

# Bank of India, Johannesburg Branch

## BASEL III PILLAR 3 DISCLOSURE AS ON 30.09.2016

### COMPOSITION OF CAPITAL DISCLOSURE

Name of bank/controlling company – Bank of India, Johannesburg  
As on 2016-09-30

(Amount in ZAR'000)

Basel III common disclosure template to be used during the transition of regulatory adjustments (i.e. from 1 June 2013 to 1 January 2018)			AMOUNTS SUBJECT TO PRE – BASEL III TREATMENT
	Common Equity Tier 1 capital : Instruments and reserves		
1	Directly issued qualifying common share capital (and equivalent for non-joint stock companies) plus related stock surplus	250000	
2	Retained earnings	32936	
3	Accumulated other comprehensive income (and other reserves)	0	
4	Directly issues capital subject to phase out from CET1 (only applicable to non-joint stock companies)	0	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	0	0
6	<b>Common Equity Tier 1 capital before regulatory adjustments</b>	282936	
	<b>Common Equity Tier 1 capital : regulatory adjustments</b>		
7	Prudential valuation adjustments	0	0
8	Goodwill (net of related tax liability)	0	0
9	Other intangibles other than mortgage-servicing rights (net of related tax liability)	0	0
10	Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)	0	0
11	Cash-flow hedge reserve	0	0
12	Shortfall of provisions to expected losses	0	0
13	Securitisation gain on sale	0	0
14	Gains and losses due to changes in own credit risk on fair valued liabilities	0	0
15	Defined-benefit pension fund net assets	0	0
16	Investments in own shares (if not already netted off paid-in capital on reported balance sheet)	0	0
17	Reciprocal cross-holdings in common equity	0	0
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	0
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	0
20	Mortgage servicing rights (amount above 10% threshold)	0	0
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	0	0
22	Amount exceeding the 15% threshold	0	0
23	of which : significant investments in the common stock of financials	0	0
24	of which : mortgage servicing rights	0	0
25	of which : deferred tax assets arising from temporary differences	0	0
26	National specific regulatory adjustments	0	0
	<b>REGULATORY ADJUSTMENTS APPLIED TO COMMON EQUITY TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT</b>	0	

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	OF WHICH :	0	
	OF WHICH	0	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	0	
28	Total regulatory adjustments to Common equity Tier 1	0	
29	Common Equity Tier 1 capital (CET1)	282936	
	<b>Additional Tier 1 capital : instruments</b>		
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus	0	
31	of which : classified as equity under applicable accounting standards	0	
32	of which : classified as liabilities under applicable accounting standards	0	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	0	
34	Additional Tier 1 instruments (and CET1 instruments not included in line 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	0	
35	of which : instruments issued by subsidiaries subject to phase out	0	
36	<b>Additional Tier 1 capital before regulatory adjustments</b>		
	<b>Additional Tier 1 capital : regulatory adjustments</b>		
37	Investments in own Additional Tier 1 instruments	0	0
38	Reciprocal cross-holdings in Additional Tier 1 instruments	0	0
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	0
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	0
41	National specific regulatory adjustments	0	0
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	0	
	OF WHICH :	0	
	OF WHICH :	0	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	0	
43	<b>Total regulatory adjustments to Additional Tier 1 capital</b>	0	
44	<b>Additional Tier 1 capital (AT1)</b>	0	
45	<b>Tier 1 capital (T1 = CET1 + At1)</b>	282936	
	<b>Tier 2 capital and provisions</b>		
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	0	
47	Directly issued capital instruments subject to phase out from Tier 2	0	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in lines 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	0	
49	of which : instruments issued by subsidiaries subject to phase out	0	
50	Provisions	0	
51	Tier 2 capital before regulatory adjustments	0	
	<b>Tier 2 capital : regulatory adjustments</b>		
52	Investments in own Tier 2 instruments	0	0
53	Reciprocal cross-holdings in Tier 2 instruments	0	0
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 10% threshold)	0	0
55	Significant investments in the capital of banking, financial and	0	0

