BASEL III – PILLAR 3 DISCLOSURE AS ON JUNE 30, 2026

Table DF – 2
CAPITAL ADEQUACY

Qualitative Disclosures:

A. A summary discussion of the Bank's approach to assessing the adequacy of its capital to support current and future activities

In order to strengthen the capital base of banks in India, the Reserve Bank of India introduced capital adequacy norms in April 1992, based on the Basel I framework issued by the Basel Committee on Banking Supervision (BCBS). Initially, the framework prescribed capital requirements for credit risk, which was subsequently expanded to include market risk. The Bank complied with the minimum capital requirements prescribed for both credit and market risks.

Subsequently, the BCBS released the "International Convergence of Capital Measurement and Capital Standards: A Revised Framework" (popularly known as Basel II document) on June 26, 2004. Reserve Bank of India thereafter issued the final guidelines on April 27, 2007 for implementation of the New Capital Adequacy (Basel II) Framework, which also included capital requirements for Operational Risk. In accordance with the RBI guidelines, the Bank successfully migrated to the Basel II Framework with effect from March 31, 2009.

Further, RBI issued guidelines on Basel III Capital Regulations during May 2012, applicable to banks operating in India. The Basel III framework was implemented in India in a phased manner from April 01, 2013 and originally envisaged full implementation of the Capital Conservation Buffer (CCB) by March 31, 2018. RBI also issued detailed Guidelines on Composition of Capital Disclosure Requirements on May 28, 2013.

Considering the adverse economic conditions and the stress arising out of the COVID-19 pandemic, RBI issued various circulars extending the transitional arrangements for full implementation of Basel III Capital Regulations. Presently, the minimum regulatory capital requirement under Basel III, including the Capital Conservation Buffer, stands at 11.50% (9.00% minimum CRAR plus 2.50% CCB) with effect from October 01, 2021.

RBI also issued circulars on “Prudential Guidelines on Capital Adequacy and Liquidity Standards – Amendments” on March 31, 2015. Subsequently, the Basel III Capital Regulations were consolidated under the Master Circular DOR.CAP.REC.70/21-01.002/2025-26 dated November 28, 2025.

Under the Basel II framework, the total regulatory capital comprised Tier I Capital (core capital) and Tier II Capital (supplementary capital). Basel III places greater emphasis on the quality of capital by predominantly requiring Common Equity Tier I (CET1) capital as the principal component of regulatory capital. Non-equity Tier I and Tier II capital continue to form part of the regulatory capital framework subject to the eligibility criteria prescribed under Basel III.

The Basel III capital regulations continue to be structured around the three-mutually reinforcing Pillars of the Basel II capital adequacy framework, viz. Minimum Capital Requirements (Pillar 1), Supervisory Review of Capital Adequacy (Pillar 2) and Market Discipline through disclosures (Pillar 3)

The key objectives of Basel III include:

- Improving the quality of capital to ensure that the banks are capable of absorbing losses, both as going concern and as gone concern basis.
- Enhancing the risk coverage under the capital framework.
- Introducing a leverage ratio as a supplementary measure to the risk-based capital framework; and
- Strengthening supervisory review processes and disclosure standards.

The macro-prudential elements of Basel III are primarily reflected through capital buffers, namely the Capital Conservation Buffer (CCB) and the CounterCyclical Capital Buffer (CCCB), which are intended to protect the banking sector during periods of financial stress and economic cycles. At present, the Capital Conservation Buffer framework is in force.

Minimum capital requirements under Basel III:

Under the Basel III Capital Regulations, banks are required to maintain a minimum Pillar 1 Capital (Tier I + Tier II) to Risk Weighted Assets Ratio (CRAR) of 9% on an on-going basis. Besides these minimum capital requirements, Basel III also provides for creation of Capital Conservation Buffer (CCB) and CounterCyclical Capital Buffer (CCCB).

