BASEL III – PILLAR 3 DISCLOSURES AS ON 30th September 2019

SCOPE OF APPLICATION AND CAPITAL ADEQUACY

I. Table DF- 1 SCOPE OF APPLICATION

The Basel III capital adequacy norms are applicable to The Federal Bank Limited as the top consolidated entity in the group in line with the Reserve Bank of India (RBI) guidelines on the preparation of consolidated prudential reports.

Qualitative Disclosures

a) List of group entities considered for consolidation

Name of the entity / Country of incorporation	Whether the entity is included under accounting scope of consolidation (yes / no)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (yes / no)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
Fedbank Financial Services Ltd India	YES	AS 21	YES	AS 21	NA	NA
IDBI Federal Life Insurance Company Ltd India	YES	AS 23	NO	NA	NA	IDBI Federal is an insurance entity and has been risk weighted for capital adequacy purpose
Equirus Capital Private Ltd	YES	AS 23	YES	AS 23	NA	NA
Federal Operations and Services Limited	YES	AS 21	YES	AS 21	NA	NA

b) List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation

Name of the entity / Country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity)*
NIL					

Quantitative Disclosures

c) List of group entities considered for consolidation (Amount in ₹Mn.)

Name of the entity / country of incorporation *(as indicated in (i)a. above)*	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	Total balance sheet assets *(as stated in the accounting balance sheet of the legal entity)*
Fed bank Financial Services Ltd India	Marketing of Bank's own products and lending against gold and property.	5,911.07	28,357.14
Equirus Capital Private Ltd	The Company is engaged in investment banking. The company caters to both domestic and international market.	475.27	503.90
Federal Operations and Services Limited	FedServ will carry out all the operational activities of the Bank including but not limited to accounts service division, payment settlement division, trade finance division, treasury back end section, contact center operations, IT support etc	101.83	127.75

d) The aggregate amount of capital deficiencies in all subsidiaries which are not included in the regulatory scope of consolidation i.e. that are deducted:

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Capital deficiencies
NIL				

e) The aggregate amounts (e.g. current book value) of the bank's total interests in insurance entities, which are risk-weighted: (Amount in ₹ Mn.)

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
IDBI Federal Life Insurance Company LtdIndia	Insurance	8319.82	26%	CRAR will reduce by 0.14% under deduction method

f) Restrictions or impediments on transfer of funds or regulatory capital within the banking group:
There are no restrictions or impediments on transfer of funds or regulatory capital within the banking group.

TABLE DF -2: CAPITAL ADEQUACY

1	**Qualitative disclosures**	
1.1	*A summary discussion of the Bank's approach to assess the adequacy of its capital to support current and future activities* 1. Policy on Internal Capital Adequacy Assessment Process has been put in place and the assessment of capital commensurate to the risk profile is reviewed on a quarterly basis. 2. Capital requirement for current business levels and estimated future business levels are assessed on a periodic basis. 3. The minimum capital required to be maintained by the Bank (including CCB) for the period ended September 30, 2019 is 10.875%. The given minimum capital requirement includes capital conservative buffer of 1.875%. Bank's CRAR is above the regulatory minimum as stipulated in Based III Capital Regulations.	
2	**Quantitative disclosures** (Solo Bank)	(Amount in ₹ Mn)

2.1	**Capital requirements for Credit risk**	**77244.76**	
	Portfolios subject to Standardized approach	77244.76	
	Securitization exposures	0.00	
2.2	**Capital requirements for Market risk** (Standardized duration approach)	**2721.48**	
	Interest rate risk	1394.61	
	Foreign exchange risk (including gold)	253.13	
	Equity risk	1073.75	
2.3	**Capital requirements for Operational risk**	**7843.58**	
	Basic Indicator Approach	7843.58	
	Total Capital Requirements	87809.82	
2.4	**Common Equity Tier 1, Tier 1 & Total Capital Ratios**	Standalone	Consolidated
	Common Equity Tier 1 capital ratio	12.87%	13.22%
	Tier 1 capital ratio	12.87%	13.22%
	Total capital ratio	13.98%	14.32%

RISK EXPOSURE AND ASSESSMENT

1. Credit risk

Strategies and processes:

The Bank is exposed to credit risk in its lending operations. The Bank's strategies to manage the credit risks are given below:

a) Defined segment exposures delineated into Agriculture, Retail, MSME and Corporate.
b) Industry wise segment ceilings on aggregate lending by Bank across Branches.
c) Individual borrower wise and borrower group wise lending ceilings linked as a percentage to the Bank's capital funds as at the end of the previous year.
d) Borrowers are subjected to credit rating and loans are granted only to those borrowers falling within defined thresholds of risk levels; the approach also includes diversification of borrowers within defined thresholds of risk levels.
e) The business of the Bank is within India including the IFSC branch located in GIFT City, Gujarat. In respect of certain industries; ceiling has been fixed for specific geographies with a view to contain Concentration risk. In respect of cross border trade which would involve exposures to banks and financial institutions located outside India, there is a geographic cap on exposures apart from cap on individual bank / institution. Bank has also fixed ceiling for its foreign currency exposures.
f) Bank has adopted a well-defined approach for sourcing and underwriting loan proposals. Proper due diligence is carried out while sourcing fresh credit limits.
g) Credit sanctioning powers are granted as per Credit Delegation Policy based upon the amount and riskiness of the exposure.
h) Regular review of all credit policies including exposure ceilings with due approval of Bank's Board of Directors.
i) Credit hub system is put in place to enhance quality of credit appraisal and underwriting process.
j) Specialized Credit Advisory Teams operating at strategic locations to streamline and monitor credit processes within the credit hubs, evaluate and chart action plans to act

on EWS, conduct unit visit of stressed account and formulate other measures to maintain standard health classification of credit exposures.

k) Dedicated Credit Monitoring Department at national level and other key geographies to monitor / follow up of performance of loans and advances.

l) Credit Administration Department at central level and at other key geographies to ensure compliance of documentation formalities and submission of post credit monitoring reports / compliance of sanction order covenants.

m) Robust statistical score cards used for retail credit appraisal process.

n) Bank also uses the Behavioral / transactional models for monitoring and timely intervention of retail borrowers.

o) Model validation done on yearly basis to assess the discriminatory power of the model and to understand the calibration and the stability of the rating.

p) Bank has laid down appropriate mechanism for ongoing identification, development and assessment of expertise of officials in the area of credit appraisal, underwriting and credit management functions.

q) Internal credit rating of all credit proposals above ₹5.00 Crores is confirmed by Integrated Risk Management Department.

Structure and organization of risk management function:

Bank has put in place Board approved comprehensive Credit Risk Management Policy. The policy aims to provide basic framework for implementation of sound credit risk management system in the Bank. It spells out various areas of credit risk, goals to be achieved, current practices and future strategies. Bank has also operationalized required organizational structure and framework as prescribed in the policy for efficient credit risk management through proactive identification, precise measurement, fruitful monitoring and effective control of credit risk arising from its credit and investment operations. Risk Management Committee of the Board oversees Bank wide risk management and senior executive level Credit Risk Management Committee monitors adherence to policy prescriptions and regulatory directions. CRMC of the Bank meets at least once in a quarter (subject to minimum of 6 meetings in a year) to take stock of Bank's credit risk profile based on the reports placed by Credit Risk Division of Integrated Risk Management Department.

Bank has put in place a detailed Loan Policy spelling out various aspects of Credit dispensation and Credit administration. Loan policy stipulates measures for avoiding concentration risk by setting prudential limits and caps on sector wise, rating grade wise, and customer-constitution wise exposure. CRM policy gives specific instructions on valuation of collaterals. Bank has also put in place guidelines on fixing and monitoring of exposure ceilings to contain risk in credit and investment exposures.

Scope and nature of risk reporting / measurement systems:

Bank has implemented comprehensive risk rating system that serves as a single point indicator of diverse risk factors of counterparty and for taking credit decisions in a consistent manner. Risk rating is made applicable for all loan accounts irrespective of amount, whether funded or non-funded. However, staff loans and loan against liquid securities are exempted from rating. Bank uses different rating models which are two dimensional, viz obligor rating and facility rating. Risk rating models are drawn up in a structured manner, incorporating different factors such as borrower specific characteristics, industry specific characteristics, financials, securities offered etc.

Bank has specific rating models capable of rating large corporates, traders, SME, Non-Banking Finance Companies (NBFCs), real estate and service sector clients. Retail advances, small value loans and retail agriculture loans are rated using applicable score cards. Statistical application and behavioral scorecards have been developed for all major retail portfolios. All rating models are subjected to annual validation by objectively assessing the discriminatory power, calibration accuracy and stability of ratings.

