
Basel III- Pillar III Disclosures

June 30,2015



Table DF – 2: Capital Adequacy**Assessment of Capital Adequacy:**

- (a) Bank maintains capital for unexpected losses, so as to protect the interest of depositors, general creditors and stake holders against any unforeseen losses

As per the RBI guidelines, Banks have to maintain a Minimum Common Equity Tier 1 (CET 1) of 5.50% and minimum CRAR of 9%. Bank maintains Common Equity Tier 1 (CET 1) of more than 5.50% and CRAR of more than 9% .

- (b) In line with RBI guidelines, Bank has adopted following risk management approaches for assessing the capital adequacy:

- **Credit Risk:** Standardised Approach
- **Market Risk:** Standardised Duration Approach
- **Operational Risk:** Basic Indicator Approach

- (c) Bank has Board approved Internal Capital Adequacy Assessment Process (ICAAP) Policy to assess future capital requirements both under Pillar I and Pillar II. Bank projects capital for the next 3 financial year based on business projections ,policy guidelines, macro-economic scenarios, risk appetite etc

- (d) Under Pillar II, Bank considers the following as risks while assessing / planning capital:

- Liquidity Risk
- Credit Concentration Risk
- Interest Rate Risk in Banking Book
- Pension Obligation Risk
- Under estimation of Credit risk under Standardized approach
- Strategic Risk
- Reputation Risk
- Counterparty Credit Risk

As per the ICAAP policy, bank has set an internal target capital of 12%

- (e) Bank also periodically undertakes stress testing in various risk areas to assess the impact of stressed scenario or plausible events on asset quality, liquidity, interest rate, derivatives and forex on its profitability and capital adequacy.

A comprehensive stress testing framework is put in place. Bank conducts stress test on quarterly basis based on scenarios prescribed by RBI as well as bank specific scenarios. The Stress test results were placed to various apex level committees.

The Bank assesses the impact on the following risks, as part of Stress Test:

- Credit Risk
- Market Risk
- Credit Concentration Risk
- Default Risk
- Liquidity Risk
- Interest Rate Risk in Banking Book (IRRBB)

Bank is conducting the Stress Test on quarterly basis and the result of the same is placed to Credit Risk Management Committee (CRMC)/Risk Management Committee (RMC) of the Board

Quantitative disclosures (as per Basel III guidelines)

(a) Capital requirements for credit risk: (₹ in Million)

Particulars	Solo (Global)	Consolidated
Portfolios subject to standardized approach	87694.77	87736.20
Securitization exposures	NIL	NIL

b)Capital requirements for market risk:

Standardized duration approach (₹ in Million)

Particulars	Solo (Global)	Consolidated
Interest Rate Risk	10758.39	10758.39
Foreign Exchange Risk (including gold)	72.00	72.00
Equity Risk	2622.03	2622.03

(c)Capital requirements for operational risk: (₹ in Million)