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	insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	
56	National specific regulatory adjustments	0
	REGULATORY ADJUSTMENTS APPLIED TO ADDITIONAL TIER 1 IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	0
	OF WHICH :	0
	OF WHICH :	0
57	<b>Total regulatory adjustments to Tier 2 capital</b>	0
58	<b>Tier 2 capital (T2)</b>	0
59	<b>Total capital (TC = T1 + T2)</b>	282936
	RISK WEIGHTED ASSETS IN RESPECT OF AMOUNTS SUBJECT TO PRE-BASEL III TREATMENT	0
	OF WHICH :	0
	OF WHICH :	0
60	<b>Total risk weighted assets</b>	290517
	<b>Capital ratios</b>	
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	97.39%
62	Tier 1 (as a percentage of risk weighted assets)	97.39%
63	Total capital (as a percentage of risk weighted assets)	97.39%
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation buffer plus countercyclical buffer requirements plus G-SIB buffer requirement, expressed as a percentage of risk weighted assets)	6.875%
65	of which : capital conservation buffer requirement	0.6250%
66	of which : bank specific countercyclical buffer requirement	0%
67	of which : G-SIB buffer requirement	0%
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	97.39%
	<b>National Minima (if different from Basel 3)</b>	
69	National Common Equity Tier 1 minimum ratio (if different from Basel 3 minimum)	6.875%
70	National Tier 1 minimum ratio	8.125%
71	National total capital minimum ratio	10.375%
	<b>Amounts below the threshold for deductions (before risk weighting )</b>	
72	Non-significant investments in the capital of other financials	0
73	Significant investments in the common stock of financials	0
74	Mortgage servicing rights (net of related tax liability)	0
75	Deferred tax assets arising from temporary differences (net of related tax liability)	0
	<b>Applicable caps on the inclusion of provisions in Tier 2</b>	
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardised approach (prior to application of cap)	0
77	Cap on inclusion of provisions in Tier 2 under standardised approach	0
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	0
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	0
	<b>Capital instruments subject to phase-out arrangements (only applicable between 1 Jan 2018 and 1 Jan 2022)</b>	
80	Current cap on CET1 instruments subject to phase out arrangements	0
81	Amount excluded from CET1 due to cap (excess over cap after redemptions and maturities)	0
82	Current cap on At1 instruments subject to phase out arrangements	0
83	Amount excluded from AT1 due to cap (excess over cap after redemptions and maturities)	0
84	Current cap on T1 instruments subject to phase out arrangements	0
85	Amount excluded from T2 due to cap (excess over cap after redemptions and maturities)	0

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## MAIN FEATURES DISCLOSURE TEMPLATE

Name of banks/controlling company – Bank Of India, Johannesburg  
As on 2016-09-30

Disclosure template for main features of regulatory capital requirements		
1	Issuer	NA
2	Unique identifier (eg CUSIP, ISIN or Bloomberg identifier for private placement)	NA
3	Governing law(s) of the instrument	NA
	<b>Regulatory treatment</b>	
4	Transitional Basel III rules	NA
5	Post-transitional Basel III rules	NA
6	Eligible at solo/group/group & solo	NA
7	Instrument type (types to be specified by each jurisdiction)	NA
8	Amount recognised in regulatory capital (Currency in mil, as of most recent reporting date)	NA
9	Par value of instrument	NA
10	Accounting classification	NA
11	Original date of issuance	NA
12	Perpetual or dated	NA
13	Original maturity date	NA
14	Issue call subject to prior supervisory approval	NA
15	Optional call date, contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<b>Coupons/dividends</b>	
17	Fixed or floating dividend/coupon	NA
18	Coupon rate and any related index	NA
19	Existence of a dividend stopper	NA
20	Fully discretionary, partially, discretionary or mandatory	NA
21	Existence of step up or other incentive to redeem	NA
22	Noncumulative or cumulative	NA
23	Convertible or non-convertible	NA
24	If convertible, conversion trigger (s)	NA
25	If convertible, fully or partially	NA
26	If convertible, conversion rate	NA
27	If convertible, mandatory or optional conversion	NA
28	If convertible, specify instrument type convertible into	NA
29	If convertible, specify issuer of instrument it converts into	NA
30	Write-down feature	NA

