

Basel III disclosures of the Indian Branches for the period 30th Sept 2019

All amount in Rs.' 000s, unless otherwise stated

DF 2: Capital Adequacy

Qualitative Disclosures

The Bank has assessed its capital requirement taking into account the 3 main risks as defined by Pillar 1 of the Basel III norms viz: Credit Risk, Market Risk and Operational Risk. The Credit Risk is computed using the Standardised Approach, the Market Risk is calculated using the Standardised Duration Approach and the Operational Risk is calculated using the Basic Indicator Approach. The risk computation under each of these 3 categories is adequately covered by the Capital of the Bank.

The Bank has assessed its future capital requirement and the same has been documented in the ICAAP (Internal Capital Adequacy Assessment Process). The capital requirement will be re-assessed taking into consideration the position of the Bank for the period 30th Sept 2019.

The existing level of Capital is adequate to meet the Bank's current and future business requirements and the CRAR ratio of the Bank is significantly higher than that prescribed by the regulators. A summary of the Bank's capital requirement for credit, market and operational risk and the capital adequacy ratio as on 30th Sept 2019 is presented below:

Quantitative Disclosures

(Rs. '000s)

(a) Capital Requirements for Credit Risk:	
Portfolios subject to Standardised Approach	8,207,170
Securitisation Exposures	-
(b) Capital Requirements for Market Risk: Standardised Duration Approach:	
Interest Rate Risk	1,486,655
Foreign Exchange risk (including Gold)	180,000
Equity Risk	-
© Capital Requirement for Operational Risk:	
Basic Indicator Approach	345,285
Total Eligible Capital	10,427,442
Total Risk Weighted Assets	115,860,461
Total Capital Ratio	14.98%
Tier 1 Capital Ratio	14.05%

DF 3: Credit risk: general disclosures

Qualitative Disclosures

Credit Risk has been defined as the risk of financial loss if counterparty defaults on an obligation under a contract. It arises mainly from direct lending, off-balance sheet exposures such as guarantees and from the Bank's investments in debt securities.

Strategy and processes (including credit risk management policy of the Bank)

The credit risk management framework is based upon Societe Generale group policies and revolves around certain key principles

- All transactions and facilities must be authorized in advance.
- All requests for authorizations relating to a specific client or client group are handled by a single operating division.
- All authorizations are given by an independent risk department, and approval rests on a framework based on internal counterparty risk ratings, Loss given default and a risk-adjusted return on capital analysis
- There are internal caps on the total sub-investment grade exposure (defined as internal rating of 6 (six) or below), exposure to sensitive sectors and on the extent of unsecured exposure.
- There are also specific controls on exposures to banks and financial institutions, designed to ensure against excessive risk concentration.

Structure and Organization:

The risk ratings are provided by operating divisions and are validated by the risk officers. The Risk department is independent of the operating divisions. The local Risk department was separated from Credit department in December 2011. Risk ratings are included in all credit proposals and are factored into all credit decisions. These ratings are independently validated by respective Risk Divisions in Head Office or Regional Hubs.

There is a specialized and centralized department for financial institutions which is located in Paris.

Scope and nature of risk reporting and measurement:

The internal rating models measure counterparty risk (expressed as a probability of default by the borrower in one year) and transaction risk (expressed as the amount that will be lost should a borrower default). An in-house database stores all credit limits.

The risk on counterparty exposure on market transactions is measured by modeling the future mark to market value of transactions, after taking into effect netting and correlation effects.

Non-performing advances:

Non-performing advances are identified by regular appraisals of the portfolio by management or in accordance with RBI guidelines, whichever is earlier. Specific provision is made on a case by case basis, subject to minimum provisioning levels prescribed by RBI. Special attention is paid to early identification of problem exposures. The Bank’s approach towards problem exposures is:

- Quick identification and isolation of potential weak /non-performing credits for concentrated attention through inclusion in the watch list. Watch list discussions are attended by Senior Management, Head of Risk and the Relationship Manager.
- Continued and rigorous follow up of these credits with the intention to monitor a possible turnaround or an early exit.
- A structured and sustained pro-active approach complemented by a rigorous follow up procedures.