Particulars	Solo (Global)	Consolidated
Basic Indicator Approach	8373.82	8593.20

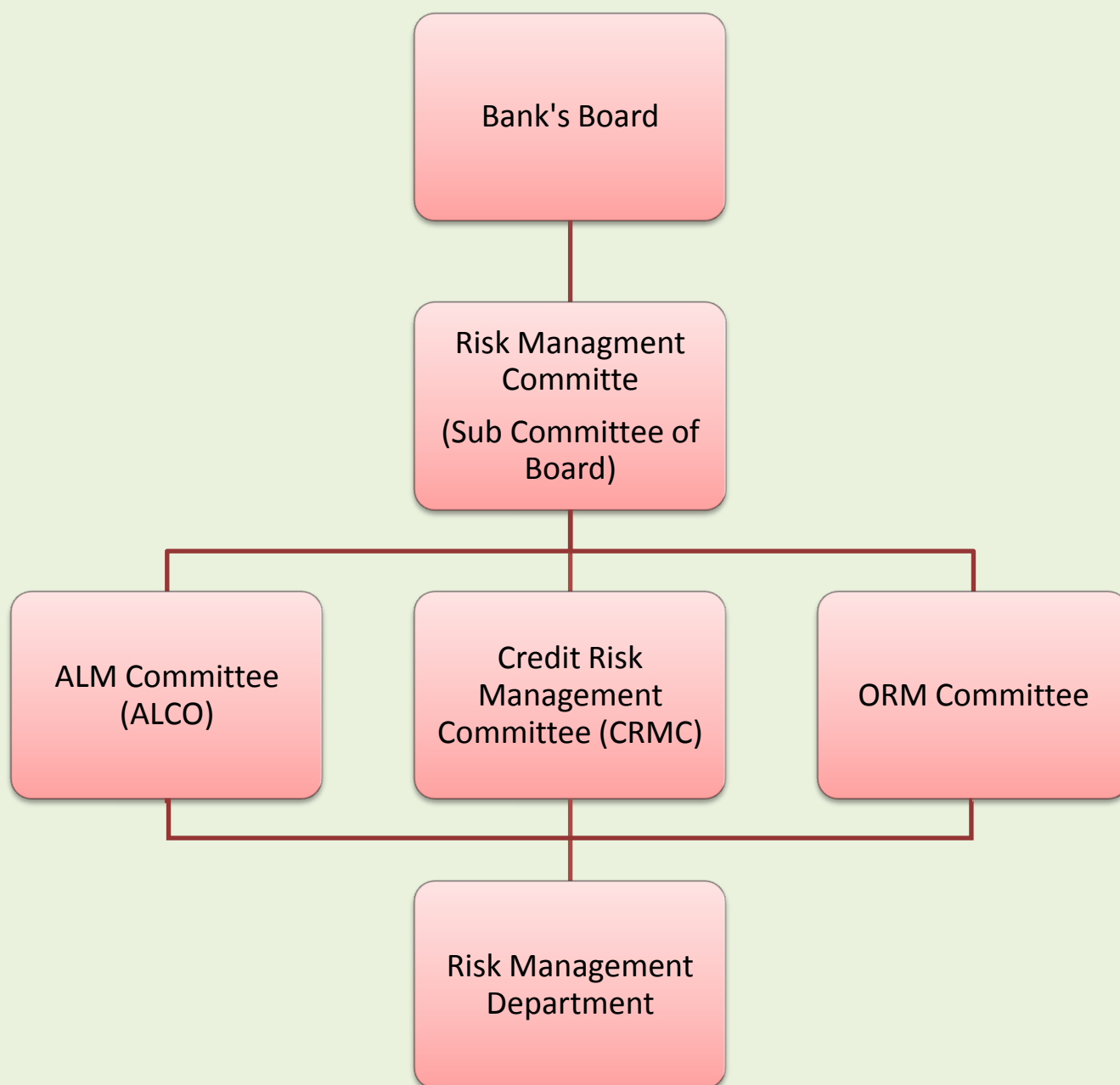
(d)Common Equity Tier 1 (CET 1), Tier 1 and Total capital ratio (as per Basel III guidelines):

Particulars	Solo (Global)	Consolidated
Common Equity Tier 1 (CET 1),	10.00%	10.13%
Tier 1 Capital Adequacy Ratio	10.00%	10.13%
Total Capital Adequacy Ratio	12.12%	12.25%

(e)Tier 1 and Total capital ratio (as per Basel II guidelines):

Particulars	Solo (Global)	Consolidated
Tier 1 Capital Adequacy Ratio	10.11%	10.24%
Total Capital Adequacy Ratio	12.49%	12.61%

Organisation Structure:



Risk Management Architecture:

The Bank has complied with all the guidelines of the Reserve Bank of India on creation of Risk Management architecture. An independent Risk Management Department is functioning for effective Enterprise-Wide Risk Management. All the risks, the Bank is exposed to, are managed through following three committees viz.,

- (i) Credit Risk Management Committee (CRMC)
- (ii) Asset and Liabilities Management Committee (ALCO)
- (iii) Operational Risk Management Committee (ORMC).

These committees work within the overall guidelines and policies approved by the Board and Risk Management Committee of the Board.