Rating process and rating output are used by the Bank in sanction and pricing of its exposures. Bank also conducts annual review of credit rating of its exposures and the findings are used in annual migration study and portfolio evaluation for exposure of above Rs 2 Cr.

Credit facilities are sanctioned at various levels in accordance with the delegation policy approved by the Board. Bank has generally adopted a committee approach for credit sanction. Credit rating assigned by an official is also subjected to confirmation by another official. Credit audit is being conducted at specified intervals. Credit risk mitigation techniques are resorted to contain the risk at the minimum level.

Policies for hedging / mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/ mitigants:

Bank’s Credit Risk Management Policy stipulates various tools for mitigation of credit risk and collateral management. Investment Policy of the Bank covers risk related to investment activities of the Bank and it prescribes prudential limits, methods of risk measurement, and hedges required in mitigation of risk arising in investment portfolio. Risk Management Committee of the Board and executive level Credit Risk Management Committee monitor, discuss, evaluate and review risk mitigation levels and effectiveness of mitigation measures.

Risk rating process by itself is an integral part of the process for selection of clients and sanction of credit facilities. Exercise of delegation for sanction of fresh loans or renewal / review of existing exposure by field level functionaries is permitted only for borrowers above a pre-specified rating grade. Entry-level restrictions are further tightened in certain sectors where market signals need for extra caution.

2. Market risk

Strategies and processes:

Market risk is monitored through various risk limits set vide Board approved Market Risk Management Policy. Detailed policies like Asset Liability Management Policy, Investment Policy, Derivatives Policy, Forex policy, Market Risk Management Policy etc. are put in place for the conduct of business exposed to Market risk and also for effective management of all market risk exposures.

The policies and practices also take care of monitoring and controlling of liquidity risk arising out of its banking and trading book operations.

Structure and organization of risk management function:

Risk Management Committee of the Board oversees bank-wide risk management. Asset Liability Management Committee (ALCO), also known as Market Risk Management Committee, is primarily responsible for establishing Market Risk Management and Asset Liability Management in the Bank. ALCO is responsible for implementing risk management guidelines issued by the regulator, leading risk management practices followed globally and monitoring adherence to the internal parameters, procedures, practices / policies and risk management prudential limits.

Independent Mid office, which forms a part of Market Risk Division of IRMD, is operational in the floor of Bank's Treasury for onsite monitoring of Treasury functions. The Mid Office conducts market risk management functions like onsite monitoring of adherence to set limits, independent valuation and reporting of activities. It also computes capital charge for market risk and VaR of market portfolios on a daily basis. This separate desk monitors market / operational risks in Bank's Treasury/ Forex operations on a daily basis and reports directly to the Head-Risk & Chief Risk Officer.

Scope and nature of risk reporting / measurement systems:

Bank has put in place regulatory/ internal limits for various products and business activities relating to trading book. Non-SLR investment exposures are subjected to credit rating. Limits for exposures to counterparties, industries and countries are monitored and risks are controlled through Stop Loss Limits, Overnight Limit, Daylight Limit, Aggregate Gap Limit, Individual Gap Limit, Inter-Bank dealing and investment limits etc. Parameters like Modified Duration, VaR etc. are used for Risk management and reporting.

Policies for hedging / mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/ mitigants:

Policies for hedging/ mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges / mitigants are discussed in ALCO and based on the views taken by/ mandates given by ALCO, hedge deals/ mitigation steps are undertaken.

Liquidity risk of the Bank is assessed through Statements of Structural Liquidity and Short Term Dynamic Liquidity. The liquidity profile of the Bank is measured on static and dynamic basis using the Statements of Structural Liquidity and Short Term Dynamic Liquidity, respectively. Structural liquidity position is assessed on a daily basis and Dynamic liquidity position is assessed on a monthly basis.

Additional prudential limits on liquidity risk fixed as per ALM policy of the Bank are monitored by ALCO on a monthly basis. Interest rate risk is analyzed from earnings perspective using Traditional Gap Analysis and Economic value perspective using Duration Gap Analysis on a monthly basis. Based on the analysis, steps are taken to minimize the impact of interest rate changes.

Bank is computing LCR (Liquidity Coverage Ratio) on a daily basis and NSFR (Net stable funding ratio) on Quarterly basis. Advanced techniques such as Stress testing, sensitivity analysis etc. are conducted periodically to assess the impact of various contingencies.

3. Operational risk

Strategies and processes:

Operational risk is primarily managed by prescribing adequate controls and mitigation measures, which are being reviewed and updated on a regular basis, to suit the changes in business practices, structure and risk profile. A comprehensive bank-wide Business Continuity Plan is put in place to ensure continuity of critical operations of the Bank covering all identified disasters. Robust information and cyber security frameworks are established for securing the IT infrastructure and systems of the Bank.

Structure and organization of risk management function:

Risk Management Committee of the Board oversees Bank-wide risk management. Bank has put in place a detailed framework for Operational Risk Management with a well-defined ORM Policy. Operational Risk Management Committee (ORMC) at the executive level oversees bank wide implementation of Board approved policies and processes in this regard. Executive level Information Security Committee is responsible for implementation of strategies and policies for protection of all information assets of the Bank.

Scope and nature of risk reporting / measurement systems:

Bank is collecting operational risk loss data directly from the loss originating points. Bank has established a separate accounting procedure for operational risk events to enhance transparency and to enable effective monitoring of loss events. The operational risk loss data is consolidated, analyzed and reported to the Operational Risk Management Committee at least on a quarterly basis. Bank is identifying and assessing operational risk through Risk and Control Self Assessments (RCSA) and monitoring of Key Risk Indicators (KRI).

Policies for hedging / mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/ mitigants:

Bank is using insurance for mitigating against various operational risk losses. New products and processes or any modifications to existing products and processes are vetted to identify and understand the nature and degree of the risks the Bank would be exposed to and checks and controls are implemented to mitigate the risks. To evaluate the effectiveness of the business continuity arrangements, periodic drills and tests are conducted.

4. Interest rate risk in Banking Book

Strategies and processes:

Interest Rate Risk is assessed in two perspectives – Earnings perspective using Traditional Gap Analysis to assess the impact of adverse movement in interest rate on the Net Interest Income (Earnings at Risk) and economic value perspective using Duration Gap Analysis to assess the impact of adverse movement in interest rate on the market value of Bank's equity.

Structure and organization of risk management function:

Risk Management Committee at the Board level and ALCO at the executive level are responsible for effective management of Interest Rate Risk in Bank's business. Board approved ALM Policy governs the Interest rate risk management framework of the Bank. Market Risk Management Policy takes care of the management of Interest rate risk in the Trading Book of the Bank.

Scope and nature of risk reporting / measurement systems:

Interest rate risk in Banking Book is assessed and Modified Duration of Equity is evaluated on a monthly basis. The likely drop in Market Value of Equity for 200 bps change in interest rates is computed and benchmarked under the Internal Capital Adequacy Assessment Process for computation of Pillar II capital charge for Interest Rate Risk. Earnings at Risk based on Traditional Gap Analysis are calculated on a monthly basis. The results of Duration Gap Analysis as well as that of Traditional Gap Analysis including the adherence to tolerance limit set in this regard is monitored and is placed before ALCO / RMC for approval. Stress tests are conducted to assess the impact of interest rate risk under different stress scenarios on earnings of the Bank.

Policies for hedging / mitigating risk and strategies and processes for monitoring the continuing effectiveness of hedges/ mitigants:

Bank has put in place mitigating / hedging measures prescribed by Investment Policy, ALM Policy, Market Risk Management Policy and Derivatives Policy. Risk profiles are analyzed and mitigating strategies/ hedging process are suggested and operationalized by Treasury Department with the approval of Senior Level Committees.

Structure and organization of Bank's risk management function

Bank has put in place an organizational framework for Bank-wide management of risk on integrated basis. The structure ensures coordinated process for measuring and managing all material risks on an enterprise-wide basis to achieve organizational goals. The structure assures adherence to regulatory stipulations. The structure is designed in tune with the regulatory guidelines.

Bank's Board at the top of the structure has assumed overall responsibility for Bank-wide management of risk. The Board decides risk management policies of the Bank and sets risk exposure limits by assessing Bank's risk appetite and risk bearing capacity. Risk Management Committee of the Board assumes responsibility of devising policy and strategy for enterprise-wide risk management. The Committee also sets guidelines for measurement of risks, risk mitigation and control parameters and approves adequate infrastructure for risk management. The Committee meets regularly and reviews reports placed on various risk areas.

