Bank has put in place a well-structured Credit Risk Management Policy duly approved by the Bank's Board. The Policy document defines organization structure, role & responsibilities and, the processes whereby the Credit Risks carried by the Bank can be identified, quantified & managed within the framework that the Bank considers consistent with its mandate and risk tolerance.
Credit Risk is monitored on a bank-wide basis and compliance with the risk limits approved by Board/Risk Management Committee of Board is ensured.

The Bank has taken earnest steps to put in place best credit risk management practices in the bank. In addition to Credit Risk Policy, the bank has also framed Board approved Loan Policy, Investment Policy etc. which forms integral part in monitoring Credit risk in the bank. Besides, the bank has framed a policy on Credit Risk Mitigation Techniques & Collateral Management with the approval of the Board which lays down the details of securities (both Primary and Collateral) normally accepted by the Bank and administration of such securities to protect the interest of the Bank. These securities act as mitigation against the credit risk to which the bank is exposed.

Classification of Non Performing Assets

The Bank follows the prudential guidelines issued by the RBI on classification of non-performing assets as under,

i) Interest and/or installment of principal remain overdue for a period of more than 90 days in respect of a term loan.

ii) the account remains 'out of order' if the outstanding balance remains continuously in excess of sanctioned limits / DP for more than 90 days and in cases where the outstanding balance in the principal operating account is less than the sanctioned limit/drawing power, but there are no credits continuously for 90 days as on the date of Balance Sheet or credits are not enough to cover the interest debited during the same period in respect of Overdraft/Cash Credit (OD/CC).

iii) the bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted

iv) The installment of principal or interest thereon remains overdue for two crop seasons for short duration crop.

v) The installment of principal or interest thereon remains overdue for one crop season for long duration crops.

vi) in respect of derivative transactions, the overdue receivables representing positive mark-to-market value of a derivative contract, if these remain unpaid for a period of 90 days from the specified due date for payment

Where the interest charged during any quarter is not serviced fully within 90 days from the end of the quarter, the account is classified as non-performing. A non-performing asset ceases to generate income for the bank.

b. Gross Credit Exposures as on 31st December 2015.

(₹ in millions)

Category	Gross Credit Exposure
Fund Based [1]	278263.05
Non Fund Based [2]	37645.84
Total	315908.89

1. Fund based exposure includes advances, un-availed portion of fund based advances.

2. Non-Fund Based exposure includes outstanding Letter of Credit, Acceptances, Bank Guarantee Exposures and credit equivalent of Forward Contracts.

c. Geographical Distribution of Gross Credit Exposures as on 31st December 2015

(₹ in millions)

Exposure Distribution	Treasury	Corporate / Wholesale banking		Retail Banking		Total Exposures	
		FB	NFB	FB	NFB	FB	NFB
Domestic	94115.69	130313.24	33366.78	147949.81	4279.06	278263.05	37645.84
Overseas	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	94115.69	130313.24	33366.78	147949.81	4279.06	278263.05	37645.84

d. Industry type distribution of credit exposures as on 31.12.2015.

(₹ in millions)

Industry Name	Exposures			
	FB	NFB	Investment	Total
A. Mining and Quarrying	346.59	635.17	2.03	983.79
B. Food Processing	10004.59	5048.54	0.00	15053.13
C. Beverages (excluding Tea & Coffee) and Tobacco	339.97	7.56	0.00	347.53
D. Textiles	40807.68	1600.53	7.34	42415.55
E. Leather and Leather products	143.94	4.00	0.00	147.94
F. Wood and Wood Products	1611.10	920.54	0.00	2531.64
G. Paper and Paper Products	2664.59	76.14	0.00	2740.73
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	696.99	0.40	158.13	855.52
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	2651.42	97.59	1.63	2750.64
J. Rubber, Plastic and their Products	1321.28	83.48	0.00	1404.76
K. Glass & Glassware	52.29	0.00	0.00	52.29
L. Cement and Cement Products	64.08	0.00	0.00	64.08
M. Basic Metal and Metal Products	5812.28	279.99	104.87	6197.14
N. All Engineering	2011.64	47.60	12.14	2071.38
O. Vehicles, Vehicle Parts and Transport Equipments	94.53	12.14	100.00	206.67
P. Gems and Jewellery	485.30	7.00	0.00	492.30
Q. Construction	942.39	2.27	0.00	944.66
R. Infrastructure	28329.65	1361.94	1526.47	31218.06
S. Other Industries, pl. specify	12635.36	1690.62	0.00	14325.98
All Industries (A to S)	**111015.67**	**11875.51**	**1912.61**	**124803.79**

