Pillar 3 Disclosure Requirements

For the quarter ending on 30th June, 2015

Table DF-2: Capital Adequacy

2.1. Qualitative Disclosures

2.1.1. Bank maintains capital as a cushion towards the risk of loss in value of exposure, businesses, etc., to protect the interest of stake holders, more particularly, depositors.

2.1.2. Bank has a comprehensive system in place for assessing bank-wide capital requirements based on current and future business activities and monitoring the same on an ongoing basis. The bank considers that capital availability is the central theme in the whole process and its computation is relatable to policy, strategy, business level/composition, and Supervisory concern and Disclosure issues. Towards this, bank has evolved a well laid down Internal Capital Adequacy Assessment Process (I-CAAP) policy framework and carries out capital calculation under Pillar-II besides Pillar 1 Capital calculation.

2.1.3. The Bank has implemented a Board approved Stress Testing Framework which forms an integral part of the Bank's ICAAP. Stress Testing involves the use of various techniques to assess the Bank's potential vulnerability to extreme but plausible stressed business conditions and to measure the impact of adverse stress scenarios on the adequacy of capital at periodical intervals.

2.1.4. In line with RBI guidelines, the bank has adopted following approaches for implementation of New Capital Adequacy Framework – Basel II.

- Standardised Approach for credit risk
- Basic Indicator Approach for operational risk
- Standardised Duration Approach for market risk

2.1.5. Bank plans capital requirements and reviews the same on quarterly basis. Bank has done capital assessment upto 2019, as a apart of ICAAP framework.

2.1.6. Bank has taken initiatives to migrate to advanced approaches for Risk Weighted Assets computation, Bank is in the process of acquiring software capabilities for the same.

2.2. Quantitative Disclosures

2.2.1. A summary of the bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 30th June 2015 is given as hereunder:

(Rs. in million)

A. Capital Requirements for Credit Risk:	
- Portfolios Subject to standardised approach @ 9%	194285.98
- Securitisation Exposures	Nil
B. Capital Requirements for Market Risk	
• Standardized Duration Approach	**14655.10**
- Interest Rate Risk	10290.10
- Foreign Exchange Risk (including gold)	121.50
- Equity Position Risk	4243.50

C. Capital Requirements for Operational Risk • Basic Indicator Approach (RWA – 20345.08 crs @ 9%)	18310.60
D. Capital Adequacy Ratio (CRAR) of the Bank (%) Basel-II	10.70%
E. Capital Adequacy Ratio (CRAR) of the Bank (%) Basel-III	10.14%
- Common Equity Tier 1 CRAR (%) Basel-III	7.20%
- Tier 1 CRAR (%) Basel-III	7.46%