There are four support committees of senior executives (CRMC, ALCO also known as MRMC, ORMC & ISC) responsible for implementation of policies and monitoring of level of risks in their respective domains. The Committees are headed by Managing Director & CEO. Senior executives from respective functional areas and risk management are members of the Committee. The Committees meet regularly to take stock of various facets of risk management function and place their reports to Board Level Risk Management Committee.

ALCO meets at least once in a month and CRMC, ISC & ORMC meet at least once in a quarter. Depending on requirement, ALCO meets at shorter frequencies.

Integrated Risk Management Department is responsible for overall identification, measurement, monitoring and control of various types of risks faced by the Bank in its operations and compliance of risk management guidelines and policies issued by Regulator / Board. IRMD has three divisions; Credit Risk Division, Market Risk Division and Operational Risk Division. Division Heads report to the Head-Risk & Chief Risk Officer who reports directly to the Managing Director & CEO.

TABLE DF – 3: CREDIT RISK: GENERAL DISCLOSURES

1.	**Qualitative disclosures**

Definitions of past due and impaired (for accounting purposes):

1. <u>Non-Performing Assets</u>

An asset including a leased asset becomes non-performing 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’ as indicated in paragraph 2 below, in respect of an Overdraft / Cash Credit (OD/CC).
c. The bill remains overdue for a period of more than 90 days in case of bills purchased and discounted.
d. The installment of principal or interest thereon remains overdue for two crop seasons for short duration crops.
e. The installment of principal or interest thereon remains overdue for one crop season for long duration crops.

2. <u>‘Out of Order’ status</u>

An account is treated as ‘Out of Order’ 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, these accounts are treated as Out of order.

3. <u>‘Overdue’</u>

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.

4. <u>Special Mention Accounts</u>

As per RBI guidelines, Bank shall identify incipient stress in loan accounts, immediately on default, by classifying stressed assets as Special Mention Accounts (SMA) as per the following categories:

SMA Sub-categories	Basis for classification - Principal or interest payment or any other amount wholly or partly overdue between
SMA-0	1 - 30 days
SMA-1	31 - 60 days
SMA-2	61 - 90 days

In the case of revolving credit facilities like cash credit, the SMA sub-categories will be as follows

SMA Sub-categories	Basis for classification – Outstanding balance remains continuously in excess of the sanctioned limit or drawing power, whichever is lower, for a period of:
SMA-1	31- 60 days
SMA-2	61 – 90 days

Credit Risk

a. Inability or unwillingness of the counterparty to pay interest, repay principal or otherwise to fulfill their contractual obligations under loan agreements or other credit facilities.
b. Downgrading of counterparties whose credit instruments, the Bank may be holding, causing the value of those assets to fall.
c. Settlement Risk (possibility that the Bank may pay counterparty and fail to receive the corresponding settlement in return).

RBI vide its notification dated 18/04/2017 directed Banks to identify stressed sectors in the economy through periodic review and to make additional provision for standard advances to stressed sectors. Accordingly, Bank has identified Telecom, Power sector (Renewable energy and Coal based thermal power generation) and Road (Infrastructure) as stressed sectors and standard asset provision at higher rates are made for low rated exposures in the sector.

Discussion of the Bank's Credit Risk Management Policy:

	Bank has put in place a detailed Credit Risk Management Policy. Goal of this policy is to create a transparent framework for identification, assessment and effective management of credit risk in all operations of the Bank and to secure organizational strength and stability in the long run. The policy aims at contributing to the Bank's profitability by efficient and profitable utilization of a prudent proportion of the Bank's resources and maintaining a reasonably balanced portfolio of acceptable risk quality through diversification of credit risks. The policy also envisages optimizing returns with satisfactory spread over funding cost and overheads. The policy deals with the structure, framework and processes for effective management of inherent credit risk.

Quantitative disclosures (Amount in ₹Mn.)

	Fund based exposure*	Non-fund based exposure**	Total
Total gross credit risk exposures (after accounting offsets in accordance with the applicable accounting regime and without taking into account the effects of credit risk mitigation techniques)	1370696.30	96723.89	1467420.19
Geographic distribution of exposures (same basis as adopted for segment reporting adopted for compliance with AS 17)			
Overseas	22110.79	0.00	22110.79
Domestic	1348585.51	96723.89	1445309.40

**Fund based exposures include all type of funded facilities including the unavailed limits and inter-bank exposures. However, exposures to Food Credit, RIDF related exposures, deposits to SIDBI, NABARD and NHB for priority sector lending purposes are excluded.*

***Non fund based exposures include guarantees, Letters of Credit and Co-Acceptances of bills/ deferred payment guarantees.*

INDUSTRY TYPE DISTRIBUTION OF EXPOSURES

(With industry break up on same lines as prescribed for DSB returns) (Amount in ₹ Mn.)

Industry Name	Total Credit Exposure Funded	Total Credit Exposure Non-Funded	Total Credit Exposure (Funded and Non-Funded)	% to Gross Credit Exposure
A. Mining and Quarrying	**7,591.25**	**88.28**	**7,679.53**	0.52%
A.1 Coal	90.65	0.20	90.85	0.01%
A.2 Others	7,500.60	88.08	7,588.68	0.52%
B. Food Processing	**12,932.97**	**531.80**	**13,464.77**	0.92%
B.1 Sugar	3,870.79	3.68	3,874.47	0.26%
B.2 Edible Oils and Vanaspati	241.61	154.12	395.73	0.03%
B.3 Tea	311.13	9.07	320.20	0.02%
B.4 Coffee	383.33	1.27	384.61	0.03%
B.5 Others	8,126.10	363.66	8,489.76	0.58%
C. Beverages (excluding Tea & Coffee) and Tobacco	**4,210.23**	**4.64**	**4,214.87**	0.29%
C.1 Tobacco and tobacco products	172.48	0.00	172.48	0.01%
C.2 Others	4,037.76	4.64	4,042.40	0.28%
D. Textiles	**25,486.56**	**1,307.69**	**26,794.25**	1.83%
D.1 Cotton	5,194.61	316.41	5,511.01	0.38%
D.2 Jute	205.51	6.65	212.15	0.01%
D.3 Man-made	0.00	0.00	0.00	0.00%
D.4 Others	20,086.45	984.64	21,071.09	1.44%
Out of D (i.e., Total Textiles) to Spinning Mills	0.00	6.43	6.43	0.00%
E. Leather and Leather products	**1,373.27**	**161.00**	**1,534.27**	0.10%
F. Wood and Wood Products	**4,858.54**	**528.96**	**5,387.50**	0.37%
G. Paper and Paper Products	**8,403.30**	**348.94**	**8,752.24**	0.60%
H. Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	**6,442.38**	**5,059.30**	**11,501.68**	0.78%
I. Chemicals and Chemical Products (Dyes, Paints, etc.)	**29,693.10**	**2,180.22**	**31,873.32**	2.17%
I.1 Fertilizers	9,344.33	530.53	9,874.86	0.67%
I.2 Drugs and Pharmaceuticals	5,047.49	377.82	5,425.31	0.37%
I.3 Petro-chemicals (excluding under Infrastructure)	0.00	3.95	3.95	0.00%
I.4 Others	15,301.28	1,267.92	16,569.20	1.13%
J. Rubber, Plastic and their Products	**11,069.53**	**908.47**	**11,978.00**	0.82%
K. Glass & Glassware	**3,998.46**	**53.59**	**4,052.05**	0.28%
L. Cement and Cement Products	**5,283.50**	**9.26**	**5,292.76**	0.36%
M. Basic Metal and Metal Products	**25,851.10**	**4,824.58**	**30,675.67**	2.09%
M.1 Iron and Steel	16,282.89	1,709.02	17,991.92	1.23%
M.2 Other Metal and Metal Products	9,568.20	3,115.55	12,683.76	0.86%
N. All Engineering	**17,386.99**	**7,803.05**	**25,190.04**	1.72%
N.1 Electronics	838.20	597.35	1,435.55	0.10%
N.2 Others	16,548.79	7,205.70	23,754.49	1.62%
O. Vehicles, Vehicle Parts and Transport Equipments	**19,512.78**	**3,355.47**	**22,868.24**	1.56%