The Bank has put in place various policies to manage the risks. To analyze the enterprise-wide risk and with the objective of integrating all the risks of the Bank, an Integrated Risk Management policy has also been put in place. The important risk policies comprise of Credit Risk Management Policy, Liquidity Management Policy, Market risk management policy, Operational Risk Management Policy, Internal Capital Adequacy Assessment Process (ICAAP) Policy, Stress Testing Policy, Collateral Management Policy and Disclosure Policy.

All the policies are reviewed at a minimum on annual basis by Risk Management Committee (RMC)/ Board. In order to disseminate the risk management concepts and also to sensitize the field level functionaries, the relevant policies were circulated to the branches, in addition to imparting training at the Bank's training colleges.

Credit Risk:

Risk Management Systems are in place to identify and analyze the risks at the early stage and manage them by setting and monitoring prudential limits besides taking other corrective measures to face the changing risk environment.

Software driven rating mechanism is in place to assign the rating to ensure credit quality besides an entry level scoring system. The output of the rating model is used in decision making i.e. sanction, pricing and monitoring of credit portfolio.

Limit Framework:

In order to limit the magnitude of credit risk and concentration risk, a limit framework has been laid down for following type of exposures:

- Single and group borrower exposure
- sensitive sector exposure
- unsecured exposure
- interbank exposure
- country-wise exposure
- Internal rating wise exposure
- Geographical exposure
- Term loan exposure

These exposure limits are monitored on regular basis and placed to various apex level committees of the Board.

Loan review mechanism and Credit audit system are in place for the periodical review/audit of the large value accounts and bring about qualitative improvements in credit administration of the Bank. In

addition, Standard Assets Monitoring Committee reviews the Special Mention Accounts periodically to initiate timely action to prevent slippage of standard assets to nonperforming assets. As a part of monitoring mechanism, accounts which are downgraded from investment category are identified and monitored closely on quarterly basis.

Migration of rating of accounts is done on annual basis. Also weighted average rating of industry based on Bank's portfolio is done on quarterly basis. Analysis of rating wise distribution of advances is done on quarterly basis.

As part of risk management activities, vetting of credit proposals (except schematic loan proposals) coming under at CO levels started during the current year.

Asset Liability Management:

Asset liability Management allows the Bank to measure and monitor risk exposures which may arise from both liquidity risk and interest rate risk on its balance sheet. This allows the Bank to provide suitable strategies for asset liability management. The asset liability management framework consists of the following key components

- Liquidity risk management
- Interest rate risk management
- Balance sheet and Basel III liquidity ratios
- Stress Testing and scenario analysis
- Contingency funding plan

Asset Liability Management is the function of Asset Liability Management Committee (ALCO).It operates under the guidance and supervision of the Board and/or Sub-Committee of Board on ALM and Risk Management. It meets at regular intervals to review the interest rate scenario, product pricing for both deposits and advances, maturity profile of the incremental assets and liabilities, demand for Bank funds, cash flows of the Bank, profit planning and overall Balance Sheet Management.

Liquidity risk is measured and monitored through two approaches-Flow approach and Stock approach. Flow approach involves comprehensive tracking of cash flow mismatches and is done through preparation of Structural liquidity statement on a daily basis. Appropriate tolerance levels/prudential limits have been stipulated for mismatches in different time buckets. Under Stock Approach various balance sheet ratios are prescribed with appropriate limits. The compliance of ratios to the prescribed limits ensures that the Bank has managed its liquidity through appropriate diversification and kept it within the sustainable limit. The Bank also assess its short-term liquidity mismatches and reports the same in the short term dynamic liquidity report which represents the cash flow plans of various asset and liability generating units and seasonal variation of cash flow patterns of assets and liabilities of the bank over a period of 1-90 days.

For measurement and monitoring of Interest rate risk, currency wise, both Traditional gap approach and Duration gap approaches are followed. The short-term impact of interest rate movements on NIM is worked out through "Earnings at Risk" approach taking into consideration Yield curve risk, Basis risk and Embedded Options Risk. The long-term impact of interest rate movements on Market Value of Equity is also worked out through Duration Gap approach. The monthly interest rate sensitivity statement is review by ALCO / Board.

Stress testing of liquidity risk and interest rate risk is conducted on regular interval and the results of which are used to draw contingency funding plan under different liquidity and interest rate scenarios. Bank has also started conducting simulation of Balance sheet to maximise NII.

