Pillar III Disclosure

DF-1- Scope of Application

The framework of disclosures applies to Fincare Small Finance Bank Limited (hereinafter referred to as the Bank) which started Banking Operations on 21st Jul 2017. Disclosure are made as a standalone entity since the Bank does not have any subsidiary.

a. Capital Structure

As per Reserve Bank of India (RBI) capital adequacy norms, capital funds are classified into Tier-1 and Tier-2 capital. Tier-1 capital of the Bank consists of paid-up share capital, share premium, statutory reserves, revenue & other disclosed free reserves reduced by first loss credit enhancement in the form of fixed deposit and intangibles. Tier-2 capital consists of Sub-debts, general provisions & loss reserves reduced by First loss credit enhancement in the form of fixed deposit.

b. Equity Capital

As on 31st March,2019, the Bank has authorized share capital of ₹ 10,000 Lakh, comprising of 100,000,000 equity shares of ₹ 10 each and has subscribed and paid up capital of ₹ 5,644 Lakh comprising of fully paid up 56,435,981 shares of ₹ 10 each.

c. Capital Funds:

The capital fund position for the year ended 31st March,2019 and 31st March,2018 are:

(Amount in ₹ ₹ Lakh)

Particulars	As at 31st Mar 2019	As at 31st Mar 2018
Tier 1 capital	62,201	31,749
Tier 2 capital	6,238	9,189
Total Capital Fund (Tier I +Tier II)	**68,439**	**40,938**

DF-2- Capital Adequacy

Fincare Small Finance Bank Limited (hereinafter to be referred as the Bank) is subject to RBI Master Circular on Basel II Capital Regulations issued on July 1st ,2008 and amendments thereto issued on time to time by RBI.

The revised framework consists of three mutually reinforcing Pillars viz.

- **Minimum Capital Requirement.**
- **Supervisory review of Capital Adequacy.**
- **Market Discipline.**

The Pillar 1 framework offers three distinct options for computing capital requirement for credit risk and three other options for computing capital requirement for operational risk.

The Bank is subject to guidelines prescribed in the RBI Master Circular on Capital Regulation Base II Jul 2008. The bank has adopted standardized approach for Credit Risk for Computation of Capital Risk Adequacy Ratio (CRAR). Currently the Bank is not considering the Market risk and Operational risk for computation of CRAR.

Minimum Capital requirement

As per the operating guidelines for Small Finance Bank Limited is required to maintain Capital Risk Adequacy Ratio of 15 % with Common Equity Tier I of 6%.

On 31st Mar 2019, the Bank has a healthy Capital Risk Adequacy Ratio of 23.63% which is well above the minimum capital adequacy requirement and Common Equity Tier 1 of 21.48% which is above the requirement of 6%.

Assessment of adequacy of Capital to support current and future activities

The Bank has a policy on Internal Capital Adequacy Assessment Process (ICAAP) which is approved by the Board of Directors (Board). Under ICAAP, the Bank determines whether it has adequate level of capital to meet regulatory norms, current and future business needs, including stress scenarios. Bank's ICAAP evaluates and documents all risks and substantiates appropriate capital allocation for not only risks identified under Pillar 1 (i.e. Credit, Market and operational risk) but for the ones identified under Pillar 2 as well.

ICAAP enables the Bank to evaluate the adequacy of capital to take care of the future business growth and various other risks that the Bank is exposed to, so that the minimum capital required is maintained on a continuous basis and at the times of changing economic conditions/economic recession. The Bank considers both quantifiable and non-quantifiable risks while assessing capital requirements. The Bank considers the following risks as material and has considered these while assessing its capital requirements:

- Credit Risk
- Interest Rate Risk in banking Book
- Liquidity Risk
- Credit Concentration Risk
- Business Risk
- Strategic Risk
- Compliance Risk
- Reputation Risk
- Loss of Key Personnel
- Model Risk
- Residual Risk of Securitization

Monitoring and reporting

The Board of Directors of Fincare Small Finance Bank maintains an active oversight over the Bank's capital adequacy levels. On a quarterly basis, an analysis of the capital adequacy position and the risk weighted assets and an assessment of the various aspects of Basel II on capital and risk management as stipulated by RBI, are reported to the Board.