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31	If write-down, write-down trigger (s)	NA
32	If write-down, full or partial	NA
33	If write-down, permanent or temporary	NA
34	If temporary write-down, description of write-up mechanism	NA
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument)	NA
36	Non-compliant transitioned features	NA
37	If yes, specify non-compliant features	NA

### Capital Adequacy

#### (i) Qualitative Disclosures

The Bank has put in place a robust Risk Management Architecture with due focus on Capital/Profit optimization. i.e. to do maximum business out of the available capital which in turn optimise profit or return on equity. Bank is benchmarking on globally accepted sound risk management system, conforming to Basel III framework, enabling a more efficient equitable and prudent allocation of resources.

#### (ii) Quantitative disclosures

##### (a) Capital Requirement

SI No	Items	Amount (in ZAR'000)
		30.09.2016
	<b>Common equity tier 1 capital and reserve funds</b>	
	<b>Paid in capital</b>	250000.00
	<b>Retained earnings</b>	40471
	Less : unappropriated profits	7535
	Less : Accumulated other comprehensive income	0
	<b>Total CET 1 capital and unimpaired reserve funds prior to regulatory adjustments</b>	282936
	<b>Specified adjustments to an deductions from CET 1</b>	0
	Less : Intangible assets, other than goodwill, net of related deferred tax liability	0
	<b>Qualifying common equity tier 1 capital and reserve funds</b>	282936

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SI No	Items	Amount (in ZAR'000)
		30.09.2016
(a)	<b>Capital requirements for Credit Risk</b>	
	Portfolios subject to Standardized Approach	27884
	Securitization Exposures	-
(b)	<b>Capital requirements for Market Risk</b>	-
	Standardized Duration Approach	
	- Equity Risk	-
(c)	<b>Capital requirements for Operational Risk</b>	2859
	Basic Indicator Approach	-
(d)	<b>Capital required for other Assets</b>	124
(e)	<b>Common Equity Tier 1, tier 1 and Total Capital:</b>	
	- CET 1 Capital	282936
	- Tier 1 Capital	282936
	- Tier 2 Capital	-
	- Total Capital	282936
(f)	<b>Common Equity Tier 1, Tier 1 and Total Capital ratios:</b>	
	- CET 1 Ratio	97.39%
	- Tier 1 Ratio	97.39%
	- Tier 2 Ratio	-
	- CRAR	97.39%

### (b) Risk Weighted Assets and Capital Requirement

(Amount in ZAR'000)

SI No.	Type of Risk	RWA	Capital requirement
		30.09.2016	30.09.2016
1.	Credit Risk	262442	27884
2	Market Risk	0	0
3	Operation Risk	26904	2859
4	Others	1171	124
5	Total	290517	30867

### Credit Risk

#### (i) Qualitative Disclosures

The Bank's policies primary objective is to strike a proper balance among the 3 core principles of liquidity, profitability and safety of assets and provide a holistic approach to risk management. This policy aims at achieving these objectives by applying the following broader principles: -

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- Ensure credit growth, both quantitatively and qualitatively, confining to the types of lending, which by and large matches Branch liability profile for maximization of profits by augmenting interest and non-interest income.
- Maintaining the quality of assets at satisfactory level through proper appraisal, review and monitoring.
- Control various risks in lending through caps on per borrower/ group exposures, sectorial exposures, delegation of sanctioning powers to various levels, counter party risk and country risk exposure level etc and monitor the same to ensure balanced and diversified growth of credit.
- Proper classification of loans and advances and loan loss provisioning so as to reflect a true and fair view of profit/loss and assets/ liabilities.

