Basel III - Pillar 3 Disclosures as on June 30, 2017

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 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 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, 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 position of bank's CRAR. 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 an 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 banks are required to maintain minimum CRAR of 10.875 %(including CCB of 1.875 %) as on 31.03.2018.

The total regulatory capital funds under Basel- III norms 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.

Component of Capital:

(₹ in millions)

Particulars	Amount
Common Equity Tier 1 (CET1) Capital	31839.86
Tier 1 Capital	31839.86
Tier 2 Capital	1827.89
Total Capital	33667.75

Quantitative Disclosure

(₹ in millions)

	Particulars		Amount
a)	Capital requirement for Credit Risk: (@9% on risk Weighted Assets)		
	• Portfolios subject to Standardised Approach		16675.10
	• Securitisation exposures		Nil
b)	Capital requirements for Market Risk:		
	• Standardised Duration Approach		1810.22
	o Interest Rate Risk	1646.50	
	o Equity Risk	127.72	
	o Foreign Exchange Risk	36.00	
c)	Capital requirements for Operational Risk:		
	• Basic Indicator Approach		1975.12
d)	Capital required under CCB (1.25%)		2907.45
	Total Capital required		23367.89
d)	Total Capital funds available		33667.75
	Total Risk Weighted Assets		232595.70
	Common Equity Tier I CRAR		13.69%
	Tier I CRAR		13.69%
	Tier II CRAR		0.78%
	Total CRAR		14.47%

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 Management Policy, Investment Policy, Foreign Exchange Risk Management Policy, Policy guidelines for Hedging Foreign Currency Exposure, Concurrent Audit Policy, Inspection Policy, 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 in-house rating models during the year 2008-09 and 2009-10.

The parameters in internal rating 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 to 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 solutions (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 (and New Business Group (NBG) at HO) has been constituted at HO/RO 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 out 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 Management 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 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 Risk exposures as on 30th June 2017.

(₹ in millions)

Category	Gross Credit Exposure
Fund Based [1]	283821.77
Non Fund Based [2]	44865.57
Total	328687.34

1. Fund based exposure includes advances, un-availed portion (including credit card un-availed) 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 30th June 2017

(₹ in millions)

Exposure Distribution	Treasury	Corporate / Wholesale banking		Retail Banking		Total credit Exposure	
		FB	NFB	FB	NFB	FB	NFB
Domestic	115874.13	117819.06	38846.01	166002.71	6019.56	283821.77	44865.57
Overseas	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Total	115874.13	117819.06	38846.01	166002.71	6019.56	283821.77	44865.57

d. Industry type distribution of credit exposures as on 30.06.2017

(₹ in millions)

Industry Name	Exposures			
	FB	NFB	Investment	Total
A. Mining and Quarrying	1000.28	436.60	2.14	1439.02
B. Food Processing	1172.07	3976.73	0.00	5148.80
C. Beverages (excluding Tea & Coffee) and Tobacco	501.39	7.82	0.00	509.21
D. Textiles	38598.55	2351.96	7.34	40957.85
E. Leather and Leather products	243.06	4.00	0.00	247.06
F. Wood and Wood Products	1866.06	691.49	0.00	2557.55
G. Paper and Paper Products	2592.07	208.82	0.00	2800.89
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	317.13	0.53	86.60	404.26
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	2977.37	68.36	1.80	3047.53
J. Rubber, Plastic and their Products	1430.74	281.98	0.00	1712.72
K. Glass & Glassware	52.44	0.00	0.00	52.44
L. Cement and Cement Products	84.36	0.00	0.00	84.36
M. Basic Metal and Metal Products	5743.80	279.71	389.93	6413.44
N. All Engineering	1986.49	77.51	9.82	2073.82
O. Vehicles, Vehicle Parts and Transport Equipments	65.61	15.12	0.00	80.73
P. Gems and Jewellery	301.31	14.82	0.00	316.13
Q. Construction	1018.64	1.93	0.00	1020.57
R. Infrastructure	21268.93	1157.94	2217.04	24643.91
S. Other Industries, pl. specify	12983.30	1654.89	0.00	14638.19
All Industries (A to S)	**94203.60**	**11230.21**	**2714.67**	**108148.48**

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 30.06.2017 is furnished below:

(₹ in millions)

Industry	Fund Based	Non Fund Based	% to Gross Credit Exposures
Textile	38598.55	2351.96	12.46%
Infrastructure	21268.93	1157.94	6.82%

e. Residual Contractual Maturity Breakdown of assets as on 30.06.2017

(₹ 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	4996.93	222.95	33170.90	7670.36	0.00	2124.85	48185.99
2-7 days	254.29	5500.00	2862.60	3192.48	0.00	274.65	12084.02
8-14 days	289.22	0.00	3299.80	3918.39	0.00	109.76	7617.17
15-30 days	276.52	0.00	1271.01	8611.11	0.00	190.60	10349.24
31 days & Upto 2 months	396.72	650.00	2796.40	5610.46	0.00	136.12	9589.70
2 months & Upto 3 months	371.80	0.00	2998.12	5291.41	0.00	83.39	8744.72
3 to 6 months	1207.96	0.00	7461.00	10679.72	0.00	69.35	19418.03
6 months to 1 year	3675.15	0.00	20081.10	22951.80	0.00	155.47	46863.52
1 year to 3 years	5112.36	10.00	26425.31	93800.20	0.00	447.20	125795.07
3 to 5 years	682.07	0.00	4907.90	16901.60	0.00	7239.18	29730.75
Above 5 years	623.85	0.00	9790.00	33527.60	1484.65	4407.39	49833.49
Total	**17886.87**	**6382.95**	**115064.14***	**212155.13***	**1484.65**	**15237.96**	**368211.70**