Common Equity Tier I, Tier I and Total Capital Ratio

Particulars	As at 31st Mar 2019	As at 31st Mar 2018
Common equity tier 1 capital ratio (%)	21.48%	18.07%
Tier 1 capital ratio (%)	21.48%	18.07%
Tier 2 capital ratio (%)	2.15%	5.23%
Total Capital Ratio (CRAR) (%)	23.63%	23.30%

Table DF-3: Credit Risk: General Disclosures for All Banks

Qualitative Disclosures

The Board of directors is overall responsible for Risk management within the Bank, including credit risk. The Risk Management Committee of the Board (RMCB) oversees the functioning of Credit Risk Management Department (CRMD) which drives identification, measurement, monitoring and reporting of Credit Risk within the Bank. CRMD is an independent Department headed by Chief Risk Officer (CRO). The CRO reports to the RMCB and administratively to CEO. CRMD is independent of Business and Credit functions and is responsible for protecting the quality of the entire loan portfolio.

The Board approved Credit Risk Policy of the Bank provides a framework for managing credit risks so as to promote quality assets, profitable relationships and prudent growth by leveraging on our Bank's strong franchise, traditional client base in key geographies considering the customer segment, heightened competition and thinning spreads.

Independent Business and Credit functions are first line of defence and responsible for day-to-day management of credit risk. The respective units formulate various internal controls to ensure adherence to various risk management policies, procedures and guidelines.

The CRMD estimates and recommends overall credit risk appetite of the Bank, which is reviewed and approved by the Board. The department defines the risk assessment systems, monitor quality of loan portfolio, develop MIS and undertake loan review. The Risk MIS to top management provides adequate information on the composition of the credit portfolio, including identification of any concentration of risk. The department also enforces and monitors compliance of the risk parameters and prudential limits set by the Risk Management Committee of the Board.

Credit risk measurement, mitigation, monitoring & reporting system

Retail:

The retail portfolio consists of JLG Microfinance Loans, Loan against Gold, Two-wheeler loans and Loan against property. The JLG Microfinance Loans is templated low ticket size product and has standard underwriting norms catering to the base of the pyramid segment of customers. Other products such as Loan against Gold, Two-wheeler Loan and Loan against property have dedicated credit teams performing systematic credit assessment and valuation of collateral. The underwriting norms for each product are well defined in relevant policies and embedded in credit procedures.

Wholesale Segment:

There is a separate vertical handling wholesale Corporate Loans. Detailed Board approved Underwriting standards exist for this segment. A centralized credit team, which is independent of business team, performs the assessment and provides recommendations. The sanction is done by independent credit committee.

Treasury Counterparties:

Limits to Counterparties for money market products are assessed by Treasury Mid-office team and approved by the Board.

Exposures beyond certain threshold will be reviewed and approved by the Credit Committee as per delegation of powers defined for each product.

Delegation of powers:

Board approved delegation of powers exist for various products and it covers various exceptions and deviations approval as well. The credit sanctions are subject to review by the next higher authority to ensure proper matrix oversight and review. The credit underwriting in wholesale segment is subject to approval of Credit Committee and has a separate delegation matrix approved by the Board.

Post sanction review and monitoring:

Given that the health of the Bank's asset book is the aggregate of the performance of individual credits, monitoring of individual credits through follow up and management of entity level risks on an on-going basis through periodic reviews, assessing early warning signals, ensuring end use of funds, security monitoring, LTV tracking, tracking of all exceptions, deviations, etc. contribute to maintaining credit portfolio health. In addition, monitoring of macro-economic factors and market conditions are also done.

Risk based Field monitoring framework has been put in place to monitor the MFI portfolio. Additionally, detailed Credit Risk dashboard is published monthly which cover critical aspects such as product-wise asset quality and delinquencies in various buckets: 1+ days, 30+ days, 60+ days, 90+ days, NPA and write off. Static pool analysis is done to identify delinquency trends and same is studied for various products and geographies to enable timely action. The Loan to value (LTV) and collateral values are also closely monitored and action initiated as necessary like margin calls. Early warning exercise is also carried out periodically for proactive management of such accounts.

For wholesale customers, detailed tracking of company performance, any external credit rating migration, reporting of delinquencies by other banks via CRILC reporting, etc. are done by credit and credit risk teams to ensure timely detection of developments.