Market Risk Management:

Bank defines Market risk as the possibility of loss caused by changes in the market variables. The objective of market risk management is to assist the business units in maximizing the risk adjusted rate of return by providing analytics driven inputs regarding market risk exposures, portfolio performance vis-à-vis risk exposures and comparable benchmarks. Following risks are managed under Market Risk.

- Interest Rate Risk
- Exchange Rate Risk
- Equity Price Risk

The market risk may also arise from changes in commodity prices and volatility. However, Bank does not have any exposure to commodity related markets.

Market risk management is governed by comprehensive board approved market risk management policy, Investment Policy, Stress testing and Derivative Policy to ensure that the risks spread across different activities carrying an underlying market risk are within the stipulated risk appetite of the bank. All the policies are benchmarked with industry-best practices and RBI regulations.

Market risk is managed with various metrics viz. Value at Risk (VaR), Earnings at Risk, Modified duration, Net Overnight Open Position Limits, Individual Gap Limit(IGL) and Aggregate Gap Limit(AGL) currency wise and sensitivity analysis. Stress testing is also conducted on a regular basis to monitor the vulnerability of the bank to extreme but plausible unfavorable shocks. Bank monitors and controls its risk, using various internal and regulatory risk limits for trading book which are set according to a number of criteria including economic scenario, business strategy, management experience and the Bank's risk appetite. The risk reporting mechanism in the Bank comprises disclosures and reporting to the various management committees.

Operational Risk:

The bank has put in place Operational Risk Management Frame work (ORMF) and Operational Risk Management systems (ORMS) to ensure effective governance, risk capture and assessment and quantification of operational risk exposure. Operational risk is well managed by using appropriate qualitative & quantitative methods and established internal control systems in day to day management processes and adopting various risk mitigating strategies. The risk perceptions in various products / processes are critically analysed and corrective actions if required, are initiated.

The bank has procured software to take forward the risk measurement process through Risk Control and Self Assessment (RCSA), identification of Key Risk Indicators (KRI) and loss data analysis. Bank has built up internal loss data base for the last 5 years.

Table DF-3**Credit Risk: General disclosures for all banks****Qualitative Disclosures:****(a) Credit Risk Management:**

Credit risk is defined as the possibility of losses associated with diminution in the credit quality of borrowers or counterparties.

Architecture:

In adherence with various guidelines and leading industry practices, the Bank has set up a robust governance structure for the management of credit risk, ensuring an adequate oversight, monitoring and reporting. The framework establishes the responsibilities of the board of directors .

The Bank has established a Board level sub-committee known as 'Risk Management Committee (RMC)' constituted in terms of RBI guidance note on Risk Management system.

Risk Management Committee (RMC):

The RMC evaluates overall risks faced by the Bank and is responsible for the establishment of an effective system to identify measure, monitor and control risk and recommend to the Board for its approval, clear policies, strategy, risk appetite and credit standards.

The Board has delegated authority to the RMC for credit risk related responsibilities.

The committee oversees credit risk management and ensures that the principal credit risks facing the Bank have been properly identified and are being appropriately managed. The committee approves and periodically reviews the overall risk appetite and credit risk management strategy. The committee reviews the risk management policies, the Bank's compliance with risk management guidelines stipulated by the RBI.

The risk committee also reviews credit risk profile and any major development, internal and external, and their impact on portfolio and as a whole on the bank

Credit Risk Management Committee (CRMC):

CRMC deals with the issues relating to credit policy and procedures, and analyzes, manages and controls credit risk on a bank wide basis.

Loan Review Management Committee: (LRMC):

As a part of Credit risk management process, Loan Review Management Committee (LRMC), at Corporate Office, has been constituted to undertake review of borrowal accounts sanctioned by various Committees at CO and Zonal Credit Committee.

Definitions of past due and impaired (for accounting purpose)

Bank has adopted the definitions of the past due and impaired (for accounting purposes) as defined by RBI for Income Recognition and Asset Classification norms.