The details of the industries wherein the bank's exposure in the related industry has exceeded the 5% of total gross credit exposure as on 31.12.2015 is furnished below:

(₹ in millions)

Industry	Fund Based	Non Fund Based	% to Gross Credit Exposures
Textile	40807.68	1600.53	13.42%
Infrastructure	28329.65	1361.94	9.40%

e. Residual Contractual Maturity Breakdown of assets as on 31.12.2015

(₹ in millions)

Maturity Buckets	Cash and Balance with RBI	Balance with Banks and Money at Call and Short Notice	Investments	Advances	Fixed Assets	Other Assets	Grand Total
Next day	4063.00	3348.84	25776.60	3563.41	0.00	1088.30	**37840.11**
2-7 days	137.70	260.00	1642.30	3457.10	0.00	421.80	**5918.90**
8-14 days	173.60	0.00	1177.17	4143.80	0.00	170.24	**5664.81**
15-28 days	109.40	0.00	1128.67	8734.60	0.00	422.14	**10394.81**
29 days to 3 months	977.18	0.00	7732.26	12702.72	0.00	1171.84	**22584.02**
3 to 6 months	796.30	500.00	4392.76	12943.00	0.00	691.13	**19323.19**
6 to 1 year	2965.10	0.00	15132.76	20295.10	0.00	3672.44	**42065.40**
1 year to 3 years	4789.19	10.00	26034.00	108659.80	0.00	262.34	**139755.34**
3 to 5 years	856.28	0.00	6194.75	21864.07	0.00	8917.04	**37832.14**
Above 5 years	488.79	0.00	4586.58	16821.46	1302.95	2128.80	**25328.58**
Total	**15356.54**	**4118.84**	**93797.85**	**213185.06**	**1302.95**	**18946.07**	**346707.31**

(Covers Net Assets for Domestic Operations)
***Net of Provisions/ depreciation**

f. Amount of Gross Non-Performing Advances (NPAs):

(₹ in millions)

Amount of NPAs (Gross)	4760.71
• Substandard	2612.25
• Doubtful	2032.46
• Of which DF1	873.46
• DF2	907.32
• DF3	251.68
• Loss	116.00
g. Net NPAs	2061.90
h. NPA Ratios	
• Gross NPAs to gross advances	2.20%
• Net NPAs to net advances	0.97%

i. Movement of NPAs (Gross):

(₹ in millions)

Movement of NPAs	
• Opening Balance as on 01.04.2015	3186.85
• Additions	4100.84
• Reductions	2526.98
• Closing Balance as on 31.12.2015	4760.71

j. Movement of provisions:

*a. Movement of provisions for NPAs *:*

(₹ in millions)

Particulars	
• Opening Balance as on 01.04.2015	1831.50*
• Provisions made during the period	978.44
• Write off	5.54
• Write back of excess provisions	126.01
• Any other adjustments, including transfer between provisions	0.00
• Closing Balance 31.12.2015	2678.39

*includes floating provision

b. Movement of Provisions of Standard Assets:

(₹ in millions)

Particulars	
• Opening Balance as on 01.04.2015	961.40
• Provisions made during the period	73.28
• Write back of excess provisions	0.00
• Any other adjustments, including transfer between provisions	0.00
• Closing Balance as on 31.12.2015	1034.68

Stock of Technical/Prudential Write-offs and recoveries made thereon;

(₹ in millions)

Particulars	**Amount**
Opening balance for recoveries of Technical/Prudential written- off accounts as on 01.04.2015	2128.89
Add: Technical/Prudential write-offs accounts during the period	0.00
Less: Recoveries from previously technical/ prudential written- off accounts taken to income account during the period.	365.00
Closing balance as on 31.12.2015	1763.89

Non-Performing Investments (NPIs):