Recovery & write off guidelines:

The Bank has collection and recovery guidelines and the objective is to ensure efficient collection and recovery practices in a cost effective and ethical manner. The teams focus on soft collection efforts in early delinquency buckets while effectively identifying and managing serious delinquency behaviour. The Bank has well defined legal processes including initiating action under SARFAESI Act. The ultimate aim is to reduce write off portfolio losses.

Periodic Reviews:

Independent Internal audit team which conducts annual audits and thematic audits.

Definition and classification of non-performing assets (NPAs):

The Bank is guided by RBI prescribed Income recognition & Asset classification (IRAC) guidelines.

Advances are classified into performing and non-performing advances (NPA) based on the RBI guidelines. Further, NPAs are classified into sub-standard, doubtful and loss assets based on NPA classification and provisioning policy of the Bank, subject to the minimum classification and provisioning level prescribed by the RBI under the Income Recognition and Asset Classification norms. The Bank has product specific guidelines for doubtful and loss classification.

'Overdue' refers to interest and/or instalment remaining unpaid from the day it became receivable.

The above classification is provided based on Management's estimates which are more prudent than the classification and provision norms as per RBI's Master Circular - Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances, issued on 01st Jul 2015.

Quantitative Disclosures

FUND BASED AND NON-FUND BASED EXPOSURES AS ON 31st March 2019

(Amount in ₹ Lakh)

FUND BASED EXPOSURE	CREDIT EXPOSURE
Gross Advances	2,79,109*
Investments	70,086*
All Other assets	70,619
TOTAL FUND BASED EXPOSURE	4,19,814
NON-FUND BASED EXPOSURE	2,700
TOTAL FUND BASED AND NON-FUND BASED EXPOSURES	4,22,514

*Gross Advances is net of IBPC and includes NPA Provisions. Investments are taken at Book value.

#Non-fund-based exposure represents the securitized portfolio and guarantee provided for such transactions.

GEOGRAPHIC DISTRIBUTION OF EXPOSURES AS ON 31st March 2019

(Amount in ₹ Lakh)

EXPOSURES	DOMESTIC	OVERSEAS	TOTAL
FUND BASED EXPOSURE	4,19,814	NIL	4,19,814
NON-FUND BASED EXPOSURE	2,700	NIL	2,700
TOTAL FUND BASED AND NON-FUND BASED EXPOSURES	4,22,514	NIL	4,22,514

RESIDUAL CONTRACTUAL MATURITY BREAKUP OF ASSETS

Break up as on 31st March 2019

(Amount in ₹ Lakh)

Time Buckets	Advances	Investments
Day 1	462	33,451
2 to 7 days	2,298	1,660
8 to 14 days	3,303	889
15 to 30 days	7,366	1,363
31 days to 2 months	14,094	1,418
2 months to 3 months	14,304	1,022
Over 3 month & up to 6 month	45,341	3,413
Over 6 Month & up to 1 year	77,496	8,805
Over 1 year & up to 3 years	93,363	6,326
Over 3 years & up to 5 years	11,389	550
Over 5 years	7,053	1,189
Total	2,76,469	70,086

fincare Small Finance Bank

NON-PERFORMING ASSETS/NPA Ratios/NPA Movement

(Amount in ₹ Lakh)

Particulars	As at 31st Mar 2019
(i) Gross NPAs to Net Advances (%)	1.29%
(ii) Net NPAs to Net Advances (%)	0.34%
(iii) Movement of NPAs (Gross)	
(a) Opening balance	1,722
(b) Additions during the year	4,356
(c) Reductions during the year	2,489
(d) Closing balance	3,589
(iv) Movement of Net NPAs	-
(a) Opening balance	1,317
(b) Additions during the year	2,499
(c) Reductions during the year	2,866
(d) Closing balance	949
(v) Movement of provisions for NPAs (excluding provision on standard assets and floating provision)	-
(a) Opening balance	405
(b) Provision made during the year	4,007
(c) Write off/write back of excess provision	1,772
(d) Closing balance	2,640

*Total Gross Advances includes NPA provisions.