The policy of the bank for classifying bank's loan assets is as under:

Non Performing Asset (NPA): A non performing asset (NPA) is a loan or an advance where:

- Interest and/ or installment of principal remain overdue for a period of more than 90 days in respect of a term loan,
- The account remains 'out of order' in respect of an Overdraft/Cash Credit (OD/CC)
- The bill remains overdue for a period of more than 90 days in the case of bills purchased and discounted,
- The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops
- The installment of principal or interest thereon remains overdue for one crop season for long duration crops

An OD/CC account is treated as '**out of order**' if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power for more than 90 days. 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, these accounts are treated as '**out of order**'.

Non Performing Assets of the Bank is further classified in to three categories as under:

➤ **Sub standard Assets**

A sub standard asset is one which has remained NPA for a period less than or equal to 12 months.

➤ **Doubtful Assets**

An asset would be classified as doubtful if it has remained in the sub standard category for 12 months.

➤ **Loss Assets**

A loss asset is one where loss has been identified by the bank or by internal or external auditors or the RBI inspection.

Credit Risk Management Policy:

The Bank has put in place the Credit Risk Management Policy and the same has been circulated to all the branches. The main objective of the policy is to ensure that the operations are in line with the expectation of the management and the strategies of the top management are translated into meaningful directions to the operational level. The Policy stipulates prudential limits on large credit exposures, standards for loan collateral, portfolio management, loan review mechanism, risk concentrations, risk monitoring and evaluation, provisioning and regulatory / legal compliance.

The Bank identifies the risks to which it is exposed and applies suitable techniques to measure, monitor and control these risks.

While the Board / Risk Management Committee of the Board devises the policy and fixes various credit risk exposures, Credit Risk Management Committee implements these policies and strategies approved by the Board / RMC, monitors credit risks on a bank wide basis and ensures compliance of risk limits.

The Bank studies the concentration risk by (a) fixing exposure limits for single and group borrowers (b) rating grade limits (c) industry wise exposure limits and (d) analyzing the geographical distribution of credit across the Zones. All the Zones are categorized under four segments namely North, South, East and West.

Bank considers rating of a borrowal account as an important tool to measure the credit risk associated with any borrower and accordingly implemented rating software .

(b) Total gross credit risk exposures, Fund Based and Non-fund based separately.

(₹ in Million)

Particulars	Solo (Global)	Consolidated
Gross Credit Risk Exposures		
Fund Based		
Loans and Advances	1249983.18	1250043.75
Investments	254407.12	254439.03
Other Assets	200105.94	200431.35
Total Fund Based	1704496.24	1704914.13
Non Fund Based including contingent credit, contracts and derivatives*	537133.09	537365.66
Total Credit Risk Exposure	2241629.32	2242279.79

*includes notional principles of derivatives exposures, fund based unavailed limits, LC, acceptances Guarantees

(c) Geographic distribution of credit risk exposures Fund based and Non-fund based (solo) separately

(₹ in Million)

Geographical Region	Fund Based	Non Fund Based including contingent credit, contracts and derivatives	Total
Overseas	84888.77	14055.44	98944.21
Domestic	1619607.47	523077.64	2142685.11
Total	1704496.24	537133.08	2241629.32

(d) Industry-wise distribution of exposures (solo) as on 30.06.2015

(₹ in Million)