As per the RBI guidelines mentioned, Capital ratios with full implementation of capital conservation buffer (CCB) of 2.50% is summarized below:

Capital Ratios (% to RWAs)	March 31, 2016 onwards	March 31, 2017 onwards	March 31, 2018 onwards	October 01, 2021 onwards
Minimum Common Equity Tier I (CET 1)	5.500	5.500	5.500	5.500
Capital Conservation Buffer (CCB)	0.625	1.250	1.875	2.500
Minimum CET 1 + CCB	6.125	6.750	7.375	8.000
Additional Tier I	1.500	1.500	1.500	1.500
Minimum Tier 1 Capital (excluding CCB)	7.000	7.000	7.000	7.000
Tier 2 Maximum allowed	2.000	2.000	2.000	2.000
Minimum Total Capital	9.000	9.000	9.000	9.000
Minimum Total Capital + CCB	9.625	10.250	10.875	11.500

B. The Bank's approach in assessment of capital adequacy:

The Bank is presently following Standardised Approach for credit risk, Standardised Duration Approach for market risk and Basic Indicator Approach for operational risk for the purpose of computation of capital charge under Basel III Capital regulations. Further, RBI has advised the banks to prepare for migration to the New Standardised Approach for computation of capital charge for Operational Risk vide 'Master Direction on Minimum Capital Requirements for Operational Risk' dated June 26, 2023. In terms of the said Master Direction, RBI had called for submission of operational risk data as on 31.03.2025 and the required data was submitted by the Bank during June 2025. Based on the revised methodology for computation of capital charge under the proposed framework, the operational risk capital requirement has shown a decline, resulting in reduction in Risk Weighted Assets (RWA) and a marginal improvement in the Capital to Risk Weighted Assets Ratio (CRAR). Apart from computation of CRAR under Pillar I requirements, the Bank also carries out periodic stress testing across various risk areas to assess the impact of stressed scenarios and plausible adverse events on asset quality, liquidity, profitability and capital adequacy. Further, the Bank undertakes the Internal Capital Adequacy Assessment Process (ICAAP) annually to evaluate the adequacy of its capital funds in relation to the risks covered under Pillar I and Pillar II of the Basel framework. The ICAAP process also assesses the sufficiency of the Bank's capital to support its projected business growth and future risk profile.

C. Quantitative Disclosures:

(₹ in crore)

a	**Capital requirements for Credit Risk**: (@ 9.00% on Risk weighted Assets)		
	• Portfolios subject to Standardised Approach (44683.75 * 9.00%)		4021.54
	• Securitisation exposures		Nil
b	**Capital requirements for Market Risk:**		
	Standardised Duration Approach		14.24
	• Interest Rate Risk	3.26	
	• Equity risk	1.08	
	• Foreign exchange risk	9.90	
c	**Capital requirements for Operational Risk:**		
	Basic Indicator Approach (5935.09 * 8.00%)		474.81
	Minimum capital required (a + b + c)		**4510.59**
d	Capital Conservation Buffer (CCB) at 2.50% (50796.88 * 2.50%)		1269.92
	Minimum Total Capital + CCB		5780.51
	Total Capital Funds available		11038.39
	Total Risk Weighted Assets		50796.88
e	Common Equity Tier I CRAR % (excluding CCB)		18.47%
	Capital Conservation Buffer		2.50%
	Tier I CRAR		20.97%
	Tier II CRAR		0.76%
	Total CRAR %		**21.73%**

D. Risk Exposure and Assessment:

Risk is an integral part of banking business in an ever-changing environment, which is undergoing significant transformation both in terms of technology and product offerings. The major risks faced by the Bank include credit risk, market risk and operational risk. The Bank aims to maintain an optimum balance between risk and return with a view to maximizing shareholder value while ensuring prudent risk management practices. The relevant information relating to the various categories of risks faced by the banks are furnished in the ensuing sections. These information are intended to provide market participants with a better understanding of the Bank's risk profile, risk management framework and the practices adopted for identification, measurement, monitoring and mitigation of risks.