WRITE OFF & RECOVERIES

(Amount in ₹ Lakh)

Particulars	As at 31st Mar 2019
Gross NPAs as on 1st Apr of particular year (Opening Balance)	1,722
Additions (Fresh NPAs) during the year	4,356
Sub-total (A)	**6,078**
(i) Recoveries (excluding recoveries made from upgraded accounts)	1,216
(ii) Recoveries (excluding recoveries made from upgraded accounts)	257
(iii) Technical/Prudential Write offs	1,016
(iv) Write offs other than those under (iii) above	-
Sub-total (B)	**2,489**
Gross NPAs as on 31st Mar of following year (closing balance) (A-B)	3589
Opening balance of Technical/Prudential written off accounts as at 1st Apr	18,925
Add: Technical/Prudential write offs during the year	1016
Sub-total (A)	**19,941**

Less: Recoveries made from previously technical/prudential written off accounts during the year (B)	436
Closing balance as at 31st Mar (A-B)	**19,505**

Note: The Bank has nil Non-performing investments as on 31st Mar 2019.

DF-4: Credit Risk: Disclosures for Portfolios Subject to the Standardized Approach

Ratings used under Standardized Approach:

The Bank adheres to the RBI guidelines stipulated in Basel II Capital Regulations issued on 01st Jul 2015.

Quantitative Disclosures

Bank's exposure (rated and unrated) after risk mitigation subject to the standardized approach in the following three major risk buckets as well as those that are deducted:

(Amount in ₹ Lakh)

Particulars	As at 31st Mar 2019
At 0% risk weight	1,09,738
Below 100% risk weight	28,218
100% risk weight	2,70,594
More than 100% risk weight	8,551
Deducted (Intangible Assets and first loss credit enhancement in the form of fixed deposit)	6242

DF-5- Credit Risk Mitigation for Standardised Approach

Qualitative Disclosures:

Application of Credit Risk Mitigants

The Bank can use number of techniques to mitigate the credit risks, it is exposed to. Credit Risk Mitigants have the effect of reducing the net exposure for application of risk weights. Credit Risk Mitigation techniques classified as eligible for reduction in the net exposure include:

I. Eligible financial collateral
II. Guarantees
III. On-balance sheet netting
IV. Application of Risk Weights

The Bank adheres to the RBI guidelines defined under the RBI Master Circular - Prudential Guidelines on Capital Adequacy and Market Discipline - New Capital Adequacy Framework (NCAF) for application of risk weights for credit risk measurement and capital computation purposes.

Types of Financial collateral: the Bank takes the following types of financial collateral

- Cash and deposits with the Bank
- Gold jewellery

Market risk element in collateral: Gold is a commodity and is subject to price fluctuations. The Bank has a system of calculating daily mark-to-market and necessary actions are initiated such as margin calls are made in case of shortfall. Thus minimum LTV thresholds are ensured.

Guarantors and credit worthiness: The Bank has not taken any benefit of guarantors while computing capital charge.

Quantitative Disclosures:

Credit Risk Portfolio covered by the eligible financial collateral after the application of haircut

(Amount in ₹ Lakh)

Particulars	As at 31st Mar 2019
Loan Against Gold	8,852
Overdraft against Fixed Deposit	671

DF-6- Securitisation Exposures: Disclosure for Standardised Approach

Qualitative Disclosures:

The Bank's primary objective of securitisation activities is to increase the efficiency of capital and enhance the return on capital employed by diversifying sources of funding.

The Bank has adopted Securitisation Policy which is in alignment with the revised guidelines on securitisation 7th May 2012 issued by the Reserve Bank of India on Securitisation.

The said guidelines define the Assets eligible for securitisation, Minimum Holding Period (MHP), Minimum Retention Requirement (MRR), Limit on Total Retained Exposures, booking of profit for the PAR and Premium securitisation transactions, Deduction of Securitisation Exposures from Capital funds, True Sale and Disclosures by the Originating Banks.

The Bank undertakes securitisation transactions mainly as an originator and undertake the transaction with the following scope as:

1. **Structurer:** Structuring appropriately in a form and manner suitably tailored to meet investor requirements, while being compliant with extant regulations;

2. **Provider of credit enhancement facilities:** Addressing delinquencies associated with the underlying assets, i.e. bridging the gaps arising out of credit considerations between cash flows received/collected from the underlying assets and the fulfilment of repayment obligations to the beneficiaries;

3. **Provider of collection and processing services:** Collecting and/or managing receivables from underlying obligations, contribution from the investors to securitisation transactions, making payments to counterparties/appropriate beneficiaries, reporting the collection efficiency and other performance parameters and providing other services relating to collections and payments as may be required for the purpose of the transactions.