For recognition of past due and impaired loans and advances, the Bank follows guidelines prescribed by Reserve Bank of India as contained in circular DBOD.No.BP.BC.1/21.04.048/2013-14 dated July 01, 2013 on “Prudential norms on Income Recognition, Asset Classification and Provisioning pertaining to Advances” and other circulars/notifications issued by RBI during the course of the year in this regard.

Quantitative Disclosures

a) Total gross credit risk exposure Rs.’ 000s

Particulars	Fund Based (Note 1)	Non-Fund Based (Note 2)	Total
As at 30th Sept 2019	47,698,690	86,706,420	134,405,110

1. The above amounts represent exposures before credit risk mitigants.
2. For non-fund-based exposures, credit risk exposures or equilents are computed as under:

- In case of exposures other than FX and derivatives contract, credit equivalent is arrived at by multiplying the underlying contract or notional principal amount with the credit conversion factors prescribed by the RBI under the Basel II/III capital framework.
- In case of FX and derivative contracts, credit equivalents are computed using the current exposure method which includes two steps as under;
 - Computation of current credit exposure, which is sum of the positive Mark to Market (MTM) value of the outstanding contracts.
 - Potential future credit exposure(PFE) which is determined by multiplying the notional principal amount by the relevant add-on factor based on tenor and type of underlying contracts.

b) Geographic distribution of exposures

INR 000

	Fund Based	Non Fund Based	Total
Overseas	-	-	-
Domestic	47,698,690	86,706,420	134,405,110
Total	47,698,690	86,706,420	134,405,110

c) Industry type distribution of exposures

	Funded	Non Funded	Grand Total
Industry			INR 000
Basic Metal & Metal Products	1,700,000	168,849	1,868,849
Cement and Cement Products	-	167,869	167,869
Chemical and chemicals products	727,896	154,464	882,360
Construction	-	-	-
Food Processing	1,630,231	2,084,655	3,714,887
Gems and Jewellery	-	11,414	11,414
Infrastructure	400,000	3,530,774	3,930,774
Other Industries	29,706,601	4,199,949	33,674,698
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	1,000,000	212,888	1,212,888
Mining and Quarrying - Others	-	109,077	109,077
All Engineering - Others	2,017,887	3,135,712	5,153,598
Vehicles, Vehicle Parts and Transport Equipments	-	250	250
Banking & Finance	847,271	72,930,519	73,108,587
NBFC	9,220,000	-	9,220,000
Financial Institution	239,961	-	239,961
Infrastructure - Water and Sanitation-Sewage collection,treatment and disposal system	208,843	-	208,843
Total	47,698,690	86,706,420	134,405,110

Fund based exposure comprises of loans and advances, interbank exposures and HTM investments.

Non -fund based exposure comprises of guarantee, acceptances and FX and derivative as mentioned in point (a).

Residual contractual maturity breakdown of assets :

	As at 30.09.2019
1 day	43,496,146
2-7 days	24,897
8-14 days	242,404
15-30 days	1,589,425
31 days and upto 2months	936,569
over 2months and upto 3months	2,952,173
Over 3 Months and upto 6 months	1,522,614
Over 6 Months and upto 1 year	1,219,134
Over 1 Year and upto 3 years	14,302,710
Over 3 Years and upto 5 years	76,409
Over 5 years	6,111,193
Total	72,473,673

d) Amount of NPAs

INR.' 000s

	Current Year	Previous Year
Gross NPA	789,178	1,489,178
Net NPA	0	454,466

g) NPA Ratios

Gross NPAs to gross advances – 4.54%

Net NPAs to net advances- 0.014%

h) Movement of NPAs

INR.' 000s

	Gross NPAs	Provision	Net NPA
Opening balance	1,489,178	1,034,712	454,466
Additions	0	454,466	(454,466)
Reduction (including write backs / write offs)	700,000	700,000	-
Closing balance	789,178	789,178	0

i) Non-performing investments – Nil

j) Provisions held for non-performing investments – Nil

k)