The Bank has put in place a comprehensive risk management framework to address various risks associated with its business operations and has established an Integrated Risk Management Department (RMD) as an independent operational department for effective risk oversight and monitoring. At the apex level, Bank has constituted a Risk Management Committee of Board functioning for formulating, implementing and reviewing bank's risk management policies and practices pertaining to credit, market and operational risks. In addition to the Risk Management Committee of the Board, the Bank has established a robust enterprise-wide risk management structure comprising the Risk Management Committee of Executives (RMCE), which is assisted by various specialized committees at the senior management level, namely: Asset Liability Management Committee (ALCO), Credit Risk Management Committee (CRMC), Operational Risk Management Committee (ORMC), Model Risk Management Committee (MRMC), Management Committee for Monitoring Frauds (MCMF) and Operational Resilience Committee (ORC).

The Credit Risk Management Committee (CRMC) oversees credit policies, procedures and related risk management aspects. The Asset Liability Management Committee (ALCO) is responsible for Asset Liability Management (ALM) functions, while the Integrated Treasury Policy governs both domestic and foreign treasury operations of the Bank. The Operational Risk Management Committee (ORMC) formulates policies and procedures for identification, assessment, monitoring and mitigation of operational risks. The Model Risk Management Committee (MRMC) evaluates and monitors the performance of various models with a view to minimizing model-related risks and losses. The Management Committee for Monitoring Frauds (MCMF) oversees measures relating to prevention, early detection and timely reporting of frauds to RBI. The Operational Resilience Committee (ORC) focuses on ensuring uninterrupted delivery of critical business services in line with regulatory expectations and customer requirements.

The Bank has formulated the following policies for mitigating the risk in various areas and monitoring the same:

- ✓ Integrated Risk Management Policy
- ✓ Loan Policy including MSME policy
- ✓ Credit Risk Management Policy
- ✓ Co-lending Policy
- ✓ Operational Risk Management Policy
- ✓ ALM Policy
- ✓ Integrated Treasury Policy
- ✓ Inspection and Audit policy
- ✓ KYC policy
- ✓ Risk Based Internal Audit Policy
- ✓ Stress Testing Policy
- ✓ Disclosure Policy
- ✓ ICAAP policy

- Credit Risk Mitigation & Collateral Management Policy
- Risk Rating Framework
- Pricing Policy
- New Product Assessment Policy
- Risk & Control Self-Assessment Standards (RCSA)
- Policy on Unhedged Foreign Currency Exposures of Corporates including SMEs
- Market Risk Management Policy
- Business Continuity Plan Policy
- Climate Risk Policy
- Fraud Risk Management Policy
- Model Risk Management Policy
- Digital Lending Policy
- Green Deposit Financing Framework
- Environment & Social risk policy
- Operational Resilience Policy

The structure and organization of Risk Management functions of the Bank is as follows:

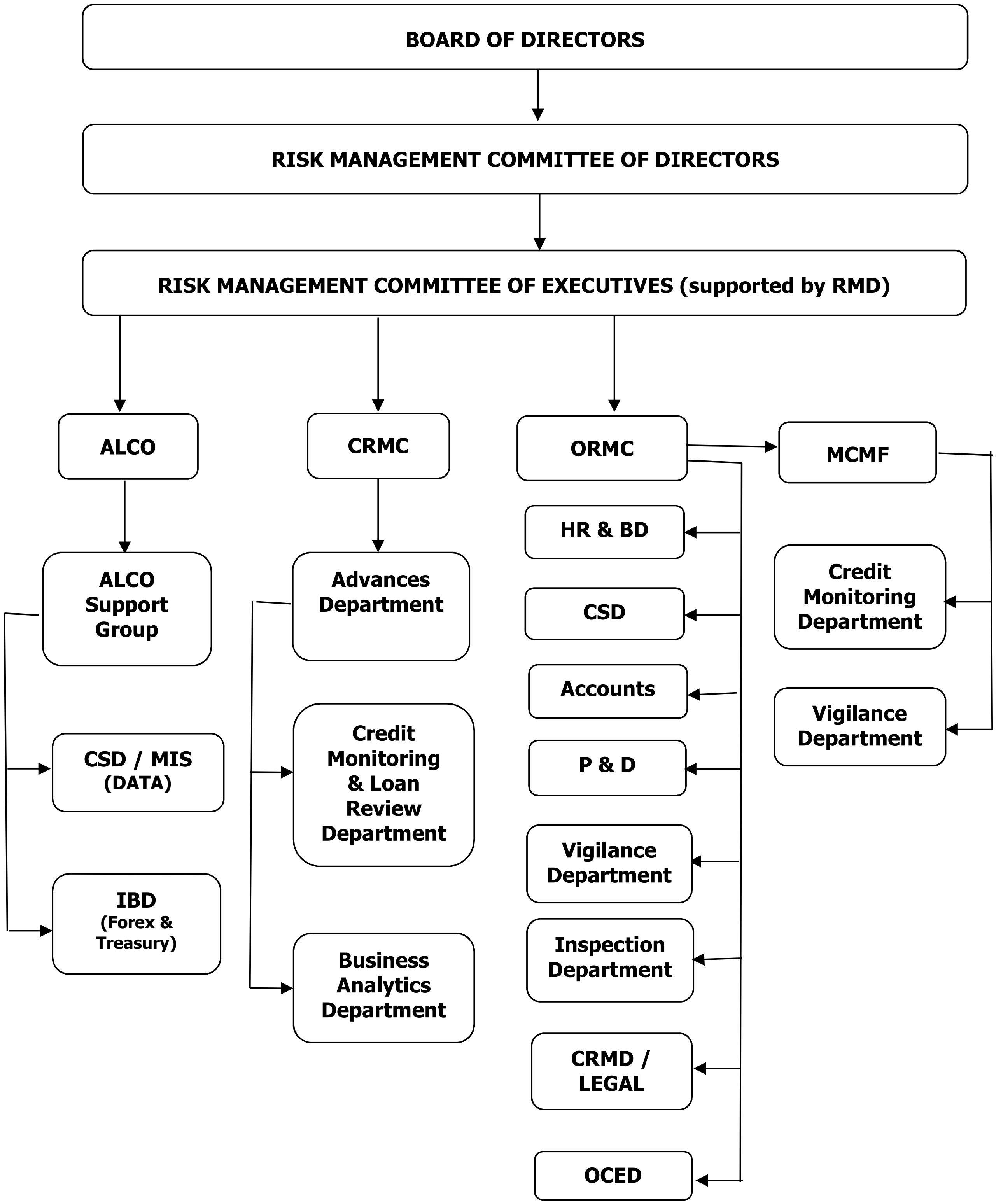

Table DF – 3
CREDIT RISK: GENERAL DISCLOSURES

Credit Risk:

Credit Risk refers to the possibility of losses arising from a diminution in the credit quality of borrowers or counterparties. In a bank's portfolio, credit risk primarily emanates from lending activities, wherein a borrower may fail to meet its financial obligations due to deterioration in credit quality or creditworthiness of borrowers or counterparties.

Credit Risk Management encompasses a range of management techniques that enable banks to mitigate the adverse impact of credit risk. The objective of Credit Risk Management is to identify, measure, monitor and control credit risk through the adoption of appropriate methodologies and prudential practices.

The Bank has formulated a Loan Policy which lays down various prudential norms, benchmarks and guidelines for sanctioning of credit facilities as well as their subsequent monitoring and recovery. In addition, the Bank has also framed a separate Credit Risk Management Policy and a Policy on Credit Risk Mitigation and Collateral Management.

Credit risk is assessed through a robust internal credit risk rating system. Credit rating is a process wherein the strengths and weaknesses of a borrower are evaluated and a score is assigned, enabling the Bank to take a view on the acceptability or otherwise of a credit proposal. Earlier, the Bank used its own internal rating models for borrower assessment. However, since FY 2024–25, the Bank has started rating borrowers with exposures above Rs.50 lakh through ICRA Analytics Limited Rating Solution (IRS 3.0), which computes Probability of Default (PD) and Expected Loss (EL) of the borrower.

The Bank has also digitized its lending processes and credit decisioning through Newgen Software Technologies Limited for retail and corporate lending (MSME and non-MSME segments), and uses BCG scorecards for MSME lending. In addition, the Bank has engaged fintech partners such as ScoreMe, Perfios (for Credit Assessment Reports), Hunter/Experian (for fraud assessment of borrowers), and Legality (for digital signing and documentation) etc. for specific credit risk assessment, underwriting support, fraud evaluation and digital documentation processes.