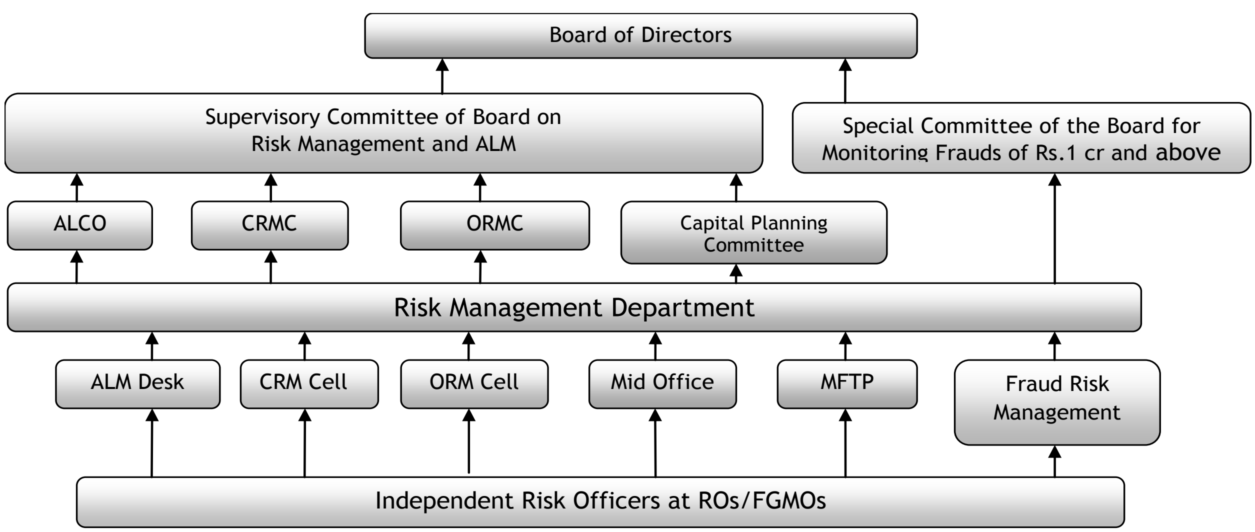
2.3. General Qualitative disclosures

a. Risk Management: Objectives and Organization Structure

- The bank has a credible and comprehensive risk management structure and has taken various initiatives to strengthen the risk management practices. The Bank has an integrated approach for management of risk. The risk management policies are commensurate with the business requirements and are as per the guidelines of Reserve Bank of India. The risk management system encompasses the different types of risks viz. credit risk, market risk and operational risk.

- The bank has also formulated board approved country specific risk policy for its foreign branches i.e. Hong Kong, DIFC Dubai and Antwerp branch, Belgium and the policies are drawn based on the risk dimensions of Hong Kong, Dubai and Belgium economy and the bank's risk appetite.

- The Board of Directors of the Bank has an oversight of Risk Management activities of the Bank. The Bank's Supervisory Committee of Directors on Risk Management is the Apex Body/Committee to oversee various Risk Management activities. The Bank also has separate Committees of Top Executives i.e., Credit Risk Management Committee (CRMC), Asset & Liability Committee (ALCO) and Operational Risk Management Committee (ORMC) to deal with Credit, Market and Operational Risk respectively. Further, the bank has Risk Management organizational structure in place not only at corporate office but also at Regional Offices/Field General Manager's Offices. The broad risk management organizational structure of the bank is furnished as under:



2.4. Credit Risk:

a. Credit Risk Governance

- Credit risk arises from the potential that an obligor is either unwilling to perform on an obligation or its ability to perform such obligation is impaired resulting in economic loss to the bank.

- The Bank is exposed to Credit Risk through Lending and Investment activities.

- Bank has well laid down Loan Policy, Credit Risk Management Policy, Real Estate Policy and Credit Risk Mitigation (CRM) Techniques & Collateral Management Policy which covers guidelines on the entire gamut of Credit Risk Management Process. Loan Policy & Credit Risk Management Policy, spells out the target markets, risk acceptance/avoidance, risk tolerance, preferred levels of diversification and concentration, credit risk measurement, monitoring and controlling mechanisms.

- Bank has an appropriate and independent organizational structure with an oversight mechanism for management of credit risk, which includes Credit Risk Management Committee (CRMC) of Top Executives and a separate Risk Management Department looking after the Credit Risk. Besides, there is a separate Board Level Committee i.e., Supervisory committee of the Board to oversee the functioning of Risk Management and ALM.

- CRMC deals with issues relating to credit policy, procedures and control measures for credit risk on a Bank-wide basis.

b. Credit Approval Process

- Loan Policy of the bank covers in detail guidelines on credit approval process which among other things include thrust area and non thrust area, due diligence criteria, KYC norms, method of assessment of finance, minimum credit standards, take over code norms, Prudential & Regulatory ceilings etc.

c. Credit Monitoring System

- Credit monitoring is a continuous process. Bank has separate policy on credit monitoring which includes guidelines on:

  - Identification and monitoring of Special Mention Accounts (SMA-0, SMA-1 and SMA-2) accounts and triggers points for initiating timely action.
  - Formation of Joint Lenders' Forum (JLF) and formulation of Corrective Action Plan (CAP) in case of Consortium/Multiple Banking Arrangement accounts for early rectification or restructuring.
  - Periodicity of review of the borrowal accounts based on credit quality. Borrowers with lower credit rating are subject to more frequent reviews.
  - Submission of periodical monitoring reports.
  - Different hierarchical levels for monitoring.

d. Credit Rating Framework

- Bank has comprehensive internal credit rating/scoring models being applied in the Credit Administration and Approval process. Credit rating framework is a combination of quantitative and qualitative aspects. Credit Rating depicts credit quality and predicts probability of default.

- Credit Rating models are in place for Credit Rating of Borrowers, Non-SLR Investments, Inter Bank Exposures and Exposure to NBFC.

- Credit scoring models are in place for retail lending schemes.

- Independent assignment of Credit Rating is in place. The Credit Rating is reviewed annually and for high-risk accounts, credit rating is done half-yearly.