### **Strategies and processes:**

In order to realize the above objectives of Credit Risk Management, the Bank prescribes various methods for Credit Risk identification, measurement, grading and aggregation techniques, monitoring and reporting, risk control/ mitigation techniques and management of problem loans/ credits. The Bank has also defined target markets, risk acceptance criteria, credit approval authorities, and guidelines on credit origination/ maintenance procedures.

The strategies are framed keeping in view various measures for Credit Risk Mitigation, which includes identification of thrust areas and target markets, fixing of exposure ceiling based on regulatory guidelines and risk appetite of the Bank, minimizing concentration Risk, and pricing based on rating.

Bank from time to time would identify the potential and productive sectors for lending, based on the performance of the segments and demands of the economy. The Bank carefully restricts its exposures in sectors which have limiting growth potentials, based on the Bank's evaluation of industries/ sectors based on the prevailing economic scenario prospects, etc.

The operational processes and systems of the Bank relating to credit are framed on sound Credit Risk Management Principles and are subjected to periodical review.

The Bank has comprehensive credit risk identification processes as part of due diligence on credit proposals.

### **The scope and nature of risk reporting and / or measurement systems:**

Bank has an appropriate credit risk measurement and monitoring processes. The measurement of risk is through a pre-sanction exercise of credit risk rating and scoring models put in place by the Bank. The Bank has adopted 'Standardized Approach' for entire credit portfolio for credit risk measurement.

### **Policies for mitigating risk and strategies and processes for monitoring the continuing effectiveness of the mitigants :**

Bank primarily relies on the borrower's financial strength and debt servicing capacity while approving

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credits. Bank does not excessively rely on collaterals or guarantees as a source of repayment or as a substitute for evaluating borrower's creditworthiness.

In order to manage the Bank's credit risk exposure, the Bank has adopted credit appraisal and approval policies and procedures that are reviewed and updated by the Risk Management Wing at Head office in consultation with other functional wings. The credit appraisal and approval process is broadly divided into credit origination, appraisal, assessment and approval, and dispensation.

The Bank's policy is to ensure portfolio diversification and evaluate overall exposure in a particular industry / sector in the light of forecasts of growth and profitability for that industry, and the risk appetite of the Bank. The Bank monitors exposures to major sectors of the economy and specifically exposure to various industries and sensitive sectors. The Bank's exposures to single and group borrowers as also substantial exposure is fixed as per the risk rating of the borrowers and monitored periodically in order to keep the exposure level within the prudential ceiling norms prescribed by host and home country regulators.

The credit approval process is a critical factor and commences with the mandatory credit risk rating of the borrower as a pre sanction exercise. The measurement of Credit Risk associated with the borrower evaluates indicative factors like; borrowers' financial position, cash flows, activity, current market trends, past trends, management capabilities, experience with associated business entities, nature of facilities etc. Bank has set up Credit Approval Committee for sanction of loans.

**Loans Past due and Impaired:** The Bank has policy based on the prudential norms applied for income recognition, asset classification and provisioning, to classify an exposure as Overdue, Special mention and Non Performing/Impaired.

### (ii) Quantitative Disclosures

#### (a) Total Gross Credit Risk Exposure

Amount (in ZAR'000)	
Particulars	30.09.2016
Fund Based Exposures	395273
Non-fund Based Exposures	100
<b>Total Gross Credit Exposures</b>	<b>395373</b>



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### (b) Geographic Distribution of Exposures:

Exposures	Amount (in ZAR'000)	
	Fund Based Exposures	Non-fund Based Exposures
	30.09.2016	30.09.2016
Domestic operations*	395273	100
Overseas operations	-	-
<b>Total</b>	<b>395273</b>	<b>100</b>

\* Exposure in Republic of South Africa

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## (c) Industry Type Distribution of Exposures