Credit Risk Management Policy:

The Bank has put in place a well-structured Credit Risk Management Policy duly approved by the Board. The Policy document defines the organizational structure, roles and responsibilities, and the processes through which credit risk is identified, measured, monitored and managed. Credit risk is monitored on a bank-wide basis, and compliance with the risk limits approved by the Credit Risk Management Committee (CRMC) / Board and is being reviewed periodically.

The Bank adopts the definition of 'past due' and 'impaired credits' (for reporting purposes) as defined by Reserve Bank of India under Income Recognition, Asset Classification and provisioning (IRAC) norms (vide RBI Master Circular dated Nov 28, 2025).

Quantitative Disclosures:

Total Gross Credit Risk Exposures including Geographic Distribution of Exposure: (₹ in crore)

Exposure as on June 30, 2026	Domestic	Overseas	Total
Fund based	75978.09	--	75978.09
Non-fund based (incl. Derivative exposure)	3465.72	--	3465.72
Investment (Non SLR)	944.44	--	944.44
Total	**80388.25**	**--**	**80388.25**

Industry type distribution of exposures – June 30, 2026 (₹ in crore)

S. no	INDUSTRY /ACTIVITY	FUNDED EXPOSURE	NON-FUNDED EXPOSURE	INVESTMENT EXPOSURE (NON SLR)	TOTAL EXPOSURE
1	Mining and Quarrying	220.11	6.50	0.00	226.61
2	Iron and Steel	1112.29	40.54	0.33	1153.16
3	Other Metal and Metal Products	2820.53	273.50	0.00	3094.03
4	Engineering of which Electronics	403.59	39.48	0.00	443.06
5	Others (incl Electrical & Home Appliances)	425.44	178.56	0.00	604.00
6	Cotton Textiles	2587.77	157.29	0.00	2745.06
7	Other textiles	2754.52	90.29	0.00	2844.81
8	Food Processing	276.34	0.00	0.00	276.34
9	Beverages and Tobacco	371.22	0.00	0.00	371.22
10	Leather and Leather products	47.28	0.00	0.00	47.28
11	Wood and Wood Products	176.57	13.56	0.00	190.13
12	Paper and Paper Products	818.46	16.91	0.00	835.38
13	Petroleum, Coal Products and Nuclear Fuels	307.01	0.65	0.00	307.66
14	Drugs and Pharmaceuticals	237.12	20.78	0.00	257.90
15	Other Chemicals and Chemical Products	459.21	34.65	0.00	493.86
16	Rubber, Plastic and their Products	622.38	18.98	0.00	641.36
17	Glass & Glassware	30.43	0.00	0.00	30.43

S. no	INDUSTRY /ACTIVITY	FUNDED EXPOSURE	NON-FUNDED EXPOSURE	INVESTMENT EXPOSURE (NON SLR)	TOTAL EXPOSURE
18	Cement and Cement Products	65.09	7.62	0.00	72.71
19	Vehicles, Vehicle Parts and Transport Equipment & auto parts	348.41	2.55	0.16	351.12
20	Gems and Jewellery	694.53	1.59	0.00	696.11
21	Construction	593.65	76.64	0.00	670.28
22	Infrastructure	2142.72	190.46	0.00	2333.18
23	Other Industries	2483.37	35.55	0.00	2518.93
	All Industries/ Activities Total	**19998.03**	**1206.09**	**0.49**	**21204.62**
	Residuary other advances	55980.05	2259.63	943.95	59183.64
	Total Gross Exposure	**75978.09**	**3465.72**	**944.44**	**80388.25**

Industries wherein the bank's exposure in related industry has exceeded 5% of the total gross credit exposure as on June 30, 2026: Nil

Residual contractual maturity breakdown of assets June 30, 2026

(Computed as per the guidelines of RBI on Asset Liability Management)

(₹ in crore)