Accounting Policy on transfer and servicing of Assets

The Bank transfers loans through securitisation transactions. The transferred loans are de-recognised when the Bank surrenders the right of benefits specified in the underlying securitised loan contracts.

Cash profit arising at the time of securitisation/assignment of loan portfolio (Premium loan transfer transactions) is amortised over the life of the underlying loan portfolio and the unamortised amount is disclosed as Deferred Income within 'Other liabilities' on the balance sheet.

Contractual rights to receive a portion of interest ('Unrealised profits') arising at the time of securitisation/ assignment of loan portfolio (PAR transactions) is recorded at its present value and disclosed as 'Interest strip on securitisation/assignment of loan portfolio' within 'Other assets" on the balance sheet. In accordance with RBI guidelines, the unrealised profits in respect of securitised/assigned loan portfolio that is not due for collection is recorded at its present value and disclosed as 'Interest strip on securitisation/assignment of loan portfolio' within 'Other liabilities" on the balance sheet. Income from interest strip (excess interest spread) is recognised in the statement of profit and loss, net of any losses, when redeemed in cash.

Quantitative Disclosures:

(Amount in ₹ Lakh)

Particulars	**As at 31st Mar 2019**
a) No of SPVs sponsored by the Bank for securitisation transactions (Nos.)	20
b) Total amount of securitised assets as per books of the SPVs sponsored by the Bank	31,132
c) Securitised Losses booked during the year	75
d) Amount of assets intended to be securitised within a year	-
e) Of (d), amount of assets originated within a year before securitisation.	0
f) Total amount of exposures retained by the Bank to comply with MRR as on the date of balance sheet	-
i) Off-balance sheet exposures	1,736
First loss	-
Others	-
ii) On-balance sheet exposures	-
First loss	5,953
Others	-
Amount of exposures to securitisation transactions other than MRR	
a) Off-balance sheet exposures	-
(i) Exposures to own securitizations	
First loss	964
Loss	-
(ii) Exposures to third party securitisations	
First loss	-
Others	-
b) On-balance sheet exposures	
(i) Exposures to own securitisations	
First loss	-
Loss	2,822
(ii) Exposures to third party securitisations	
First loss	-
Others	-
g) Aggregate amount of securitisation exposures that are deducted entirely from Tier 1 capital	2,831

DF-7- Market Risk in Trading Book

Qualitative Disclosures:

Market Risk in Trading book (‘Held for trading’ and ‘Available for sale’ categories) covers potential impact due to interest rate risks and equity price risk. At present, the Bank does not deal in foreign exchange and hence exchange risk is not applicable.

The investment activities are governed mainly by Investment Policy, Market Risk Policy and ALM policy. These policies define the overall risk appetite, various risk and loss limits such as stop loss, MDuration thresholds, PV01 thresholds, Product limits, Credit rating hurdle rates for Non-SLR investments.

These parameters are monitored by Treasury Mid-Office and reported to ALCO, RMCB and Board at prescribed intervals. The Investment Committee oversees the trading activities of the Banks and folds into ALCO. The credit risk aspects in trading book are managed and overseen by the credit Committee of the Bank.

Quantitative Disclosures:

Since Small Finance Banks need not provide capital charge towards market risk, no separate capital charge has been provided as on 31st Mar 2019. The same has been qualitatively assessed under pillar 2 in ICAAP exercise.

DF-8- Operational Risk

The Operational Risk Management covers all risks other than credit and market risk. It includes risks arising from people, process, products and external environment. The Bank is governed by Board approved Operational Risk Management Policy.

Information security and Cyber security aspects are also covered therein, however considering their vast coverage, relevant aspects are covered by separate policies and monitored by dedicated Information & cyber security committees.

The Operational Risk Management function is managed by Operational Risk Management Group (ORMG). ORMG reports to Chief Risk Officer. There is an Operational Risk Management Committee headed by MD & CEO and meets at quarterly frequency. ORMC folds into Risk Management Committee of the Board (RMCB).

The Bank has adopted three lines of defense model and has built processes basis tenets of segregation of duties, four eye principle and system controls for all critical processes and activities.

Risk identification: ORMG uses Risk and Control Self-Assessment (RCSA) tool and incident management activity to systematically identify various risks that the Bank is exposed to.