S.No.	Name of the industry	Outstanding		Committed Exposure
		Fund Based	Non Fund Based	
1	Gems and Jewellery including Diamond	852.10	0.00	1302.84
2	Infrastructure			
2.1	Power	129631.80	8590.70	172562.90
2.2	Ports / Roads	42693.77	1422.86	55271.36
2.3	Telecom	8004.05	978.29	9572.83
2.4	Other infrastructure	17198.59	6475.08	36967.65
2.5	Educational Institution	25281.80	762.60	31942.70
2.6	Hospital	3550.51	541.89	4528.74
2.7	Hotel	8167.74	361.38	9888.19
3	Petroleum and Petroleum Products	33446.44	19974.04	65194.72
4	Textiles	37497.21	2977.93	52185.94
5	Sugar	7461.33	619.20	9278.97
6	Iron & Steel	39983.57	4730.15	53632.20
7	All Engineering	18121.83	18744.42	45604.35
8	Pharmaceuticals & Chemicals	6616.34	1700.59	10029.91
9	Food Processing (including Cashew, Edible Oils & Vanaspati)	19426.04	2717.77	32037.68
10	Colliery & Mining	1697.54	95.01	2752.46
11	Fertilizer	1487.37	74.27	2198.91
12	Cement & Cement Products	14294.44	1446.30	18492.47
13	Leather & leather products	1171.99	333.43	2171.39
14	Electronics & Computers (Hardware & software)	5973.16	5895.63	13969.84
15	Tea / Coffee	788.87	0.00	907.60
16	Construction contractors	15617.77	29252.54	56443.74
17	Rubber, Plastics and their products (including tyre)	5080.62	1196.96	9695.98
18	Automobiles (Vehicles, Vehicle Parts & Transport Equipments)	5314.51	648.62	8156.86
19	Beverages and Tobacco	1821.08	0.00	3690.55
20	Wood and Wood Products	894.88	193.16	1534.41
21	Paper and Paper Products	5034.97	424.94	6539.89
22	Glass and Glassware	2645.47	213.32	3303.38
23	Other metal and metal products	7040.88	234.50	7847.18
24	Printing and Publishing	2606.34	791.41	4569.41
25	Aviation	5609.12	0.00	5628.50
26	Media and Entertainment	3591.79	4130.70	8615.00
27	Logistics	3273.49	1838.95	7960.80
28	Ship Building	1414.32	1721.47	8267.83
29	Trade (Other than retail trade)	98235.67	6574.75	147567.50
30	NBFC	110550.36	133.49	137625.31

As on 30.06.2015, the Bank's exposure to the industries stated below was more than 5% of the total gross credit exposure of ₹ 1702027.87 million:

Sl.No	Industry Classification	Percentage of the total gross credit exposure
1	Power	10.14%
2	NBFC	8.09%

(e) Residual contractual maturity break-up of advances and investments

(₹ in Million)

	Advances	Investments*
1 day	14136.26	1583.94
2-7 days	16580.61	31396.17
8 -14 days	48763.80	11210.15
15 to 28 days	39090.39	16459.89
29days to 3 months	106474.28	40209.00
Over 3 months to 6 months	89165.17	34292.22
Over 6 months to 1 year	169279.64	58193.08
Over 1 year to 3 years	410535.01	223217.46
Over 3 years to 5 years	148783.09	40233.60
Over 5 years	176861.86	73202.42

*excludes 50% of listed equities of ₹.1968.6 Million

(₹ in Million)

(f)	Amount of NPAs (Gross) – (Solo-Global)	58151.50
	➤ Substandard	13636.31
	➤ Doubtful 1	13109.01
	➤ Doubtful 2	30171.80
	➤ Doubtful 3	780.13
	➤ Loss	454.25
(g)	Net NPAs	31932.93
(h)	NPA Ratios	
	➤ Gross NPAs to gross advances	4.65%
	➤ Net NPAs to net advances	2.62%
(i)	Movement of NPAs (Gross)	
	➤ Opening Balance	56704.40
	➤ Additions	4963.55
	➤ Reductions	3516.45
	➤ Closing Balance	58151.50
(j)	Movement of provisions for NPAs	
	➤ Opening Balance	21442.21
	➤ Provisions made during the period	2675.31
	➤ Write Off	1857.00
	➤ Write-back of excess provisions	127.60
	➤ Closing balance	22388.12
(k)	Amount of Non-Performing investments	425.62
(l)	Amount of Provisions held for non-performing investments	425.62
(m)	Movement of provisions for depreciation on investments	
	➤ Opening balance	1543.04
	➤ Provisions made during the period	1438.97
	➤ Write-off	0.00
	➤ Write-back of excess provisions	57.98
	➤ Closing balance	2924.03

Write off and recoveries that have been booked directly to the income statement:

Recovery in Accounts under collection	295.20
Memorandum of Interest	243.90
Memorandum of Legal charges	8.00
Recovery in written off accounts	1.30

Amount of NPA by Major Industry type

(₹ in Million)