Movement of provisions for depreciation on investments

Rs.' 000s

	As at Sept 2019
Opening Balance at beginning of the year	22,400,038
Add: Provisions made during the year	-58,069
Less: Write-off/write-back of excess provisions during the year	-
Closing Balance at end of the year	22,458,107

DF 4: Credit risk: disclosures for portfolios subject to the standardized approach

Qualitative Disclosures

The Bank relies on the ratings given by the following External Credit Rating Agencies (ECRAs) approved by the RBI to calculate its capital requirement under the standardized approach for credit risk

Domestic Credit Rating Agencies for external ratings of Indian Corporates:

- 1) Credit Analysis and Research Ltd. (CARE)
- 2) CRISIL
- 3) India Ratings & Research Private Limited (earlier known as FITCH India)
- 4) ICRA Ltd, Brickwork Ratings India Pvt. Ltd., SMERA Ratings Limited

The Bank has used issue-specific solicited ratings available in the public domain (for both Long Term and Short Term facilities) from the above domestic rating agencies to allocate appropriate risk weighting for both funded as well as non-funded exposures on corporate customers.

The mapping of external credit ratings and risk weights for corporate exposures is provided in the tables below:

Risk weight mapping of long term corporate ratings

Long term ratings	Risk weights
AAA	20%
AA	30%
A	50%
BBB	100%
BB & Below	150%
Unrated	100%

Risk weight mapping of short term corporate ratings

Short Term Ratings				
CARE	CRISIL	FITCH	ICRA	Risk weights
A1+	A1+	A1+	A1+	20%
A1	A1	A1	A1	30%
A2	A2	A2	A2	50%
A3	A3	A3	A3	100%
A4 & D	A4 & D	A4 & D	A4 & D	150%
Unrated	Unrated	Unrated	Unrated	100%

The claims on banks incorporated in India and foreign banks branches in India, excluding investment in equity shares and other instruments eligible for capital status are risk weighted as under:

CRAR %	Scheduled Banks	Other Banks
> 9	20%	100%
6 to < 9	50%	150%
3 to < 6	100%	250%
0 < 3	150%	350%
Negative	625%	625%

International ECRA for external ratings of Foreign Banks, Foreign Sovereigns, Foreign Public-Sector Entities and Non-Resident Corporates:

- a) Fitch
- b) Moody's
- c) Standard & Poor's

The mapping of external credit ratings and risk weights for the above entities are provided in the tables below to the extent applicable.

Risk weight mapping of foreign banks are as follows: -

S&P and Fitch ratings	AAA to AA	A	BBB	BB to B	Below B	Unrated
Moody's rating	Aaa to Aa	A	Baa	Ba to B	Below B	Unrated
Risk weight	20%	50%	50%	100%	150%	50%

Quantitative Disclosures

Amount outstanding under various risk buckets:

INR.' 000s

Below 100 % risk weight		136,081,853
100 % risk weight		9,860,383
More than 100 % risk weight		13,237,856
Total**		159,180,092

**The above Risk Weighted Assets excludes exposures to QCCP and CVA charge as at 30 June 2019.

DF 11 Composition of capital

INR.' 000s

PART II			
	Particulars	Amount	Amounts Subject to Pre-Basel III Treatment
Common Equity Tier 1 capital: instruments and reserves			
1	Directly issued qualifying common share capital plus related stock surplus (share premium) (Funds from Head Office)	14,148,680	-
2	Retained earnings	1,018,465	-
3	Accumulated other comprehensive income (and other reserves)	1,750,865	-
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-
	Public sector capital injections grandfathered until January 1, 2018	-	-
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-
6	Common Equity Tier 1 capital before regulatory adjustments	16,918,010	-
Common Equity Tier 1 capital: regulatory adjustments			