Risk Measurement & Monitoring: Given the Bank has large retail portfolio, dedicated field monitoring team monitors JLG activities. ORMG also conducts periodic key control testing to assess the effectiveness of various controls.

Small Finance Banks are currently exempt from providing any capital charge towards Operational risk. Therefore, operational risk has been qualitatively assessed

DF-9- Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures:

Interest rate risk refers to the potential impact on earnings and market value of equity due to changes in interest rates. The earning of assets and the cost of liabilities are now closely related to market interest rate volatility as net interest rates are de-regularized. Any mismatch in the cash flows or re- pricing dates, therefore, exposes the risk on net interest income and net interest margin.

IRRBB refers to interest rate risk pertaining to entire balance sheet other than trading book. Board of Directors are responsible for overall management of IRRBB. It has delegate it to RMCB which in turn oversees the functioning of Asset Liability Management Committee (ALCO). ALCO is a management level committee chaired by MD & CEO and is a decision-making unit responsible for balance sheet planning from risk-return perspective including strategic management of interest rate and liquidity risks.

Management of interest rate risk is governed by Board approved ALM Policy, Investment policy and Market Risk Policy. The framework covers measurement, monitoring and management of IRRBB. The measures include gap analysis – Traditional & Duration Gap analysis. Board approved thresholds are defined for various gaps and monitored by ALCO. Stress testing is also performed annually covering scenarios such as parallel and non-parallel shifts in yield curve to assess the likely impact of interest rate changes on banking book.

IRRBB was also assessed under Pillar 2 assessment under ICAAP. Since the changes in MVE for prescribed shock levels were well within defined norms, no capital allocation was made towards the same.

Quantitative Disclosures:

Changes in EaR and MVE for 100 bps parallel shift in yield curve as on 31st March 2019

Figures in ₹ Lakh	**+ 100 bps parallel shift**	**-100 bps parallel shift**
Market value of Equity-MVE	439 ₹ Lakh	(439) ₹ Lakh
Earnings at Risk- EaR	842 ₹ Lakh	(842) ₹ Lakh

DF-10- General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosures:

The Bank does not have any exposures to derivatives and hence no specific disclosure

DF-16- Equities – Disclosure for Banking Book Positions

Qualitative Disclosures:

- Bank has Board approved policy on investments in equity.
- Bank is permitted to hold such investments in Held for trading and Available for sale categories.
- Any investment in equities will be approved by Investment committee and will be in line with prudential
- The equity holdings will be valued as per guidelines outlined in the accounting policy of the Bank and regulatory guidelines.

Quantitative Disclosures

The Bank has nil exposure to equities as during the year and as on 31st March 2019.

DF – 18 Leverage Ratio

(Amount in ₹ Lakh)

Particulars	As at 31st Mar 2019
1. On-balance sheet items (excluding derivatives and SFTs but including collateral)	4,14,623
2. Balance sheet assets deducted from Tier 1 capital and not reckoned for exposure measure above	4,088
3. Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1) and 2))	4,10,535
Derivative exposures	-
4. Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	-
5. Add-on amounts for PFE associated with all derivatives transactions	-
6. Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	-
7. (Deductions of receivables assets for cash variation margin provided in derivatives transactions)	-
8. (Exempted CCP leg of client-cleared trade exposures)	-
9. Adjusted effective notional amount of written credit derivatives	-
10. (Adjusted effective notional offsets and add-on deductions for written credit derivatives)	-
11. Total derivative exposures (sum of lines 4 to 10)	
Securities financing transaction exposures	-
12. Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	-
13. (Netted amounts of cash payables and cash receivables of gross SFT assets)	-
14. CCR exposure for SFT assets	-
15. Agent transaction exposures	-
16. Total securities financing transaction exposures (sum of lines 12 to 15)	
Other off-balance sheet exposures	
17. Off-balance sheet exposure at gross notional amount	2,700
18. (Adjustments for conversion to credit equivalent amounts)	-
19. Off-balance sheet items (sum of lines 17 and 18)	2,700
Capital and total exposures	
20. Tier 1 capital	62,201
21. Total exposures (sum of lines 3, 11, 16 and 19)	4,13,235
Leverage ratio	-
22. Basel III leverage ratio (%)	**15.05%**