Industry	Gross NPA	Provision	Net NPA
Power	4379.93	1667.99	2477.24
Constructions	3907.43	1397.75	2255.52
Textiles	4078.52	1447.19	2239.31
Agriculture	3775.60	923.50	1744.60
Real Estate	2709.63	212.75	2496.88
Telecom	829.28	673.24	58.83
Road	4021.33	59.45	2408.40

Geography-wise NPA

(₹ in Million)

	Domestic	Overseas	Global
Amount of NPAs (Gross)	55125.71	3025.79	58151.50
➤ Substandard	13542.59	93.72	13636.31
➤ Doubtful 1	12259.10	849.91	13109.01
➤ Doubtful 2	28961.54	1210.26	30171.80
➤ Doubtful 3	226.46	553.67	780.13
➤ Loss	136.02	318.23	454.25
Net NPAs	31551.12	381.81	31932.93

Table DF – 4
Credit Risk: disclosures for portfolios subject to the standardized approach
Qualitative Disclosures:

(a)The Bank uses ratings assigned by the six Rating Agencies approved by the Reserve Bank of India namely a) CRISIL, b) ICRA, c) CARE, d)India Ratings, e)BRICKWORKS and f) SMERA for the eligible exposures such as Corporate, Public Sector Enterprises, Capital Market Exposures etc. according to the Basel III framework. For overseas credit exposure, bank accepts rating of Standard & Poor, Fitch, Moody's.

The Bank has used the solicited ratings assigned by the above approved credit rating agencies for all eligible exposures, both on balance sheet and off balance sheet, whether short term or long term, in the manner permitted in the RBI guidelines on Basel III capital regulations.

Only the public ratings published by the rating agencies on their website are used for this purpose. Only, ratings which are in force as per monthly bulletin of the concerned rating agency are taken into account.

For assets in the Bank's portfolio that have contractual maturity less than or equal to one year, short term ratings accorded by the chosen credit rating agencies are considered relevant. For other assets, which have a contractual maturity of more than one year, long term ratings accorded by the chosen credit rating agencies are considered relevant.

Long term/short term ratings issued by the chosen domestic credit rating agencies have been mapped to the appropriate risk weights applicable as per the standardised approach under Basel III capital regulations.

Use of multiple rating assessment:

- If there are two ratings accorded by chosen credit rating agencies that map into different risk weights, the higher risk weight are applied
- If there are three or more ratings accorded by chosen credit rating agencies with different risk weights, the ratings corresponding to the two lowest risk weights should be referred to and the higher of those two risk weights should be applied. i.e., the second lowest risk weight

Quantitative Disclosures:

(b)The total credit risk exposure (Solo-Global) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Solo (Global)	Book Value	Risk Weighted value
Below 100% Risk weight	1477953.21	319523.75
100% Risk weight	467936.18	373595.60
Above 100% Risk weight	295739.94	281267.00
Total	2241629.32	974386.34

The total credit risk exposure (Consolidated) bifurcated after the credit risk mitigation under Standardized Approach is as under:

(₹ in Million)

Consolidated	Book Value	Risk Weighted value
Below 100% Risk weight	1478146.16	319526.91
100% Risk weight	468393.70	374053.12
Above 100% Risk weight	295739.94	281267.00
Total	2242279.79	974847.03

DF 18 – Leverage ratio common disclosure template		₹. in million
	Item	June 2015
On-balance sheet exposures		Consolidated
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1994134.04
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(434.84)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	1993699.20
Derivative exposures		
4	Replacement cost associated with all derivatives transactions	1657.35
5	Add-on amounts for PFE associated with all derivatives transactions	3513.95
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	Total derivative exposures (sum of lines 4 to 10)	5171.30
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	0
15	Agent transaction exposures	0
16	Total securities financing transaction exposures (sum of lines 12 to 15)	0
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	371131.48
18	(Adjustments for conversion to credit equivalent amounts)	(210056.12)
19	Off-balance sheet items (sum of lines 17 and 18)	161075.36
Capital and total exposures		
20	Tier 1 capital	126700.37
21	Total exposures (sum of lines 3, 11, 16 and 19)	2159945.86
Leverage ratio		
22	Basel III leverage ratio	5.87%