(₹ in millions)

k. Amount of Non-Performing Investments	0.00
l. Provisions held for non-performing investments	0.00

m. Movement of provisions for depreciation on investments:

(₹ in millions)

• Opening Balance as on 01.04.2015	165.37
• Provisions made during the period	152.47
• Write-off	-
• Write-back of excess provisions	-
• Closing Balance as on 31.12.2015	317.84

n. Industry wise distribution of NPAs

(₹ in millions)

Industry Name	As on December 2015			For the quarter ended December 31,2015	
	Gross NPA	Provision for NPA	Provision for Standard Assets	Write - off	Provision for NPA
A. Mining and Quarrying	0.57	0.33	0.96	0.00	0.00
B. Food Processing	225.40	59.46	18.44	0.00	41.51
C. Beverages (excluding Tea & Coffee) and Tobacco	0.00	0.00	1.10	0.00	0.00
D. Textiles	183.21	71.81	90.53	0.00	7.83
E. Leather and Leather products	0.67	0.54	0.25	0.00	0.00
F. Wood and Wood Products	344.76	200.11	2.74	0.00	0.03
G. Paper and Paper Products	29.74	22.37	9.53	0.00	(6.18)
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.29	0.29	31.05	0.00	0.00
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	4.82	1.28	8.63	0.00	0.80
J. Rubber, Plastic and their Products	77.66	19.68	2.66	0.00	(0.18)
K. Glass & Glassware	0.00	0.00	0.06	0.00	0.00
L. Cement and Cement Products	0.54	0.26	0.15	0.00	(0.04)
M. Basic Metal and Metal Products	821.29	205.53	80.89	0.00	(0.58)
N. All Engineering	16.37	4.17	5.21	0.00	3.32
O. Vehicles, Vehicle Parts and Transport Equipments	0.24	0.24	0.20	0.00	0.00
P. Gems and Jewellery	1.54	0.39	1.16	0.00	0.17
Q. Construction	28.52	7.13	3.08	0.00	(0.67)
R. Infrastructure	457.35	155.98	282.36	0.00	(1.97)
S. Other Industries, pl. specify	339.06	251.96	31.35	0.00	(9.30)

All Industries (A to S)	**2532.03**	**1001.53**	**570.35**	**0.00**	**34.74**
All others	2228.68	1397.11	464.33	5.54	295.39
Total	**4760.71**	**2398.64**	**1034.68**	**5.54**	**330.13**

o. Geographic distribution of NPAs:

(₹ in millions)

Particulars	Domestic	Overseas	Total
Gross NPA	4760.71	0.00	4760.71
Provisions for NPA*	2678.39	0.00	2678.39
Provision for Standard assets	1034.68	0.00	1034.68

*includes floating provision

Table DF – 4

CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH

Qualitative disclosures:

a) General Principle:

In accordance with RBI guidelines, the Bank had adopted Standardized Approach of the New Capital Adequacy Framework (NCAF) for computation of capital for Credit Risk with effect from 31.03.2009. In computation of capital, the bank has assigned risk weights to different assets classified as prescribed by the RBI.

External Credit Ratings:

Ratings of borrowers by External Credit Rating Agencies (ECRA) assume importance in the light of guideline for implementation of the New Capital Adequacy Framework & Basel III. Exposures on Corporate / PSEs / Primary Dealers are assigned with risk weights based on the external ratings. For this purpose, the Reserve Bank of India has permitted Banks to use the rating of the six domestic ECRAs namely (a) Credit Analysis and Research Ltd., (CARE), (b) CRISIL Ltd., (c) India Ratings and Research P. Ltd., (India Ratings)., (d) ICRA Ltd., (e) Brickwork Ratings India P. Ltd (Brickwork) and (f) SMERA Rating Limited (SMERA). In consideration of the above guidelines the bank has decided to accept the ratings assigned by all these ECRAs.

The bank has well-structured internal credit rating mechanism to evaluate the credit risk associated with a borrower and accordingly the systems are in place for taking credit decisions with regard to acceptability of proposals, and level of exposures and pricing.

In case of bank's investment in particular issues of Corporate / PSEs, the issue specific rating of the approved ECRAs are reckoned and accordingly the risk weights have been applied after a corresponding mapping to rating scale provided.