P. Gems and Jewellery	**5,882.97**	**230.26**	**6,113.22**	0.42%
Q. Construction	**21,647.93**	**9,220.93**	**30,868.86**	2.10%
R. Infrastructure	**1,00,081.84**	**17,622.82**	**1,17,704.66**	8.02%
R.a Transport (a.1 to a.6)	10,881.62	677.37	11,558.99	0.79%
R.a.1 Roads and Bridges	2,610.63	288.94	2,899.58	0.20%
R.a.2 Ports	291.94	27.29	319.23	0.02%
R.a.3 Inland Waterways	0.00	0.00	0.00	0.00%
R.a.4 Airport	7,978.71	346.16	8,324.88	0.57%
R.a.5 Railway Track, tunnels, viaducts, bridges	0.00	0.00	0.00	0.00%
R.a.6 Urban Public Transport (except rolling stock in case of urban road transport)	0.00	14.97	14.97	0.00%
R.a.7 Shipyards	0.00	0.00	0.00	0.00%
R.a.8 Logistics Infrastructure	0.33	0.00	0.33	0.00%
R.b. Energy (b.1 to b.6)	28,314.05	467.54	28,781.59	1.96%
R.b.1 Electricity Generation	20,868.46	314.16	21,182.62	1.44%
R.b.1.1 Central Govt PSUs	10,029.24	103.57	10,132.81	0.69%
R.b.1.2 State Govt PSUs (incl. SEBs)	0.00	0.00	0.00	0.00%
R.b.1.3 Private Sector	10,839.22	210.60	11,049.82	0.75%
R.b.2 Electricity Transmission	2,027.50	19.72	2,047.22	0.14%
R.b.2.1 Central Govt PSUs	0.00	0.00	0.00	0.00%
R.b.2.2 State Govt PSUs (incl. SEBs)	0.00	0.00	0.00	0.00%
R.b.2.3 Private Sector	2,027.50	19.72	2,047.22	0.14%
R.b.3 Electricity Distribution	5,418.09	133.66	5,551.75	0.38%
R.b.3.1 Central Govt PSUs	0.00	0.00	0.00	0.00%
R.b.3.2 State Govt PSUs (incl. SEBs)	4,469.29	0.00	4,469.29	0.30%
R.b.3.3 Private Sector	948.80	133.66	1,082.45	0.07%
R.b.4 Oil Pipelines	0.00	0.00	0.00	0.00%
R.b.5 Oil/Gas/Liquefied Natural Gas (LNG) storage facility	0.00	0.00	0.00	0.00%
R.b.6 Gas Pipelines	0.00	0.00	0.00	0.00%
R.c. Water and Sanitation (c.1 to c.7)	86.96	7.65	94.60	0.01%
R.c.1 Solid Waste Management	2.28	0.00	2.28	0.00%
R.c.2 Water supply pipelines	8.92	0.00	8.92	0.00%
R.c.3 Water treatment plants	0.00	0.00	0.00	0.00%
R.c.4 Sewage collection, treatment and disposal system	0.00	0.00	0.00	0.00%
R.c.5 Irrigation (dams, channels, embankments etc)	75.75	7.65	83.40	0.01%
R.c.6 Storm Water Drainage System	0.00	0.00	0.00	0.00%
R.c.7 Slurry Pipelines	0.00	0.00	0.00	0.00%
R.d. Communication (d.1 to d.3)	14,788.24	1,176.58	15,964.82	1.09%
R.d.1 Telecommunication (Fixed network)	250.00	1,000.08	1,250.08	0.09%
R.d.2 Telecommunication towers	491.64	174.17	665.81	0.05%
R.d.3 Telecommunication and Telecom Services	14,046.60	2.33	14,048.94	0.96%
R.e. Social and Commercial Infrastructure (e.1 to e.9)	15,113.00	688.19	15,801.19	1.08%
R.e.1 Education Institutions (capital stock)	8,715.36	145.02	8,860.39	0.60%
R.e.2 Hospitals (capital stock)	3,856.85	507.42	4,364.27	0.30%
R.e.3 Three-star or higher category	2,534.16	35.75	2,569.91	0.18%

classified hotels located outside cities with population of more than 1 million				
R.e.4 Common infrastructure for industrial parks, SEZ, tourism facilities and agriculture markets	0.00	0.00	0.00	0.00%
R.e.5 Fertilizer (Capital investment)	0.00	0.00	0.00	0.00%
R.e.6 Post harvest storage infrastructure for agriculture and horticultural produce including cold storage	0.00	0.00	0.00	0.00%
R.e.7 Terminal markets	0.00	0.00	0.00	0.00%
R.e.8 Soil-testing laboratories	0.00	0.00	0.00	0.00%
R.e.9 Cold Chain	0.00	0.00	0.00	0.00%
R.e.10 Sports Infrastructure	6.62	0.00	6.62	0.00%
R.e.11 Tourism - Ropeways and Cable Cars	0.00	0.00	0.00	0.00%
R.e.12 Affordable Housing	0.00	0.00	0.00	0.00%
R.f. Others, if any, please specify	30,897.98	14,605.49	45,503.47	3.10%
Other Infra	0.00	0.00	0.00	0.00%
S. Other Industries, pl. specify	13,904.85	927.20	14,832.05	1.01%
Total	**3,25,611.53**	**55,166.45**	**3,80,777.98**	**25.95%**

* Total exposure to Infrastructure exceeds 5% of gross credit exposure

RESIDUAL CONTRACTUAL MATURITY BREAKDOWN OF ASSETS (maturity bands as used in ALM returns are used)

(Amount in₹ Mn.)

	Cash	Balances with RBI	Balances with other banks	Investments	Advances	Fixed assets	Other assets	Total
Day 1	18143	3886	14454	36723	11849	0	2965	88021
2 – 7 days	0	634	12499	3973	6205	0	181	23492
8-14 days	0	609	5048	1760	4756	0	0	12173
15-30 days	0	1768	3544	1211	23298	0	193	30013
31 days & up to 2 months	0	2575	0	4408	32613	0	1566	41161
Over 2 months & up to 3 months	0	2318	180	16240	46556	0	1743	67037
Over 3 months & up to 6 months	0	6152	70	11323	105112	0	744	123402
Over 6 months & up to 1 year	0	12340	0	20163	168248	0	17077	217828
Over 1 year & up to 3 years	0	26396	947	28278	454730	0	32101	542451
Over 3 years & up to 5 years	0	1624	3	41720	134408	0	9044	186797
Over 5 years & upto 7 years	0	441	0	43117	68226	0	9011	120795
Over 7 years & up to 10 years	0	442	0	66311	46676	0	179	113608
Over 10 year & up to 15 years	0	4	0	22109	34157	0	0	56269
Over 15 years	0	0	0	13608	22101	4725	765	41199
Total	18143	59189	36744	310944	1158932	4725	75568	**1664245**

ASSET QUALITY

Advances (Amount in ₹ Mn.)

Amount of Non-Performing Assets (Gross)	36,121.10
Substandard	11,136.66
Doubtful 1	9,821.54
Doubtful 2	9,847.23
Doubtful 3	2,826.51
Loss	2,489.17
Net NPA	18,436.40

NPA ratios	
Gross NPAs to gross advances (%)	3.07%
Net NPAs to net advances (%)	1.59%
Movement of NPAs (Gross)	
Opening balance (balance as at the end of previous Fiscal)	32,606.76
Additions during the period*	10,050.06
Reductions*	6,535.72
Closing balance	36,121.10

* Including stressed asset sold to ARC

Movement of provisions (Amount in ₹ Mn.)

	Specific Provision	General Provision
Opening balance (balance as at the end of previous Fiscal)	15,371.38	691.80
Provisions made during the period	4,715.75	-
Write off	2,289.66	-
Write back of excess provisions	1,197.75	-
Any other adjustments, including transfers between provisions	-	-
Closing balance	16,599.72	691.80

Details of write offs and recoveries that have been booked directly to the income statement (Amount in ₹ Mn.)

Write offs that have been booked directly to the income statement	317.36
Recoveries that have been booked directly to the income statement	890.69

Investments (Amount in ₹ Mn.)

Amount of Non-Performing Investments(Gross)	930.86
Amount of provisions held for Non Performing Investments	927.02
Movement of provisions for depreciation on investments	
Opening balance (balance as at the end of previous Fiscal)	3,089.85
Provisions made during the period	292.06
Write-off	-
Write-back of excess provisions	31.65
Closing balance	3,350.26

Major Industry breakup of NPA (Amount in ₹ Mn.)

Industry	Gross NPA	Specific Provision
NPA in Top 5 industries	6,922.85	3,927.94

Geography wise Distribution of NPA and Provision (Amount in ₹ Mn.)