(in ZAR'000)			
SL NO.	INDUSTRY	Fund Based Outstanding	Non Fund Based Outstanding
		30.09.2016	30.09.2016
1.1	<b>Mining and Quarrying</b>	24718	-
1.2	<b>Food Processing</b>	-	-
	1.2.1 Sugar	-	-
	1.2.2 Edible Oils and Vanaspati	-	-
	1.2.3 Tea	-	-
	1.2.4 Others	-	-
1.3	<b>Beverage &amp; Tobacco</b>	-	-
1.4	<b>Textiles</b>	-	-
	1.4.1 Cotton Textiles	-	-
	1.4.2 Jute Textiles	-	-
	1.4.3 Other Textiles	-	-
1.5	<b>Leather &amp; Leather Products</b>	-	-
1.6	<b>Wood and Wood Products</b>	-	-
1.7	<b>Paper &amp; Paper Products</b>	-	-
1.8	<b>Petroleum, Coal Products and Nuclear Fuels</b>	-	-
1.9	<b>Chemicals and Chemical Products</b>	-	-
	1.9.1 Fertilizer	-	-
	1.9.2 Drugs & Pharmaceuticals	-	-
	1.9.3 Petro Chemicals	-	-
	1.9.4 Others	-	-
1.10	<b>Rubber, Plastic &amp; their Products</b>	-	-
1.11	<b>Glass and Glassware</b>	-	-
1.12	<b>Cement and Cement Products</b>	-	-
1.13	<b>Basic Metal and Metal Products</b>	-	-
	1.13.1 Iron and Steel	-	-
	1.13.2 Other Metal and Metal Products	-	-
1.14	<b>All Engineering</b>	-	-
	1.14.1 Electronics	-	-
	1.14.2 Electricity	-	-
	1.14.3 Others	-	-

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1.15	<b>Vehicles, Vehicle Parts and Transport Equipment</b>	-	-
1.16	<b>Gems &amp; Jewellery</b>	50000	-
1.17	<b>Construction</b>	14473	-
1.18	<b>Infrastructure</b>	-	-
	1.18.1 Power	-	-
	1.18.2 Telecommunications	-	-
	1.18.3 Roads	-	-
	1.18.4 Airports	-	-
	1.18.5 Ports	-	-
	1.18.6 Railways (other than Indian Railways)	-	-
	1.18.7 Other Infrastructure	-	-
1.19	<b>Other Industries</b>	306082	100
	<b>INDUSTRY (Total of Small, Medium and Large Scale)</b>	395273	100

## Bank of India, Johannesburg Branch

### Amount of Non-Performing Assets (Gross)

SI No	Items		Amount (in ZAR'000)
			30.09.2016
a)	<b>Gross NPAs</b>		-
	▪	Sub-Standard	-
	▪	Doubtful 1	-
	▪	Doubtful 2	-
	▪	Doubtful 3	-
	▪	Loss	-
b)	<b>Net NPAs</b>		-
c)	<b>NPA Ratios</b>		
	▪	Gross NPAs to Gross Advances (%)	-
	▪	Net NPAs to Net Advances (%)	-
d)	<b>Movement of NPAs (gross)</b>		
	▪	Opening balance	-
	▪	Additions	-
	▪	Reductions	-
	▪	Closing Balance	-
e)	<b>Movement of Provisions for NPAs</b>		
	▪	Opening Balance	-
	▪	Adjustment towards Exchange Fluctuations	-
	▪	Provisions made during the period	-
	▪	Write-off	-
	▪	write back of excess provisions	-
	▪	Closing Balance	-
f)	<b>Amount of Non-Performing Investments</b>		-
g)	<b>Amount of Provisions held for Non-Performing Investments</b>		-
h)	<b>Movement of Provisions for Depreciation on Investments</b>		
	▪	Opening Balance	-
	▪	Provisions made during the period	-
	▪	Write-off	-
	▪	Write Back of excess Provisions	-
	▪	Closing Balance	-