- In terms of Bank's credit rating framework, there are 8 risk-rating grades in standard category and 'investment grade' is fixed up to Credit Rating-5.

- The bank carries out analysis on rating wise distribution of borrowers on obligor basis and portfolio basis at periodical intervals and monitors the same.

e. Credit Approval Committees:

- As per the government guidelines and as per the Board approved structure, Bank has introduced Credit Approval Committee (CAC) at Regional Offices, FGMO and Central Office for credit sanction. Risk Management Department is represented in all CACs.

f. Credit Concentration Risk

- Credit concentration is addressed with the following measures :

- The bank has fixed prudential / regulatory ceilings for various categories of advances for diversifying the credit portfolio. The bank has well diversified credit portfolio.

- Bank monitors the adherence to the exposure ceilings on a quarterly basis. Bank also has a well-established system of monitoring large exposure through monthly monitoring report. The credit portfolio of the bank is well diversified so as to reduce concentration in any area.

- Credit Risk appetite of the Bank is defined through Internal Capital Adequacy Assessment Process (ICAAP) by fixing ceilings limits for various parameters. They are monitored on quarterly basis by undertaking the assessment of ICAAP.

2.5. Market Risk

- Market Risk Management is covered in Treasury Policy, Market Risk Policy and ALM Policy.

- There is a clear-cut separation between front office, back office and mid-office in Treasury operations.

- Mid-office directly reports to the Risk Management Department.

- Various Limits – for domestic and foreign exchange operations, e.g. Overnight Position limit, Daylight Open Position limit, VaR limits, Deal size limits, Stop Loss limits, Aggregate Gap Limit (AGL), Individual Gap Limit (IGL), counterparty limits etc. are in place.

- Value at Risk (VaR) is being monitored on AFS & HFT G-sec, equity Portfolio and forex transactions on a daily basis.

2.6. Interest Rate Risk In banking Book:

- Bank carries out Duration Gap Analysis (DGA) to capture impact of changes in interest rates by 200 bps on market value of equity in terms of RBI Guidelines.

2.7. Operational Risk

- A well laid down board approved Operational Risk Management Policy is in place.
- Presently, Operational Risk is managed through Internal Control System, Internal Audit Process.
- New Product Approval Process is in place.
- Analysis of frauds is done from the angle of operational risk to assess the adequacy and efficacy of internal controls.
- Guidelines for mapping bank's activities and income are in place.
- Bank conducts Risk and Control Self Assessment (RCSA) in respect of various products/ process.
- Since internal Operational Risk (OR) Loss Data points are limited in number, bank has agreed in principle to join external data pooling exercise of IBA.

Table DF-3: Credit Risk: General Disclosures

Qualitative Disclosures

a. General Qualitative disclosure pertaining to credit risk:

- **Overdue:**
  Any amount due to the bank under any credit facility is "overdue" if it is not paid on the due date fixed by the bank.
- **An impaired Asset:**
  An impaired asset is a loan or an advance when it ceases to generate income for the bank. A Non Performing Asset (NPA) is a loan or an advance where:

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

b) The account remains out of order in respect of an overdraft/cash credit (OD/CC):

- if the outstanding balance remains continuously in excess of the sanctioned limit/drawing power.
- 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.

c) In case of bills purchased & discounted, if the bill remains overdue for a period of more than 90 days.

d) In case of Crop Loans

- The installment of principal or interest thereon, remains overdue for two crop seasons in case of short duration crop.

- Installment of principal or interest there on, remains overdue for one crop season in case of long duration crop.

e) If interest charged (including monthly interest) during any quarter is not serviced fully within 90 days from the end of the quarter.

f) Any amount to be received remains overdue for a period of more than 90 days in respect of other accounts.

- **Credit Risk Management Policy:**

Bank has board-approved Credit Risk Management Policy besides Loan Policy. Credit Risk Management Policy covers guidelines on the Credit Approval process – Credit Risk Framework, loan pricing and concessions, Loan Monitoring & Controls, Credit Risk Rating Systems – pricing – capital allocation, Portfolio Management & Exposure ceilings, Prudential/Regulatory ceilings, such as industry wise exposure, sensitive sector exposure (capital market/ real estate exposure) and Risk Management of off-balance sheet exposure,

Quantitative Disclosures

b. The total gross credit risk exposures are:

(Rs. in million)

Category	Amount
Fund Based	2555525.7
Non Fund Based	453543.3
Total	**3009069.0**

c. The geographic distribution of exposures is:

(Rs. in million)

	Overseas	Domestic	Gross Advances
Fund Based	234808.1	2320717.6	2555525.7
Non-fund based	16191.4	437351.9	453543.3
Total	**250999.5**	**2758069.5**	**3009069.0**

d. Industry type distribution of exposures (Fund Based) is as under:

Sr. No.	Industry	30.06.2015	
		(Rs. in million)	Exposure %
1	Coal	1311.7	0.05
2	Mining	17824.8	0.70
3	Iron and Steel	90703.7	3.55
4	Other Metal & Metal Products	25649.8	1.00
5	All Engineering	36892.1	1.44
6	Electronics	8362.5	0.33
7	Cotton Textiles	23142.9	0.91
8	Jute Textiles	574.0	0.02
9	Other Textiles	43166.2	1.69

10	Sugar	19726.1	0.77
11	Tea	1745.8	0.07
12	Food Processing	47496.6	1.86
13	Vegetable Oils & Vanaspati	8540.1	0.33
14	Tobacco & Tobacco Products	422.2	0.02
15	Paper & Paper Products	10425.0	0.41
16	Rubber & Rubber Products	13196.2	0.52
17	Chemicals, Dyes, Paints etc.	33362.6	1.31
	of which Fertilizers	(5139.9)	(0.20)
	of which Petrochemicals	(1091.6)	(0.05)
18	Cement	13854.6	0.54
19	Leather & Leather Products	2441.9	0.10
20	Gems and Jewellery	49742.0	1.95
21	Construction	46597.1	1.82
22	Petroleum	24229.5	0.95
23	Automobiles including Trucks	21942.4	0.86
24	Computer Software	8516.1	0.33
25	Infrastructure	388377.9	15.20
	of which Power	(240491.4)	(9.41)
26	NBFCs & Trading	206331.3	8.07
27	Commercial Real Estate	59381.6	2.32
28	Commercial Real Estate (Housing)	18540.0	0.73
29	Other Industries	11108.1	0.43
	TOTAL	**1233604.8**	**48.27**
30	Residuary Other Advances	1321920.9	51.73
	Grand Total	**2555525.7**	**100.00**

Industry type distribution of exposures (Non-Fund Based) is as under:

Sr. No.	**Industry**	**30.06.2015**	
		(Rs. in million)	Exposure %
1	Coal	224.2	0.05
2	Mining	8766.4	1.93
3	Iron and Steel	42920.6	9.46
4	Other Metal & Metal Products	3261.6	0.72
5	All Engineering	17010.2	3.75
6	Electronics	3040.4	0.67
7	Cotton Textiles	2120.4	0.47
8	Jute Textiles	171.6	0.04
9	Other Textiles	6457.3	1.42
10	Sugar	485.3	0.11
11	Tea	64.5	0.01
12	Food Processing	3434.7	0.76

13	Vegetable Oils & Vanaspati	4586.1	1.01
14	Tobacco & Tobacco Products	229.0	0.05
15	Paper & Paper Products	1788.8	0.39
16	Rubber & Rubber Products	2286.6	0.50
17	Chemicals, Dyes, Paints etc.	10528.6	2.32
	of which Fertilizers	(134.6)	(0.03)
	of which Petrochemicals	(2204.8)	(0.49)
18	Cement	1304.4	0.29
19	Leather & Leather Products	208.0	0.05
20	Gems and Jewellery	1231.0	0.27
21	Construction	56108.1	12.37
22	Petroleum	12160.8	2.68
23	Automobiles including Trucks	14859.9	3.28
24	Computer Software	11926.3	2.63
25	Infrastructure	37330.4	8.23
	of which Power	(26900.9)	(5.93)
26	NBFCs & Trading	3136.8	0.69
27	Commercial Real Estate	250.0	0.06
28	Commercial Real Estate (Housing)	793.2	0.17
29	Other Industries	6552.4	1.44
	TOTAL	**253237.6**	55.84
30	Residuary Other Advances	200305.8	44.16
	Grand Total	**453543.3**	100.00

e. The residual contractual maturity break down of assets is:

(Rs. in million)