Geography	Gross NPA	Specific Provision	General Provision
Domestic	34,349.23	16,156.75	691.80
Overseas	1,771.87	442.97	-
Total	36,121.10	16,599.72	691.80

TABLE DF – 4: DISCLOSURES FOR PORTFOLIOS SUBJECT TO THE STANDARDIZED APPROACH

1.	**Qualitative disclosures**
	For portfolios under the Standardized Approach:

	Names of credit rating agencies used, plus reasons for any changes: Bank has approved all the seven External Credit Rating Agencies accredited by RBI for the purpose of credit risk rating of domestic borrower accounts that forms the basis for determining risk weights under Standardized Approach. External Credit Rating Agencies approved are: 1. CRISIL 2. CARE 3. India Ratings and Research Private Limited (Formerly FITCH INDIA) 4. ICRA 5. Brickwork Ratings India Pvt. Ltd. (BRICKWORK) 6. Acuite Rating & Research (Formerly SMERA Ratings Ltd) 7. INFOMERICS Valuation and Rating Pvt. Ltd. (INFOMERICS) Bank is also using the ratings of the following international credit rating agencies for assigning risk weights to claims for capital adequacy purposes where the exposure can be specified as international exposure: 1. Fitch 2. Moody's and 3. Standard & Poor's With respect to external credit rating, Bank is using long term ratings for risk weighting all long term claims and unrated short term claims on the same counterparty. However, short term rating of a counterparty is used only to assign risk weight to all short term claims of the obligor and not to risk weight unrated long term claims on the same counterparty.
	Types of exposure for which each agency is used: 1. Rating by the agencies is used for both fund based and non-fund based exposures. 2. Short Term Rating given by the agencies is used for exposure with contractual maturity of less than or equal to one year (except Cash Credit, Overdrafts and other Revolving Credits). 3. Long Term Rating given by the agencies is used for exposures with contractual maturity of above one year and also for Cash Credit, Overdrafts and other Revolving Credits. 4. Rating assigned to one particular entity within a corporate group is not used to risk weight other entities within the same group. The rating reviewed, at least once during past 15 months will only be considered for risk weighting purposes.

	Description of the process used to transfer public issue ratings into comparable assets in the Banking Book: The ratings available in public domain are mapped according to mapping process as envisaged in RBI guidelines on the subject. Issue Specific Ratings (Bank's own exposures or other issuance of debt by the same borrower constituent/ counterparty) or Issuer Ratings (borrower constituent/ counterparty) are applied to unrated exposures of the same borrower constituent/ counterparty subject to the following: 1. Issue specific ratings are used where the unrated claim of the Bank ranks paripassu or senior to the rated issue / debt. 2. Wherever issuer rating or issue specific ratings are used to risk weight unrated claims, such ratings are extended to entire amount of claim on the same counterparty. 3. Ratings used for risk weighting purposes are confirmed from the websites of the rating agencies concerned.

2.	**Quantitative disclosures**		
	Risk weight wise details of exposures (rated and unrated) after risk mitigation subject to the Standardized Approach (Credit equivalent amount of all exposures subjected to Standardized Approach, after risk mitigation)	**Risk Weight**	(Amount in ₹Mn.)
		Below 100 %	1119412.83
		100 %	324440.09
		More than 100 %	110607.57
		Deducted	1950.00*
		Total	1554460.49

*Investment in wholly owned subsidiary

TABLE DF – 5: CREDIT RISK MITIGATION: DISCLOSURES FOR STANDARDIZED APPROACHES

1.	**Qualitative disclosures**
	Disclosures on credit risk mitigation methodology adopted by the Bank that are recognized under the Standardized Approach for reducing capital requirements for credit risk
1.1	**Policies and processes for, and an indication of the extent to which the bank makes use of, on- and off-balance sheet netting**
	Bank has no practice of on-balance sheet netting for credit risk mitigation. Eligible collaterals taken for the exposures are separately earmarked and the exposures are expressed without netting.
1.2	**Policies and processes for collateral valuation and management**
	Bank has put in place Board approved policy on Credit Risk Management in which Collateral Management and credit risk mitigation techniques used by the Bank for both Risk management and capital computation purposes are separately included. The Loan policy of the Bank covers various aspects of valuation of collaterals.
1.3	**Description of the main types of collateral taken by the Bank**
	Collaterals used by Bank as risk mitigants for capital computation under Standardized Approach comprise eligible financial collaterals namely: 1. Cash margin and fixed deposits of the counterparty with the Bank. 2. Gold jewel of purity 91.6% and above, the value of which is notionally converted to value of gold with 99.99% purity. 3. Securities issued by Central and State Governments. 4. Kisan Vikas Patra and National Savings Certificates. 5. Life Insurance Policies with a declared surrender value of an Insurance company regulated by the insurance sector regulator. 6. Debt securities rated by a chosen Credit Rating Agency in respect of which the Bank is sufficiently confident of market liquidity of the security and where these securities are either: a. Attracting 100% or lesser risk weight i.e. rated at least BBB (-) when issued by Public sector entities and other entities including banks and Primary Dealers or b. Attracting 100% or lesser risk weight i.e. rated at least A3 for short term debt instruments 7. Debt securities not rated by a chosen Credit Rating Agency in respect of which the bank is sufficiently confident of market liquidity of the security and where these securities are:

	a. Issued by the bank b. Listed on a recognized exchange c. Classified as senior debt d. All rated issues of the same seniority by the issuing Bank are rated at least BBB (-) or A3 by a chosen Credit Rating Agency e. The bank has no information to suggest that the issue justifies a rating below BBB (-) or A3 by a chosen Credit Rating Agency f. Bank is sufficiently confident about the market liquidity of the security. 8. Units of Mutual Funds regulated by the securities regulator of the jurisdiction of the Bank's operation and mutual funds where a. A price for the units is publicly quoted daily i.e. where the daily NAV is available in public domain b. Mutual fund is limited to investing in the permitted instruments listed. Bank has no practice of monitoring / controlling exposures on a net basis, though Bank is able to determine at any time loans/advances and deposits of the same counterparty. Netting benefit, even if available, is not utilized in capital computation under Basel III norms.
1.4	**Main types of guarantor counterparty and their creditworthiness**
	Bank considers guarantees, which are direct, explicit, irrevocable and unconditional for Credit risk mitigation. Use of such guarantees for capital computation is strictly as per RBI guidelines on the subject. Main types of guarantor counterparties are a. Sovereigns (Central / State Governments) b. Sovereign entities like ECGC, CGFTSI c. Banks and Primary Dealers with a lower risk weight than the counter party Other entities rated AA (-) or better. This would include guarantee cover provided by parent, subsidiary and affiliate companies when they have lower risk weight than the obligor. The rating of the guarantor should be an entity rating which has factored in all the liabilities and commitments (including guarantees) of the entity.
1.5	**Information on market / credit risk concentrations within the mitigation taken by the Bank**
	Majority of financial collaterals held by the Bank are by way of own Deposits, Government Securities, Gold, Life Insurance Policies and other approved securities like NSC, KVP etc. Bank does not envisage market liquidity risk in respect of financial collaterals except in Gold and Units of Mutual Funds. Bank does not have exposure collateralized through units of eligible Mutual Funds. With respect to gold loans, each and every exposure is reviewed/ renewed/closed within a maximum period of 12 months. Bank could successfully manage the risks posed by sudden reduction in gold price in the past. Measures warranted by the situation were timely taken. Bank has not experienced any significant Market liquidity risk in Gold. Overall,

	financial collaterals do not have any issue in realization. Concentration on account of collateral is also relevant in the case of Land & building. Except in the case of Housing loan to individuals and loans against property, land and building is considered only as an additional security. As land and building is not recognized as eligible collateral under Standardized Approach, its value is not reduced from the amount of exposure in the process of computation of capital charge. It is used only in the case of Housing loan to individuals and non-performing assets to determine the appropriate risk weight. As such, there is no concentration risk on account of nature of collaterals.