(Covers Net Assets for Domestic Operations)

***Net of Provisions/ depreciation**

f. Amount of Gross Non-Performing Advances (NPAs) as on 30.06.17 :

(₹ in millions)

Amount of Gross NPAs	
Amount of NPAs (Gross)	10043.65
• Substandard	4703.98
• Doubtful	5275.59
• Of which DF1	4549.82
• DF2	423.46
• Df3	302.31
• Loss	64.08
g. Net NPAs	6246.90
h. NPA Ratios	
• Gross NPAs to gross advances	4.65%
• Net NPAs to net advances	2.94%

i. Movement of NPAs(Gross):

(₹ in millions)

Movement of NPAs	
• Opening Balance as on 01.04.2017	6486.37
• Additions	4126.19
• Reductions	568.91
• Closing Balance as on 30.06.2017	10043.65

j. Movement of provisions

a. *Movement of provisions for NPAs *:*

(₹ in millions)

Particulars	
• Opening Balance as on 01.04.2017	2667.18**
• Provisions made during the period	1130.06
• Write off	0.00
• Reductions	0.00
• Write back of excess provisions / Transfers	0.00
• Any other adjustments, including transfers between provisions	1.51
• Closing Balance as on 30.06.2017	3795.73**

** includes floating provision and claims receivable (CGTMSE, ECGC & UIIC)

b. ***Movement of Provisions of Standard Assets:-***

(₹ in millions)

Particulars	
• Opening Balance as on 01.04.2017	1601.30
• Provisions made during the period	--
• Write back of excess provisions	--
• Any other adjustments, including transfer between provisions	--
• Closing Balance as on 30.06.2017	1601.30

c. **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 01.04.2017	4917.17
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.	60.34
Closing balance as on 30.06.2017	4856.83

Non-Performing Investments (NPIs):

(₹ in millions)

k. 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 01.04.2017	1022.51
• Provisions made during the period	3.66
• Write-off	0.00
• Write-back of excess provisions	0.00
• Provision adjustment during shifting	216.16
• Closing Balance as on 30.06.2017	810.01

n. Industry wise distribution of NPAs:

(₹ in millions)

Industry Name	As on June 2017			For the quarter ended Jun 30, 2017		
	Gross NPA	Provision for NPA	Standard Asset Provision	Write – off	Provision for NPA	Standard Asset Provision
A. Mining and Quarrying	9.75	2.63	2.46	0.00	2.37	(0.52)
B. Food Processing	18.56	8.73	2.91	0.00	0.66	(1.89)
C. Beverages (excluding Tea & Coffee) and Tobacco	0.00	0.00	1.28	0.00	0.00	0.03
D. Textiles	621.48	179.71	82.40	0.00	28.11	(7.61)
E. Leather and Leather products	0.25	0.25	0.39	0.00	0.12	(0.10)
F. Wood and Wood Products	74.46	18.74	3.54	0.00	3.65	(0.07)
G. Paper and Paper Products	94.06	27.04	6.94	0.00	22.46	(0.87)
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	0.30	0.30	0.55	0.00	0.00	0.03
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	6.93	2.52	4.34	0.00	1.33	0.07
J. Rubber, Plastic and their Products	10.26	2.83	2.92	0.00	(0.04)	(0.61)
K. Glass & Glassware	0.00	0.00	0.11	0.00	0.00	0.02
L. Cement and Cement Products	0.29	0.20	0.19	0.00	0.03	(0.04)
M. Basic Metal and Metal Products	5.80	2.54	263.00	0.00	0.61	28.80
N. All Engineering	17.31	6.05	4.76	0.00	2.65	(0.13)
O. Vehicles, Vehicle Parts and Transport Equipments	0.25	0.24	0.11	0.00	0.00	(0.02)
P. Gems and Jewellery	2.25	0.56	0.78	0.00	0.23	(0.01)
Q. Construction	31.12	7.79	1.71	0.00	(2.36)	0.29
R. Infrastructure	3970.87	1008.20	123.66	0.00	622.73	(427.60)
S. Other Industries, pl. specify	1211.84	445.85	24.35	0.00	21.81	(1.84)
All Industries (A to S)	**6075.78**	**1714.18**	**526.40**	**0.00**	**704.36**	**(412.07)**
All others	3967.87	1757.73	593.59	0.00	423.16	(25.13)
Total	**10043.65**	**3471.91**	**1119.99**	**0.00**	**1127.52**	**(437.20)**

o. Geographic distribution of NPAs:

(₹ in millions)

Particulars	Domestic	Overseas	Total
Gross NPA	10043.65	0.00	10043.65
Provisions for NPA*	3795.73 *	0.00	3795.73 *
Provision for Standard assets	1601.30	0.00	1601.30

*Includes floating provision **(₹ 292.00 millions**)

*Includes floating provision and claims receivable (CGTMSE, ECGC & UIIC) - **₹ 318.06 millions)**

<u>Table DF – 4</u>

<u>CREDIT RISK: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDISED APPROACH</u>

<u>Qualitative disclosures:</u>

a) <u>General Principle:</u>

In accordance with RBI guidelines, the Bank has 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 type of assets as prescribed by RBI.

<u>External Credit Ratings:</u>

Rating of borrowers by External Credit Rating Agencies (ECRA) assume importance in the light of guideline for implementation of the New Capital Adequacy Framework (Basel-II). 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 seven domestic ECRAs namely (a) Credit Analysis and Research Ltd., (CARE), (b) CRISIL Ltd., (c) Fitch India, (d) ICRA Ltd., (e) Brickwork Ratings India P. Ltd., (Brickwork), (f) SMERA Rating Limited (SMERA) and (g) INFOMERICS Valuation and Rating Pvt Ltd., (INFOMERICS). 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 customers. Bank is also tuned towards changes in application of risk weights which affects bank's exposures to corporate, AFCs, NBFC-IFCs which needs to be segregated into parts (i) rating expired exposures of above Rs.100.00 crores from the banking system which attracts 150% RW with effect from September 2016 (ii)Unrated exposures of above Rs.200.00 crores from the Banking system which will attract 150% RW with effect from Sep 2017 as per the RBI circular Ref.No.DBR.No.BP.BC.6/20.06.001/2016-17 dated 15th August 2016. The Bank follows below mentioned procedures as laid down in the Basel III guidelines for usage of external ratings :

- Rating assigned by one rating agency can be 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%	25823.63	135516.56	161340.19
100%	22207.29	43363.27	65570.56
More than 100%	41938.97	51872.12	93811.09
Total Exposure before mitigation	**89969.89**	**230751.95**	**320721.84**
Deducted (as per Risk Mitigation)	12363.75	47198.01	59561.76
Total outstanding after mitigation	**77606.14**	**183553.94**	**261160.08**

* This includes total gross credit exposure i.e. (FB+ NFB (including 2% of Forward Contract) + undrawn or partially undrawn fund based facility)

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 million)

S.No.	Particulars	Amount as of Sep'16	Amount as of Dec'16	Amount as of Mar'17	Amount as of Jun'17
1	Total consolidated assets as per published financial statements include SFTs	359884.62	379897.10	369843.66	368211.70
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	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	0.00
4	Adjustments for derivative financial instruments	1523.99	1500.48	1494.45	1880.78
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00	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)	40830.13	43369.55	44727.01	44385.19
7	Other adjustments	0.00	0.00	0.00	0.00
8	**Leverage ratio exposure**	402238.74	424767.13	416065.12	414477.67

Table DF – 18

Leverage ratio common disclosure

(₹ in millions)

S.No	**Leverage Ratio Framework**	**Amount as of Sep'16**	**Amount as of Dec'16**	**Amount as of Mar'17**	**Amount as of Jun'17**
	On-balance sheet exposures				
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	359884.62	379897.10	369843.66	368211.70
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	0.00	0.00	0.00	0.00
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	359884.62	379897.10	369843.66	368211.70
	Derivative exposures				
4	Replacement cost associated with all *derivatives* transactions (i.e. net of eligible cash variation margin)	0	0	0	0
5	Add-on amounts for PFE associated with *all* derivatives transactions	1523.99	1500.48	1494.45	1880.78
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	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00	0.00	0.00	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00	0.00	0.00	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00	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	0.00
11	**Total derivative exposures (sum of lines 4 to 10)**	1523.99	1500.48	1494.45	1880.78
	Securities financing transaction exposures				
12	Gross SFT *assets* (with no recognition of netting), after adjusting for sale accounting transactions	0.00	0.00	0.00	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00	0.00	0.00	0.00
14	CCR exposure for SFT assets	0.00	0.00	0.00	0.00
15	Agent transaction exposures	0.00	0.00	0.00	0.00
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	0.00	0.00	0.00	0.00
	Other off-balance sheet exposures				
17	Off-balance sheet exposure at gross notional amount	101630.82	108686.41	99677.11	102656.70
18	(Adjustments for conversion to credit equivalent amounts)	(60800.69)	(65316.86)	(54950.10)	(58271.51)
19	**Off-balance sheet items (sum of lines 17 and 18)**	40830.13	43369.55	44727.01	44385.19
	Capital and total exposures				
20	**Tier 1 capital**	29222.37	29222.37	32045.69	31839.86
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	402238.74	424767.13	416065.12	414477.67
	Leverage ratio				
22	**Basel III leverage ratio**	7.26%	6.88%	7.70%	7.68%

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