7	Prudential valuation adjustments	-	-
8	Goodwill (net of related tax liability)	-	-
9	Intangibles other than mortgage-servicing rights (net of related tax liability)	932	-
10	Deferred tax assets	634,749	-
11	Cash-flow hedge reserve	-	-
12	Shortfall of provisions to expected losses	-	-
13	Securitisation gain on sale	-	-
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-
15	Defined-benefit pension fund net assets	-	-
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	-
17	Reciprocal cross-holdings in common equity	-	-
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)	-	-
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)	-	-
20	Mortgage servicing rights (amount above 10% threshold)	-	-
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-
22	Amount exceeding the 15% threshold	-	-
23	of which: significant investments in the common stock of financial entities	-	-
24	of which: mortgage servicing rights	-	-
25	of which: deferred tax assets arising from temporary differences	-	-
26	National specific regulatory adjustments (26a+26b+26c+26d)	-	-
26b	of which: Investments in the equity capital of unconsolidated non-financial subsidiaries	-	-
26c	of which: Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	-
26d	of which: Unamortized pension funds expenditures	-	-

	Regulatory Adjustments Applied to Common Equity Tier 1 in respect of Amounts Subject to Pre-BaseI III Treatment	-	-
	of which : HO Debit Balance	-	-
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-
28	Total regulatory adjustments to Common equity Tier 1	635,681	-
29	Common Equity Tier 1 capital (CET1)	16,282,328	-
Additional Tier 1 capital : instruments			
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-	-
31	of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)	-	-
32	of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)	-	-
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	-
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)	-	-
35	of which : instruments issued by subsidiaries subject to phase out	-	-
36	Additional Tier 1 capital before regulatory adjustments	-	-
Additional Tier 1 capital: regulatory adjustments			
37	Investments in own Additional Tier 1 instruments	-	-
38	Reciprocal cross-holdings in Additional Tier 1 instruments	-	-
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)	-	-
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)	-	-
41	National specific regulatory adjustments (41a+41b)	-	-
41a	Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	-
41b	Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	-

	Regulatory Adjustments Applied to Additional Tier 1 in respect of Amounts Subject to Pre-Basel III Treatment	-	-
	of which : ...	-	-
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-
43	Total regulatory adjustments to Additional Tier 1 capital	-	-
44	Additional Tier 1 capital (AT1)	-	-
44a	Additional Tier 1 capital reckoned for capital adequacy	-	-
45	Tier 1 capital (T1 = CET1 + Admissible AT1) (29 + 44a)	16,282,328	-
Tier 2 capital: instruments and provisions			
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-
47	Directly issued capital instruments subject to phase out from Tier 2*	-	-
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)	-	-
49	of which : instruments issued by subsidiaries subject to phase out	-	-
50	Provisions (Please refer to Note to Template Point 50)	1,078,698	-
51	Tier 2 capital before regulatory adjustments	1,078,698	-
Tier 2 capital: regulatory adjustments			
52	Investments in own Tier 2 instruments	-	-
53	Reciprocal cross-holdings in Tier 2 instruments	-	-
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)	-	-
55	Significant investments ¹³ in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-
56	National specific regulatory adjustments (56a+56b)	-	-
56a	of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries	-	-