2.	**Quantitative Disclosures**		(Amount in ₹ Mn.)	
2.1	**Credit risk exposure covered by eligible financial collaterals**			
	Type of exposure	Credit equivalent of gross exposure	Value of eligible financial collateral after haircuts	Net amount of credit exposure
A	Funded Credit Exposure	141254.83	128069.00	13185.83
B	Non funded Credit exposure	30409.83	16798.14	13611.69
C	Securitization exposures – On balance sheet	0.00	0.00	0.00
D	Securitization exposures – Off balance sheet	0.00	0.00	0.00
	TOTAL	**171664.66**	**144867.14**	**26797.52**
2.2	**Credit risk exposure covered by guarantees**			
	Type of exposure	Credit equivalent of gross exposure	Amount of guarantee (Credit equivalent)	
A	Funded Credit Exposure	17829.27	17773.59	
B	Non funded Credit exposure	37.87	8.87	
C	Securitization exposures – on balance sheet	0.00	0.00	
D	Securitization exposures – off balance sheet	0.00	0.00	
	TOTAL	**17867.15**	**17782.46**	

TABLE DF – 6: SECURITISATION: DISCLOSURES FOR STANDARDIZED APPROACH

1.	**Qualitative disclosures**
1.1	**General disclosures on securitization exposures of the Bank**
A	Objectives of securitization activities of the Bank (including the extent to which these activities transfer credit risk of the underlying securitized exposures away from the Bank to other entities and nature of other risks inherent in securitized assets)
	Bank's securitisation exposure is limited to investments in securitisation instruments (Pass Through Certificates) and purchase of asset portfolio by way of Direct assignment route. The bank invests/ purchase securitised assets with the objective of book building and yield optimisation.
B	Role of Bank in securitization processes (originator / investor/ service provider/ facility provider etc.) and extent of involvement in each activity.
	As an Investor: The Bank invests in Pass Through Certificates backed by financial assets originated by third parties. Such investments are held in its Trading book. As an Assignee : The Bank also purchases Asset portfolio by way of Direct assignment from Banks / NBFCs.
C	Processes in place to monitor changes in the credit and market risk of securitization exposures
	The major risks involved in Loan assignment transactions are: **Credit Risk**: The risk of default on a debt that may arise from an obligor failing to make required payments. **Co-mingling risks**: Risks arising on account of co-mingling of funds belonging to the assignee with that of originator. This occurs when there is a time lag between collection of loan instalments by the originator and remittance to the assignee. **Regulatory and legal risks**: Risks arising due to non-compliance of regulatory requirements resulting in keeping higher risk weight/ capital charge for assignment transactions. Risk of non-compliance of regulatory rules. **Prepayment risk**: Prepayment risk arises on account of prepayment of dues by obligors in the assigned pool either in part or full. Bank is constantly monitoring the changes in Credit and Market risk profile of securitization instruments held in the Trading book and Banking book. In case of portfolio purchased through Assignment route, monitoring is done on an individual account level.
D	Bank's policy governing the use of credit risk mitigation to mitigate the risks retained through securitization exposures
	The Bank has not originated any securitization exposures. In the case of purchase by way of Direct assignment route, Bank has not used any Credit risk mitigants.
1.2	**Accounting policies for securitization activities**
A	Treatment of transaction (whether as sales or financings)
	NA

B	Methods and key assumptions (including inputs) applied in valuing positions retained or purchased
	Income from investments in Pass Through Certificates is recognized on accrual basis. Income recognition is subjected to prudential norms stipulated by Reserve Bank of India in this regard. The loans purchased through Direct assignment route are classified as advances. The loans purchased will be carried at acquisition cost.
C	Changes in methods and key assumptions from the previous period and impact of the changes
	No change is effected in methods and key assumptions used for valuation of investment in securitized instruments (Pass Through Certificates).
D	Policies for recognizing liabilities on the balance sheet for arrangements that could require the bank to provide financial support for securitized assets.
	Bank has not entered into any arrangement to provide financial support for securitized assets.
1.3	**In the Banking Book, names of ECAIs used for securitizations and the types of securitization exposures for which each agency is used.**
	For computation of Capital requirements for loans purchased by way of Direct assignment, Bank has used the Credit rating issued by eligible ECAIs.

2.	**Quantitative disclosures** (Amount in ₹ Mn)			
2.1	**In the Banking Book**			
A	Total amount of exposures securitized by the Bank		Nil	
B	For exposures securitized, losses recognized by the Bank during the current period *(exposure type wise break up)*		Nil	
C	Amount of assets intended to be securitized within a year		Nil	
D	Of (C) above, amount of assets originated within a year before securitization		Nil	
E	Securitization exposures (by exposure type) and unrecognized gain or losses on sale thereon			
	Type of exposure	Amount securitized	Unrecognized gain / loss	
	Nil	Nil	Nil	
F	Aggregate amount of on-balance sheet securitization exposures retained or purchased by the Bank (exposure type wise breakup) (Direct assignment of Cash flows)		Commercial Vehicle/ MSME	299.33
			Housing	12643.41
			Loan against property	9179.04
			Commercial TL / LRD	0.00
			Agri / Allied activities	0.00
			Total	22121.79
G	Aggregate amount of off-balance sheet securitization exposures (exposure type wise breakup)		Nil	

H	Aggregate amount of securitization exposures retained or purchased and associated capital charges (Direct assignment of Cash flows)			
	Risk Weight Bands	**Exposure Type**	**Exposure**	**Capital Charge**
	Less than 100%	Housing Loans	12470.93	544.38
		Mixed Assets*	263.19	16.83
		Loan against property	2236.99	150.23
		Agri / Allied activities	0.00	0.00
	At 100%	Mixed Assets*	31.09	2.19
		Commercial TL / LRD	0.00	0.00
		Loan against property	6875.38	617.48
		Housing Loans	172.47	13.27
	More than 100%	Loan against property	66.51	5.51
		Mixed Assets*	5.06	0.39
	*includes Commercial Vehicle Loans and Micro &Small Business Loans			
I	Total amount of deductions from capital on account of securitization exposures			Nil
	Deducted entirely from Tier I capital-underlying exposure type wise break up			Nil
	Credit enhancing interest only strips (I/O) deducted from total capital – underlying exposure type wise break up			Nil
	Other exposures deducted from total capital – underlying exposure type wise break up			Nil
2.2	**In the Trading Book**			
A	Aggregate amount of exposures securitized by the Bank for which the Bank has retained some exposures, which is subject to Market Risk approach (exposure type wise details)			
	Type of exposure	Gross Amount	Amount retained	
	Nil	Nil	Nil	
B	Aggregate amount of on-balance sheet securitization exposures retained or purchased by the Bank (exposure type wise breakup)			
	Type of exposure		(Amount in ₹ Mn.)	
	Investment in Pass through Certificates		5928.30	
C	Aggregate amount of off-balance sheet securitization exposures (exposure type wise breakup)		Nil	
D	Securitization exposures retained / purchased subject to Comprehensive Risk Measure for specific risk		-	
E	Securitization exposures retained / purchased subject to specific risk capital charge (risk weight band wise distribution)			
	Type of Exposure	Capital charge as % to exposure	Exposure (Amount in ₹ Mn.)	
	Investment in Pass through Certificates	4.19%	5928.30	
F	Aggregate amount of capital requirements for securitization exposures (risk weight band wise distribution)			
	Type of exposure	Capital charge as % to exposure	Capital charge (Amount in ₹ Mn.)	
	Investment in Pass through Certificates	4.19%	250.28	

G	Total amount of deductions from capital on account of securitization exposures	Nil
	Deducted entirely from Tier I capital – underlying exposure type wise break up	Nil
	Credit enhancing interest only strips (I/Os) deducted from total capital – underlying exposure type wise break up	Nil
	Other exposures deducted from total capital – underlying exposure type wise break up	Nil

TABLE DF – 7: MARKET RISK IN TRADING BOOK

1.	**Qualitative disclosures**
1.1	**Approach used for computation of capital charge for market risk**
	Bank has adopted Standardized Duration Approach as prescribed by RBI for computation of capital charge for general market risk and is fully compliant with such RBI guidelines. Bank uses VaR as an indicative tool for measuring Forex risk and Equity Price risk. Standardized Duration Approach is applied for computation of General Market Risk for • Securities under HFT category • Securities under AFS category • Open gold position limits • Open foreign exchange position limits • Trading positions in derivatives • Derivatives entered into for hedging trading book exposures Specific capital charge for market risk is computed based on risk weights prescribed by the Regulator.
1.2	**Portfolios covered in the process of computation of capital charge**
	Investment portfolio under AFS and HFT, Gold and Forex open positions and Derivatives entered for trading and hedging.

(Amount in ₹ Mn.)

2.	**Quantitative disclosures**	
2.1	**Minimum capital requirements for market risk as per Standardized Duration Approach**	**2721.48**
	Interest rate risk	1394.61
	Foreign exchange risk (including gold)	253.13
	Equity position risk	1073.75

TABLE DF – 8: OPERATIONAL RISK

1.	**Qualitative disclosures**
1.1	**Approach used for computation of capital charge for operational risk (and for which the Bank is qualified)**
	Bank is following the Basic Indicator Approach for computation of capital charge for operational risk. Bank has initiated steps for migrating to the advanced approaches in due course.