As regards the coverage of exposures by external ratings as relevant for capital computation under Standardized Approach, the process is being popularized among the borrowers so as to take the benefit of capital relief available for better rating of its customers. At the same time, the Bank is well aware and prepared for the application of higher risk weight (100%) for the unrated exposures relating to all fresh sanctions or renewals in excess of the threshold limit prescribed by Reserve Bank of India. The Bank follows below mentioned procedures as laid down in the Basel II guidelines for usage of external ratings:

- Rating assigned by one rating agency is used for all the types of claims on the borrowing entity.
- Long term ratings are used for facilities with contractual maturity of one year & above.
- Short term ratings are generally applied for facilities with contractual maturity of less than one year.

Quantitative Disclosures

For exposure amounts after risk mitigation subject to the standardized approach, amount of a bank's outstanding (rated and unrated) in the following three major risk buckets as well as those that are deducted as per risk mitigation are given below;

(₹ in millions)

Risk Weight	Rated	Unrated	Total *
Below 100%	19834.43	123070.13	142904.56
100%	21577.40	60954.11	82531.51
More than 100%	36931.08	37283.90	74214.98
Total Exposure before mitigation	**78342.91**	**221308.14**	**299651.05**
Deducted (as per Risk Mitigation)	12626.74	35229.80	47856.54
Total outstanding after mitigation	**65716.17**	**186078.34**	**251794.51**

* This includes Fund based advances, undrawn or partially undrawn fund based facility, LC and Bank Guarantee and credit equivalent of Forward Contracts and excludes unconditionally cancellable credit limits).

Table DF – 17- Leverage Ratio Disclosure

The Leverage ratio act as a credible supplementary measure to the bank based capital requirement. The Bank is required to maintain a minimum leverage ratio of 4.5%. The Bank's leverage ratio, calculated in accordance with the RBI guidelines is as follows;

COMPARISON OF ACCOUNTING ASSETS AND LEVERAGE RATIO EXPOSURE

(₹ in millions)

S.No.	Particulars	Amount as of June 15	Amount as of Sep'15	Amount as of Dec'15
1	Total consolidated assets as per published financial statements include SFTs	309936.02	323371.15	346707.31
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	0.00	0.00	0.00
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00	0.00	0.00
4	Adjustments for derivative financial instruments	1221.81	1801.83	1589.76
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00	0.00	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off- balance sheet exposures)	29270.10	34202.89	35035.42
7	Other adjustments	0.00	0.00	0.00
8	**Leverage ratio exposure**	340427.93	359375.87	383332.49

Table DF – 18

Leverage ratio common disclosure

(₹ in millions)

S.No	Leverage Ratio Framework	Amount as of June 15	Amount as of Sep'15	Amount as of Dec'15
	On-balance sheet exposures			
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	309936.02	323371.15	345707.70
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	0.00	0.00	0.00
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	309936.02	323371.15	345707.70
	Derivative exposures			
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	0	0	0
5	Add-on amounts for PFE associated with *all* derivatives transactions	1221.81	1801.83	1589.76
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00	0.00	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00	0.00	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00	0.00	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00	0.00	0.00
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00	0.00	0.00
11	**Total derivative exposures (sum of lines 4 to 10)**	1221.81	1801.83	1589.76
	Securities financing transaction exposures			
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	0.00	0.00	999.61
13	(Netted amounts of cash payables and cash receivables of gross SFT	0.00	0.00	0.00

	assets)			
14	CCR exposure for SFT assets	0.00	0.00	0.00
15	Agent transaction exposures	0.00	0.00	0.00
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	0.00	0.00	999.61
Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	72797.68	79564.62	82072.85
18	(Adjustments for conversion to credit equivalent amounts)	(43527.58)	(45361.73)	(47037.43)
19	**Off-balance sheet items (sum of lines 17 and 18)**	29270.10	34202.89	35035.42
Capital and total exposures				
20	**Tier 1 capital**	25749.18	25749.18	25749.18
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	340427.93	359375.87	383332.49
Leverage ratio				
22	**Basel III leverage ratio**	7.56%	7.16%	6.71%

*****