Maturity Pattern	Net Advances	Net Investments	Foreign Currency Assets
Next day	87483.0	190505.1	31955.7
2 - 7 days	36079.4	21293.0	5906.1
8 -14 days	30375.2	1296.0	7776.3
15- 28 days	62322.7	3284.9	16566.1
29days - 3months	203204.6	16056.5	90274.5
>3months-6months	165833.1	7285.3	82480.4
>6months-1yr	226950.4	14304.1	35823.9
>1yr-3yrs	1139340.9	120189.0	69952.9
>3yrs-5yrs	229385.9	279013.6	48453.4
>5yrs	299827.2	358511.5	19134.1
Total	**2480802.4**	**1011739.0**	**408323.5**

f. The Amount of NPAs (Gross) are:

Category	(Rs. in million)
Sub Standard	52888.0
Doubtful – 1	41367.5
Doubtful – 2	29848.5
Doubtful – 3	9424.5
Loss	7907.7
Total NPAs (Gross)	**141436.2**

g. The amount of net NPAs is Rs. 76337.8 millions.

h. The NPA ratios are as under:

- Gross NPAs to Gross Advances: 5.53%
- Net NPAs to Net Advances: 3.08%

i. The movement of gross NPAs is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	130308.7
ii) Addition during the year (01.04.2015 to 30.06.2015)	15078.5
iii) Reduction during the year (01.04.2015 to 30.06.2015)	3951.0
iv) Closing Balance as at the end of the year (i + ii - iii) (as on 30.06.2015)	141436.2

j. (a) The movement of Specific Provision (Provisions for NPAs) is as under:

(Rs. in million)

i) Opening Balance at the beginning of the year	61119.0
ii) Provisions made during the year	5574.5
iii) Write-off made during the year	1594.0
iv) Write –back of excess provisions	1.1
v) Any other adjustments, including transfers between provisions	0.00
vi) Closing Balance as at the end of the year ((i + ii – iii- iv - v)	65098.4

(b) The movement of General Provision (provision for standard assets) is as under:

(Rs. in million)

	Std. prov. for Advances	Std. prov. for Derivatives	Total
	A	B	C=(A+B)
i) Opening Balance at the beginning of the year	16060.2	73.4	16133.6
ii) Provisions made during the year	0.00	0.00	0.00
iii) Write-off made during the year	0.00	0.00	0.00
iv) Write -back of excess provisions	184.1	11.7	195.8
v) Any other adjustments, including transfers between provisions	0.00	0.00	0.00
vi) Closing Balance as at the end of the year ((i + ii – iii- iv - v)	15937.8	61.7	15937.8

k. The amount of non-performing investment is Rs. 2315.4 millions.

l. The amount of provisions held for non-performing investment is Rs.1445.2 millions.

m. The movement of provisions for depreciation on investments is as under:

(Rs. in million)

i) Opening balance at the beginning of the year	4045.2
ii) Provisions made during the year	2052.4
iii) Write-off made during the year / Write-back	63.7
iv) Closing balance as at the end of the year (i + ii –iii)	6033.9

n. By major industry or counterparty type:

(a) Details of Specific Provisions:

(Rs. in million)

Industry	Gross NPA	Write offs	Provisions for NPA
Coal	1.2	1.8	1.1
Mining	206.5	237.5	72.5
Iron and steel	8716.4	2483.4	3068.7
Other metal & metal products	6476.6	289.6	1344.6
All engineering	7419.8	2687.5	2614.2
Power	3779.6	180.3	1798.8
Cotton textiles	2863.3	1143.3	701.7
Jute textiltes	17.5	4.5	8.7
Other textiles	8377.4	1075.8	2255.1
Sugar	4723.4	42.2	776.9
Tea	3.9	5.0	1.2
Food processing	3424.7	1883.3	2682.9
Vegetable oils and vanaspati	995.5	218.9	194.4
Tobacco & tobacco products	25.0	0.6	6.6
Paper & paper products	1270.4	79.0	270.2
Rubber & rubber products	1461.3	240.5	645.3
Chemicals, dyes, paints, etc.	4077.5	1276.2	1645.8
(Of which fertilizers)	(0.00)	(0.00)	(0.00)
(Of which petro-chemicals)	(399.6)	(0.8)	(158.0)
Cement	4130.2	838.9	701.3

Leather & leather products	109.4	187.8	44.0
Gems and jewellery	8436.4	1657.0	3551.7
Construction	8193.1	2665.8	2423.2
Petroleum	2.8	255.5	1.3
Automobiles including trucks	836.5	61.9	200.8
Computer software	4672.1	46.7	3037.9
Infrastructure	10975.3	3919.4	3971.4
NBFCs & trading	11922.6	8572.8	5131.9
Commercial Real Estate	433.8	4.0	199.7
Commercial Real Estate (Housing)	430.4	0.00	198.1
Other industries	1225.6	347.5	318.9
Total	105607.8	30407.5	38026.9
Residuary other advances	35828.4	10121.8	27071.5
Grand Total	**141436.2**	**40529.3**	**65098.4**