PERIOD	Cash, RBI Balance & Balance with all Banks	Advances (Net)	Investments (Net)	Fixed & Other Assets	Total
1 day	1979.77	545.69	6945.67	160.75	9631.88
2 to 7 days	113.84	1686.78	612.51	262.01	2675.14
8 to 14 days	1036.62	1136.76	483.14	250.44	2906.96
15 to 30 days	1115.87	1043.39	908.59	28.86	3096.71
31 days & upto 2 months	2220.86	1503.89	488.32	20.24	4233.31
Over 2 months & upto 3 months	128.52	2122.21	697.95	20.35	2969.03
Over 3 months & upto 6 months	152.61	5899.44	834.33	522.93	7409.31
Over 6 months & upto 1 Year	524.74	15700.20	2822.12	173.78	19220.84
Over 1 year & upto 3 years	1048.90	24551.35	5680.94	449.92	31731.11
Over 3 years & upto 5 years	8.64	4927.83	66.39	30.55	5033.41
Over 5 years	4.32	7763.32	36.60	1676.67	9480.91
Total	**8334.69**	**66880.86**	**19576.56**	**3596.50**	**98388.61**

Gross & Net NPA:

Gross NPA	(₹ in crore)
Sub-standard	404.85
Doubtful 1	140.58
Doubtful 2	92.03
Doubtful 3	387.23
Loss	145.06
Gross NPA Total	**1169.74**

Net NPA	(₹ in crore)
Sub-standard	330.25
Doubtful 1	43.49
Doubtful 2	31.46
Doubtful 3	--
Loss	--
Net NPA Total	**405.20**

Geographical-wise NPA			(₹ in crore)
Particulars	**Domestic**	**Overseas**	**Total**
Gross NPA	1169.74	Nil	1169.74
Provision for NPA	751.75	Nil	751.75
Provision for Standard Asset	345.63	Nil	345.63

Particulars	(%)
Gross NPA to Gross Advances	1.73%
Net NPA to Net Advances	0.61%

The movement of Gross NPA are as under: (₹ in crore)

S.no	Position	NPA
1	Opening balance at the beginning of the quarter (April 01, 2026)	1273.08
2	Additions made during the quarter	195.07
3	Reductions during the quarter	298.41
4	Closing balance at the end of the quarter (June 30, 2026) (1 + 2 - 3)	1169.74

The movements of provisions for NPAs are as under: (₹ in crore)

S.no	Position	Total Provision
1	Opening balance at the beginning of the quarter (April 01, 2026)	810.53
2	Provisions made during the quarter	60.00
3	Write-off /Write-back of excess provisions during the quarter	118.78
4	Closing balance at the end of the quarter (June 30, 2026) (1 + 2 - 3)	751.75

(₹ in crore)

Recovery made during the year till June 30, 2026, which is directly taken to Income Account	23.66

(₹ in crore)

Non-performing investment	1.93
Provision held for non-performing investment	1.99

The movement of provisions for depreciation on investments (₹ in crore)

S.no	Position	Total Provision
1	Opening balance at the beginning of the quarter (April 01, 2026)	NA
2	Provisions made during the quarter	NA
3	Write-off during the quarter	NA
4	Write-back of excess provisions during the quarter	NA
5	Closing Balance at the end of the quarter (June 30, 2026) (1 + 2 – 3 – 4)	NA

Table DF - 4
CREDIT RISK
DISCLOSURES FOR PORTFOLIO SUBJECT TO THE STANDARDISED APPROACH

Qualitative Disclosures:

The Bank accepts ratings assigned by External Credit Rating Agencies approved by the Reserve Bank of India, namely CRISIL, ICRA, CARE, India Ratings & Research Pvt Ltd., Acuite Ratings & Research Ltd., Infomerics Valuation and Rating Pvt Ltd., and Brickwork Ratings, to facilitate corporate borrowers in obtaining credit ratings.

Borrowers who have not obtained ratings from any of the approved external credit rating agencies are treated as “unrated” for regulatory and risk-weight computation purposes.

The Bank computes risk weights based on external ratings assigned to borrowers, both for long-term and short-term facilities. These ratings are generally facility-specific and are used in accordance with Basel III guidelines. The Bank follows the procedures prescribed under Basel III norms for the use of external ratings in risk weight computation and capital adequacy assessment.

- Rating assigned by any of the applicable rating agency is used for all the types of claims on the borrowing entity. In case of availability of rating of more than one rating agency, the least among the rating is taken.
- Long-term ratings are used for facilities with contractual maturity of one year & above.
- Short-term ratings are generally applied for facilities with contractual maturity of less than one year.