TABLE DF – 9: INTEREST RATE RISK IN BANKING BOOK (IRRBB)

1.	**Qualitative disclosures**
	The impact of adverse movements in interest rates on financials is referred to as interest rate risk. For banking book, interest rate risk arises through mismatches in re-pricing of interest rate sensitive assets (RSA), rate sensitive liabilities (RSL) and rate sensitive off-balance sheet items. As interest rate risk can impact both Net Interest Income (NII) and Economic value of capital, it is assessed and managed from both earnings and economic value perspective. a) **Earnings perspective**: Analyses the impact on Bank's Net Interest Income (NII) in the short term through traditional gap analysis. b) **Economic perspective**: Analyses the impact on the Net-worth of bank due to re-pricing of assets, liabilities and off-balance sheet items through duration gap analysis. The Bank classifies an asset/liability as rate sensitive if: • Within the time interval under consideration, there is a cash flow • The interest rate resets / reprices contractually during the interval • RBI changes the interest rates in cases where interest rates are administered. Rate sensitive assets and liabilities are grouped under various time buckets prescribed by RBI for interest rate sensitivity statement and bucket wise modified duration is computed using the suggested common maturity, coupon and yield parameters.
	Core portion of non-maturing deposits (Current Account and Saving Account) is bucketed in "over 1 year – 3 year" based on the behavioural analysis. Non-rate sensitive liabilities and assets primarily comprise of capital, reserves and surplus, other liabilities, cash and balances with RBI, current account balances with banks, fixed assets and other assets. IRRBB is assessed on a monthly basis and monitored by ALCO, both under earnings and economic value perspectives.

2	**Quantitative disclosures - Impact of interest risk rate** (Amount in ₹ Mn.)		
		Total Book	Banking Book
2.1	**Earnings perspective (Traditional Gap Analysis)**		
	Earnings at Risk (EaR) – impact for one year due to Uniform 1% increase/ decrease in interest rate	1705.78	1375.93
	Economic value perspective – percentage and quantum of decrease in market value of equity on account of 1% uniform increase/decrease in interest rate	4731.48	3837.45

(Currency wise break up not provided as the turnover in other currencies is less than 5% of total turnover)

TABLE DF – 10: General Disclosure for Exposure Related to Counterparty Credit Risk

Qualitative disclosures

Bank has put in place Counterparty Credit Risk limits for banks as counterparty, based on internal rating of the counterparty bank and with the approval of the Board. Counterparty exposures for other entities are subject to comprehensive exposure ceilings fixed by the Board. Capital for Counterparty Credit Risk is assessed based on the Standardized Approach.

Quantitative disclosures

The Bank does not recognize bilateral netting. The credit equivalent amounts of derivatives that are subjected to risk weighting are calculated as per the Current Exposure Method. The balance outstanding and the current exposure thereof are as follows:

		(Amount in ₹ Mn.)
Particulars	Notional Amounts	Current Exposure
Foreign exchange contracts	127020.06	6674.49
Interest rate derivative contracts	32508.78	503.83
Total	**159528.84**	**7178.32**

TABLE DF-11: Composition of Capital		(Amount in ₹ Mn.)	
Basel III common disclosure template			**Ref No**
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	56974.23	a+d
2	Retained earnings	19100.08	l-m1
3	Accumulated other comprehensive income (and other reserves)	53955.66	b+c+e+f+ i+j+k
4	*Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)*	0.00	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0.00	
6	**Common Equity Tier 1 capital: before regulatory adjustments**	**130029.98**	
Common Equity Tier 1 capital: regulatory adjustments			
7	Prudential valuation adjustments	0.00	
8	Goodwill (net of related tax liability)	0.00	
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	15.88	r+p
10	Deferred tax assets	0.00	
11	Cash-flow hedge reserve	0.00	
12	Shortfall of provisions to expected losses	0.00	
13	Securitisation gain on sale	0.00	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0.00	
15	Defined-benefit pension fund net assets	0.00	
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0.00	
17	Reciprocal cross-holdings in common equity	13.56	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	0.00	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	0.00	
20	Mortgage servicing rights (amount above 10% threshold)	0.00	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0.00	

22	Amount exceeding the 15% threshold	0.00	
23	of which: significant investments in the common stock of financial entities		
24	of which: mortgage servicing rights	0.00	
25	of which: deferred tax assets arising from temporary differences	0.00	
26	National specific regulatory adjustments (26a+26b+26c+26d)	**0.00**	
26 a	*of which:* Investments in the equity capital of the unconsolidated insurance subsidiaries	0.00	
26 b	*of which:* Investments in the equity capital of unconsolidated non-financial subsidiaries	0.00	
26 c	*of which:* Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	0.00	
26 d	*of which:* Unamortised pension funds expenditures	0.00	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0.00	
28	**Total regulatory adjustments to Common equity Tier 1**	29.44	
29	**Common Equity Tier 1 capital (CET1)**	**130000.54**	
	Additional Tier 1 capital: instruments		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (31+32)	0.00	
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	0.00	
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	0.00	
33	*Directly issued capital instruments subject to phase out from Additional Tier 1*	0.00	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0.00	
35	*of which: instruments issued by subsidiaries subject to phase out*	0.00	
36	Additional Tier 1 capital before regulatory adjustments	0.00	
	Additional Tier 1 capital: regulatory adjustments		
37	Investments in own Additional Tier 1 instruments	0.00	

38	Reciprocal cross-holdings in Additional Tier 1 instruments	0.00	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	0.00	
40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
41	National specific regulatory adjustments (41a+41b)	0.00	
41 a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	0.00	
41 b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0.00	
43	**Total regulatory adjustments to Additional Tier 1 capital**	0.00	
44	**Additional Tier 1 capital (AT1)**	0.00	
45	**Tier 1 capital (T1 = CET1 + AT1) (29 + 44)**	**130000.54**	
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	3000.00	n
47	Directly issued capital instruments subject to phase out from Tier 2	0.00	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0.00	
49	*of which: instruments issued by subsidiaries subject to phase out*	0.00	
50	Provisions	7910.92	ci+h+o+g
51	**Tier 2 capital before regulatory adjustments**	**10910.92**	
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	0.00	
53	Reciprocal cross-holdings in Tier 2 instruments	22.54	

54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	0.00	
55	Significant investments13 in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	0.00	
56	National specific regulatory adjustments (56a+56b)	0.00	
56 a	*of which:* Investments in the Tier 2 capital of unconsolidated subsidiaries	0.00	
56 b	*of which:* Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	0.00	
57	**Total regulatory adjustments to Tier 2 capital**	22.54	
58	**Tier 2 capital (T2)**	10888.38	
59	**Total capital (TC = T1 + T2) (45 + 58)**	**140888.92**	
60	Total risk weighted assets (60a + 60b + 60c)	**983664.48**	
60 a	*of which: total credit risk weighted assets*	866274.89	
60 b	*of which: total market risk weighted assets*	30238.72	
60 c	*of which: total operational risk weighted assets*	87150.87	
Capital ratios and buffers			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	13.22%	
62	Tier 1 (as a percentage of risk weighted assets)	13.22%	
63	Total capital (as a percentage of risk weighted assets)	14.32%	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	7.375%	
65	*of which: capital conservation buffer requirement*	1.875%	
66	*of which: bank specific countercyclical buffer requirement*	0.00%	
67	*of which: G-SIB buffer requirement*	0.00%	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	7.72%	
National minima (if different from Basel III)			

69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	
Amounts below the thresholds for deduction (before risk weighting)			
72	Non-significant investments in the capital of other financial entities	3506.84	
73	Significant investments in the common stock of financial entities	1950.00	
74	Mortgage servicing rights (net of related tax liability)	0.00	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0.00	
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	5991.18	
77	Cap on inclusion of provisions in Tier 2 under standardised approach	10828.44	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	NA	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	NA	
Capital instruments subject to phase-out arrangements (only applicable between March 31, 2017 and March 31, 2022)			
80	*Current cap on CET1 instruments subject to phase out arrangements*	NA	
81	*Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)*	NA	
82	*Current cap on AT1 instruments subject to phase out arrangements*	NA	
83	*Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)*	NA	
84	*Current cap on T2 instruments subject to phase out arrangements*	NA	
85	*Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)*	NA	

Note to the Template		
Row No. of the template	**Particular**	**(Amount in ₹ Mn.)**
10	Deferred tax assets associated with accumulated losses	0.00
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	33.70
	Total as indicated in row 10	33.70
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	2080.00
	of which: Increase in Common Equity Tier 1 capital	2080.00
	of which: Increase in Additional Tier 1 capital	0.00
	of which: Increase in Tier 2 capital	0.00
26 b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	0.00
	(i) Increase in Common Equity Tier 1 capital	0.00
	(ii) Increase in risk weighted assets	0.00
50	Eligible Provisions included in Tier 2 capital	5991.18
	Investment Fluctuation Reserve inclused in Tier 2 capital	1897.20
	Eligible Revaluation Reserves included in Tier 2 capital	22.54
	Total of row 50	7910.92