(b) Details of General Provisions:

(Rs. in million)

Standard Advance	Provision as on 30.06.2015
i) SME and Agri Advance	1671.0
ii) Commercial Real Estate	352.8
iii) Commercial Real Estate (RH)	291.4
iv) Home Loan	57.4
v) Restructured Standard Advances	6741.5
vi) Balance Standard Advance (excluding FITL – Std. Advance)	5159.5
vii) Total Domestic Standard Advance (i+ii+iii+iv+v+vi)	**14273.6**
viii) Overseas Standard Advance	1602.5
ix) Total Standard Advance	**15876.1**

o. (a) Geographic distribution of NPAs and Specific Provisions (Provisions for NPAs):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Gross NPA	137652.4	3783.8	141436.2
Provisions for NPA	62940.6	2157.8	65098.4

(b) Geographic distribution of General Provisions (Provisions for Standard Assets):

(Rs. in million)

Particulars	Domestic	Overseas	Total
Provision for Standard Advances	14273.6	1602.5	15876.1
Provisions for Standard Derivatives	61.7	0.00	61.7
Total	14335.3	1602.5	15937.8

Table DF-4: Credit Risk Disclosures for Portfolios subject to Standardised Approach

Qualitative Disclosures:

a. For portfolios subject to the standardized approach

- Bank has approved the following 6 domestic credit rating agencies accredited by RBI for all eligible exposures.
  - a) Credit Analysis and Research Limited;
  - b) CRISIL Limited;
  - c) India Ratings and Research Private Limited (India Ratings);
  - d) ICRA Limited;
  - e) Brickwork Ratings India Pvt. Limited (Brickwork); and
  - f) SME Rating Agency of India Ltd. (SMERA)

- Bank has also approved the following 3 international credit rating agencies identified by RBI.
  - a) Standard & Poor's
  - b) Moody's
  - c) FITCH

- Corporate borrowers and Public Sector Enterprises are being encouraged to solicit ratings from approved external rating agencies. The ratings available in public domain are mapped for the purpose of calculation of risk-weighted assets as per RBI guidelines on mapping.

Quantitative Disclosures:

b. The exposure amounts after risk mitigation (subject to the standardized approach) in different risk buckets are as under:

(Rs. in million)

Particulars	June 30, 2015
	Exposure after risk mitigation
i) Below 100% risk weight exposure outstanding	1603258.1
ii) 100% risk weight exposure outstanding	892709.8
iii) More than 100% risk weight exposure outstanding	448961.2
Total	**2944929.1**

Table DF 17 - Summary comparison of accounting assets vs. leverage ratio exposure measure Item

	Item	(Rs. in Million)
1	Total consolidated assets as per published financial statements	3920589.75
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-14896.39
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0.00
4	Adjustments for derivative financial instruments	89900.01
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0.00
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	315064.15
7	Other adjustments	-711.60
8	**Leverage ratio exposure**	4309945.92

	Table DF-18 : Leverage ratio common disclosure template	
	Item	**Leverage ratio framework (Rs. Millions)**
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	3905693.36
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	-711.60
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	3904981.76
	Derivative exposures	
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	16818.13
5	Add-on amounts for PFE associated with all derivatives transactions	73081.88
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0.00
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0.00
8	(Exempted CCP leg of client-cleared trade exposures)	0.00
9	Adjusted effective notional amount of written credit derivatives	0.00

10	(Adjusted effective notional offsets and add-on deductions for written credit derivatives)	0.00
11	Total derivative exposures (sum of lines 4 to 10)	89900.01
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0.00
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0.00
14	CCR exposure for SFT assets	0.00
15	Agent transaction exposures	0.00
16	Total securities financing transaction exposures (sum of lines 12 to 15) Other off-balance sheet exposures	0.00
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	585743.55
18	(Adjustments for conversion to credit equivalent amounts)	-270679.39
19	Off-balance sheet items (sum of lines 17 and 18)	315064.15
	Capital and total exposures	
20	Tier 1 capital	190946.99
21	Total exposures (sum of lines 3, 11, 16 and 19)	4309945.92
	Leverage ratio	
22	Basel III leverage ratio	4.43%