Quantitative Disclosures:

The exposures, after risk mitigation under the Standardised Approach (both rated and unrated), classified into the three major risk buckets, along with exposures deducted as part of risk mitigation, are given below.

(₹ in crore)

Risk Weight	Rated	Unrated	Total
Below 100 %	1224.01	48648.98	49872.99
At 100 %	986.74	22187.83	23174.57
More than 100 %	825.89	4296.74	5122.63
Total outstanding after mitigation	3036.64	75133.55	78170.19
Deducted (as per Risk Mitigation)	136.34	24175.56	24311.90

Table DF-17

LEVERAGE RATIO

The leverage ratio is a non-risk-based measure of a bank's total exposure relative to its Tier I capital. The leverage ratio is calibrated to act as a credible supplementary measure to the risk based capital requirements. Under the Basel III framework, the leverage ratio is defined as the capital measure (numerator) divided by the exposure measure (denominator) and is expressed as a percentage. Earlier, the indicative minimum benchmark Leverage Ratio prescribed was 4.50%, which has been revised to 3.50% as per the RBI circular on "Basel III Capital Regulations - Implementation of Leverage Ratio", vide DBR.BP.BC.No.49/21.06.201/2018-19 dated 28.06.2019. Leverage Ratio is computed based on the RBI circular DOR.CAP.REC.70/21-01-002/2025-26 on Prudential norms on Capital Adequacy dated November 28, 2025.

Leverage Ratio = Capital Measure (Tier I Capital) / Exposure Measure

(Amount - ₹ in crore)

Summary comparison of Accounting Assets vs. Leverage Ratio Exposure					
S. no.	**Item**	**30-06-2026**	**31-03-2026**	**31-12-2025**	**30-09-2025**
1	Total consolidated assets as per published financial statements	98388.61	97024.40	88130.30	84402.35
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	(0.26)	(0.35)	(0.35)	(0.41)
3	Adjustment for fiduciary assets recognized on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-----	-----	-----	-----
4	Adjustments for derivative financial instruments	379.45	454.78	521.53	358.98
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	-----	-----	-----	-----
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	3649.59	3367.76	3221.60	3098.44
7	Other adjustments (intangible & AFS reserves)	(139.22)	(134.17)	(165.00)	(145.07)
	Leverage Ratio exposure	**102278.17**	**100712.42**	**91708.08**	**87714.29**

Table DF – 18

LEVERAGE RATIO COMMON DISCLOSURE TEMPLATE

(Amount - ₹ in crore)

S.no.	Item	30-06-2026	31-03-2026	31-12-2025	30-09-2025
On – balance sheet exposures					
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	98388.61	97024.40	88130.30	84402.35
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(139.48)	(134.52)	(165.35)	(145.48)
3	**Total on-balance sheet exposures** (excluding derivatives and SFTs) (sum of lines 1 and 2)	**98249.14**	**96889.88**	**87964.95**	**84256.87**

S.no.	Item	30-06-2026	31-03-2026	31-12-2025	30-09-2025
Derivative Exposures					
4	Replacement cost associated with all derivative transactions (i.e. net of eligible cash variation margin)	379.45	454.78	521.53	358.98
5	Add-on amounts for PFE associated with all derivative 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 derivative 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)**	**379.45**	**454.78**	**521.53**	**358.98**
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	12055.81	10882.00	10694.03	10432.84
18	(Adjustments for conversion to credit equivalent amounts)	(8406.22)	(7514.24)	(7472.43)	(7334.40)
19	**Off-balance sheet items (sum of lines 17 and 18)**	**3649.59**	**3367.76**	**3221.60**	**3098.44**
Capital and total exposures					
20	Tier 1 capital	10651.53	10116.06	8996.37	9010.39
21	Total exposures (sum of lines 3, 11, 16 and 19)	**102278.17**	**100712.42**	**91708.08**	**87714.29**
Leverage ratio					
22	**Basel III leverage ratio (20 / 21)**	**10.41%**	**10.04%**	**9.81%**	**10.27%**