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## LCR Disclosure

(Amount in ZAR'000)			
		TOTAL UNWEIGHTED VALUE (average)	TOTAL WEIGHTED VALUE (average)
<b>HIGH QUALITY LIQUID ASSETS</b>			
1	Total high quality liquid assets (HQLA)		14862
<b>CASH OUTFLOWS</b>			
2	Retail deposits and deposits from small business customers, of which :	2027	203
3	Stable deposits		
4	Less stable deposits	2027	203
5	Unsecured wholesale funding, of which :	94506	9508
6	Operational deposits (all counterparties) and deposits in networks of cooperative banks		
7	Non-operational deposits (all counterparties)	94506	9508
8	Unsecured debt		
9	Secured wholesale funding		
10	Additional requirements, of which :	13980	1398
11	Outflows related to derivative exposures and other collateral requirements		
12	Outflows related to loss of funding on debt products		
13	Credit and liquidity facilities	13980	1398
14	Other contractual funding obligations		
15	Other contingent funding obligations		
16	<b>TOTAL CASH OUTFLOWS</b>		11109
<b>CASH INFLOWS</b>			
17	Secured lending (eg reverse repos)		
18	Inflows from fully performing exposures	82816	79711
19	Other cash inflows		
20	<b>TOTAL CASH INFLOWS</b>	82816	79711
			TOTAL ADJUSTED VALUE
21	<b>TOTAL HQLA</b>		14862
22	<b>TOTAL NET CASH OUTFLOWS</b>		2777
	<b>LIQUIDITY COVERAGE RATIO (%)</b>		535%

## Bank of India, Johannesburg Branch

Disclosures of accounting assets and leverage ratio for Sep 2016		Table 1
Item		(Amount in ZAR'000)
1	Total consolidated assets as per published financial statements	390421
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
3	Adjustment for fiduciary assets recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	0
4	Adjustments for derivative financial instruments	0
5	Adjustment for securities financing transactions (i.e. repos and similar secured lending)	0
6	Adjustment for off-balance sheet items (i.e. conversion to credit equivalent amounts of off-balance sheet exposures)	863
7	Other adjustments	0
8	Leverage ratio exposure	391284
9	Leverage ratio	72.31%
Leverage ratio common disclosure template		Table 2
Item		Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	390421
2	(Asset amounts deducted in determining Basel III Tier 1 capital)	0
3	<b>Total on-balance sheet exposures</b> (excluding derivatives and SFTs) (sum of lines 1 and 2)	390421
Derivative exposures		
4	Replacement cost associated with all derivatives transactions (i.e. net of eligible cash variation margin)	0
5	Add-on amounts for PEE associated with all derivatives transactions	0
6	Gross-up for derivatives collateral provided where deducted from the balance sheet assets pursuant to the operative accounting framework	0
7	(Deductions of receivables assets for cash variation margin provided in derivatives transactions)	0
8	(Exempted CCP leg of client-cleared trade exposures)	0
9	Adjusted effective notional amount of written credit derivatives	0
10	(adjusted effective notional offsets and add-on deductions for written credit derivatives)	0
11	<b>Total derivative exposures</b> (sum of lines 4 to 10)	0
Securities financing transaction exposures		
12	Gross SFT assets (with no recognition of netting), after adjusting for sale accounting transactions	0
13	(Netted amounts of cash payables and cash receivables of gross SFT assets)	0
14	CCR exposure for SFT assets	0
15	Agent transaction exposures	0
16	<b>Total securities financing transaction exposures</b> (sum of lines 12 to 15)	0
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	4064
18	(Adjustments for conversion to credit equivalent amounts)	-3201
19	<b>Off-balance sheet items</b> (sum of lines 17 and 18)	863
Capital and total exposures		
20	Tier 1 capital	282936
21	<b>Total exposures</b> (sum of lines 3, 11, 16 and 19)	391284
	Leverage ratio	
22	Basel III leverage ratio	72.31%