	Table DF-12	**(Amount in ₹ Mn.)**	
	Composition of Capital: Reconciliation Requirements Step 1	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**
		30-09-2019	**30-09-2019**
A	**Capital & Liabilities**		
i	Paid-up Capital	3976.24	3976.24
	Reserves & Surplus	133566.89	137618.50
	Minority Interest		
	Total Capital	**137543.13**	**141594.73**
ii	Deposits	**1395465.21**	**1395213.92**
	of which: Deposits from banks	24230.03	24230.03
	of which: Customer deposits	1371235.18	1370983.89

	of which: Other deposits (pl. specify	0.00	0.00
iii	Borrowings	**77638.39**	**89382.28**
	of which: From RBI	0.00	0.00
	of which: From banks	2850.00	14040.76
	of which: From other institutions & agencies	48134.52	48687.64
	of which: Others (pl. specify)	23653.87	23653.87
	of which: Capital instruments	3000.00	3000.00
iv	Other liabilities & provisions	**53598.15**	**54722.14**
	Total Liabilities	**1664244.88**	**1680913.07**
B	**Assets**		
i	Cash and balances with Reserve Bank of India	**77331.94**	**77415.79**
	Balance with banks and money at call and short notice	**36744.20**	**37347.97**
ii	Investments:	**310943.63**	**309549.38**
	of which: Government securities	269960.47	269960.47
	of which: Other approved securities	0.00	0.00
	of which: Shares	2464.66	2503.37
	of which: Debentures & Bonds	12184.99	12702.04
	of which: Subsidiaries / Joint Ventures / Associates	4030.00	2080.00
	of which: Others (Commercial Papers, Mutual Funds etc.)	22303.51	22303.51
iii	Loans and advances	**1158932.07**	**1175454.26**
	of which: Loans and advances to banks	25.75	25.75
	of which: Loans and advances to customers	1158906.31	1175428.50
iv	Fixed assets	**4724.78**	**4880.86**
v	Other assets	**75568.25**	**76264.81**
	of which: Goodwill and intangible assets	0.00	15.88
	of which: Deferred tax assets	0.00	33.70
vi	Goodwill on consolidation	0.00	0.00
vii	Debit balance in Profit & Loss account	0.00	0.00
	Total Assets	**1664244.88**	**1680913.07**

TABLE DF-12			(Amount in ₹ Mn.)	
	Composition of Capital: Reconciliation Requirements Step 2	**Balance sheet as in financial statements**	**Balance sheet under regulatory scope of consolidation**	**Ref No.**
		30-09-2019	**30-09-2019**	
A	**Capital & Liabilities**			
i	Paid-up Capital	3976.24	3976.24	
	of which: Amount eligible for CET1	3976.24	3976.24	a
	of which: Amount eligible for AT1	0.00	0.00	
	Reserves & Surplus	**133566.89**	**137618.50**	
	Of which	0.00	0.00	
	-Statutory Reserve	25977.03	25977.03	b
	-Revaluation Reserve (Part of CET1 at a discount of 55%)	0.00	0.00	c
	-Revaluation reserves at a discount of 55 per cent (T-2) (if not already shown under CET 1)	50.09	50.09	c i
	-Share premium	51443.07	52998.00	d
	-Capital Reserve	3687.72	3687.72	e
	-Revenue and other reserves	18695.88	18882.14	f
	-Investment fluctuation reserve	1897.20	1897.20	g
	-Investment reserve	0.00	0.00	h
	-Foreign Currency Translation Reserve (at a discount of 75 per cent)	37.17	37.17	i
	-Special reserve	5079.90	5079.90	j
	-Contingency reserve	301.00	301.00	k
	- Balance in Profit and loss account at the end of the previous financial year	21742.84	22454.20	l
	- Current Financial year profit (After appropriations)	4654.99	4717.17	m
	- Dividend appropriation considered for regulatory purposes		3354.12	m1
	Minority Interest	0.00	1536.88	m2
	-Cash flow hedge reserve	0.00	0.00	
	Total Capital	**137543.13**	**141594.73**	
ii	Deposits	**1395465.21**	**1395213.92**	
	of which: Deposits from banks	24230.03	24230.03	
	of which: Customer deposits	1371235.18	1370983.89	
	of which: Other deposits (pl. specify)	0.00	0.00	
iii	Borrowings	**77638.39**	**89382.28**	

	of which: From RBI	0.00	0.00	
	of which: From banks	2850.00	14040.76	
	of which: From other institutions & agencies	48134.52	48687.64	
	of which: Others	23653.87	23653.87	
	of which: Capital instruments (Tier II bonds)	3000.00	3000.00	
	- Recognised under Tier II	3000.00	3000.00	n
	- Not Recognised under Tier II	0.00	0.00	
iv	Other liabilities & provisions	**53598.15**	**54722.14**	
	of which: DTLs	997.96	997.96	
	of which: Standard asset provision included under Tier II	5888.10	5991.18	o
	Total Liabilities	**1664244.88**	**1680913.07**	
B	**Assets**			
i	Cash and balances with Reserve Bank of India	**77331.94**	**77415.79**	
	Balance with banks and money at call and short notice	**36744.20**	**37347.97**	
ii	Investments	**310943.63**	**309549.38**	
	of which: Government securities	269960.47	269960.47	
	of which: Other approved securities			
	of which: Shares	2464.66	2503.37	
	of which: Debentures & Bonds	12184.99	12702.04	
	of which: Subsidiaries / Joint Ventures / Associates	4030.00	2080.00	
	of which: Others (Commercial Papers, Mutual Funds etc.)	22303.51	22303.51	
iii	Loans and advances	**1158932.07**	**1175454.26**	
	of which: Loans and advances to banks	25.75	25.75	
	of which: Loans and advances to customers	1158906.31	1175428.50	
iv	Fixed assets	**4724.78**	**4880.86**	
	of which Intangible assets	**0.00**	**15.88**	p
v	Other assets	**75568.25**	**76264.81**	
	a Other intangibles (excluding MSRs)	0.00	0.00	r
	b Deferred tax assets	0.00	33.70	
	c MAT credit entitlement	0.00	0.00	
vi	Goodwill on consolidation	0.00	0.00	
vi	Debit balance in Profit & Loss account	0.00	0.00	
	Total Assets	**1664244.88**	**1680913.07**	

LEVERAGE RATIO (Consolidated)

Leverage ratio is a non-risk based measure of exposure over capital. The leverage ratio is calibrated to act as a credible supplementary measure to the risk based capital requirements. The Basel III leverage ratio is defined as the ratio of capital measure (the numerator) to exposure measure (the denominator), expressed as a percentage.

The capital measure used for the leverage ratio at any particular point in time is the Tier 1 capital measure applying at that time under the risk-based framework. Total exposure measure is the sum of the on-balance sheet exposures, derivative exposures, securities financing transaction (SFT) exposures and off- balance sheet (OBS) items.

$$Leverage\ Ratio = \frac{Tier\ I\ Capital}{Total\ Exposure}$$

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

	Item	**(Amount in ₹ Mn.)**
1	Total consolidated assets as per published financial statements	1664244.88
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	16668.19
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (less)	29.44
4	Adjustments for derivative financial instuments	8385.55
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	6147.60
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	119813.15
7	Other adjustments	2500.75
8	Leverage ratio exposure	1817730.68

Table DF 18 - Leverage ratio common disclosure template		
	Item	**Leverage ratio framework (Amount in ₹ Mn.)**
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	1683413.82
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	29.44
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	1683384.38
	Derivative exposures	
4	Replacement cost associated with all *derivatives*transactions (i.e. net of eligible cash variation margin)	1310.94
5	Add-on amounts for PFE associated with all derivatives transactions	7074.60
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)**	8385.55
	Securities financing transaction exposures	
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	6077.91
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	52.55
14	CCR exposure for SFT assets	122.24
15	Agent transaction exposures	0.00
16	**Total securities financing transaction exposures (sum of lines 12 to 15)**	6147.60
	Other off-balance sheet exposures	
17	Off-balance sheet exposure at gross notional amount	293106.99
18	(Adjustments for conversion to credit equivalent amounts)	173293.83
19	**Off-balance sheet items (sum of lines 17 and 18)**	119813.15
	Capital and total exposures	
20	Tier 1 Capital	130000.54
21	Total exposures (sum of lines 3,11,16 and 19)	1817730.68
	Leverage ratio	
22	Basel III leverage ratio	7.15%