	of which : Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank	-	-
56b	Adjustments Applied To Tier 2 in respect of Regulatory Amounts Subject to Pre-Basel III Treatment	-	-
	of which : Investment in Subsidiaries	-	-
57	Total regulatory adjustments to Tier 2 capital	-	-
58	Tier 2 capital (T2)	1,078,698	-
58a	Tier 2 capital reckoned for capital adequacy¹⁴	1,078,698	-
58b	Excess Additional Tier 1 capital reckoned as Tier 2 capital	-	-
58c	Total Tier 2 capital admissible for capital adequacy (58a + 58b)	1,078,698	-
59	Total capital (TC = T1 + Admissible T2) (45 + 58c)	17,361,026	-
	Risk Weighted Assets in respect of Amounts Subject to Pre-Basel III Treatment		-
	of which: ...	-	-
60	Total risk weighted assets (60a + 60b + 60c)	113,424,537	-
60a	of which : total credit risk weighted assets	91,190,774	-
60b	of which : total market risk weighted assets	20,833,191	-
60c	of which : total operational risk weighted assets	3,836,496	-
Capital ratios			
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	14.98%	-
62	Tier 1 (as a percentage of risk weighted assets)	14.05%	-
63	Total capital (as a percentage of risk weighted assets)	14.98%	-
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation and countercyclical buffer requirements, expressed as a percentage of risk weighted assets)	-	-
65	of which : capital conservation buffer requirement	-	-
66	of which : bank specific countercyclical buffer requirement	-	-
67	of which : G-SIB buffer requirement	-	-
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	-	-
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	-	-
73	Significant investments in the common stock of financial entities	-	-
74	Mortgage servicing rights (net of related tax liability)	-	-
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-
Applicable caps on the inclusion of provisions in Tier 2			
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	1,078,698	-
77	Cap on inclusion of provisions in Tier 2 under standardized approach	1,078,698	-
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	N.A.	-
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	N.A.	-
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	N.A.	-
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	N.A.	-
82	Current cap on AT1 instruments subject to phase out arrangements	N.A.	-
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	N.A.	-
84	Current cap on T2 instruments subject to phase out arrangements	N.A.	-
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	N.A.	-

* Subordinated debt received from Head Office

Note to the template		
Row No. of the template	Particular	Rs. in '000
10	Deferred tax assets associated with accumulated losses	-
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability	634,749
	Total as indicated in row 10	634,749
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	-
	of which : Increase in Common Equity Tier 1 capital	-
	of which : Increase in Additional Tier 1 capital	-
	of which : Increase in Tier 2 capital	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then :	-
(i)	Increase in Common Equity Tier 1 capital	-
(ii)	Increase in risk weighted assets	-
44a	Excess Additional Tier 1 capital not reckoned for capital adequacy (difference between Additional Tier 1 capital as reported in row 44 and admissible Additional Tier 1 capital as reported in 44a)	-
	of which : Excess Additional Tier 1 capital which is considered as Tier 2 capital under row 58b	-
50	Eligible Provisions included in Tier 2 capital	1,078,698
	Eligible Revaluation Reserves included in Tier 2 capital	-
	Total of row 50	1,078,698
58a	Excess Tier 2 capital not reckoned for capital adequacy (difference between Tier 2 capital as reported in row 58 and T2 as reported in 58a)	-

DF-13: Main Features of Regulatory Capital Instruments

There is no additional Tier I Capital infused from Head Office as at 30th Sept 2019.

DF -14: Full Terms and Conditions of Regulatory Capital Instruments

There is no additional Tier I Capital infused from Head Office as at 30th Sept 2019.

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

	Item	(Rs. in '000)
1	Total consolidated assets as per published financial statements	67,351,581
2	Adjustment for investments in banking, financial, insurance or commercial entities that are consolidated for accounting purposes but outside the scope of regulatory consolidation	-

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	76,579,744
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)	14,008,770
7	Other adjustments	(15,818,410)
8	Leverage ratio exposure	142,121,685

DF 18. Leverage ratio common disclosure template

	Item	(Rs. '000)
	On-balance sheet exposures	
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	483,34,439
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	(635,681)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1 and 2)	47,698,758
	Derivative exposures	
4	Replacement cost associated with all <i>derivatives</i> transactions (i.e. net of eligible cash variation margin)	23,133,778
5	Add-on amounts for PFE associated with <i>all</i> derivatives transactions	57,280,378
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)	80,414,156
	Securities financing transaction exposures	
12	Gross SFT <i>assets</i> (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	25,351,968
18	(Adjustments for conversion to credit equivalent amounts)	(11,343,197)
19	Off-balance sheet items (sum of lines 17 and 18)	14,008,770
	Capital and total exposures	
20	Tier 1 capital	16,282,328
21	Total exposures (sum of lines 3, 11, 16 and 19)	142,121,685
	Leverage ratio	
22	Basel III leverage ratio	11.46