Fincare Small Finance Bank Limited
Pillar III Disclosure – 31st March 2021

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 July 2017. Disclosures 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 and other free reserves. Tier-2 capital consists of sub-debts, general provisions and standard assets provisions. First loss credit enhancement in the form of cash collaterals, deferred tax asset and book debt collaterals reduced from Tier I and II capital as per RBI norms.

b) Equity Capital

As on March 31st, 2021, the Bank has authorized share capital of Rs.30,000 lakhs, comprising of 300,000,000 equity shares of Rs. 10 each and has subscribed and paid up capital of Rs.6,361 lakhs comprising of fully paid up 6,36,10,481 shares of Rs.10 each.

c) Capital Funds:

The capital fund position for the year ended March 31st, 2021 and March 31st, 2020 are:

Particulars (INR lakhs)	As at 31st March 2021	As at 31st March 2020
Tier I Capital	94,049	84,858
Tier II Capital	17,557	21,033
Total Capital Fund (Tier I + Tier II)	111,606	105,891

DF-2- Capital Adequacy

Fincare Small Finance Bank Limited (hereinafter to be referred as the Bank) is subject to RBI Master Circular on Basel III Capital Regulations issued on July 1st, 2015 and amendments thereto issued from time to time by RBI.

The revised framework consists of three pillars *viz.*

- Minimum Capital Requirement.
- Supervisory Review of Capital Adequacy.
- Market Discipline.

The Bank has adopted standardized approach for Credit Risk for computation of Capital Adequacy Ratio (CAR). As per RBI guidelines on SFBs, currently the Bank is not considering capital charge for Market Risk and Operational Risk.

Minimum Capital Requirement

As per the operating guidelines for Small Finance Bank, the Bank is required to maintain minimum Capital Adequacy Ratio of 15% with minimum Tier I at 7.5%. As on March 31st, 2021, the Bank has a healthy Capital Adequacy Ratio of 29.56% which is well above the minimum capital adequacy requirement. The Tier 1 Capital Adequacy Ratio is 24.91% which is above the requirement of 7.5%.

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. Under ICAAP, the Bank determines whether it has adequate level of capital to meet regulatory norms, current and future business needs, including stress scenarios. The Bank's ICAAP evaluates and documents all risks and substantiates appropriate capital allocation for Pillar 2 risks.

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. The Bank considers both quantifiable and non-quantifiable risks while assessing capital requirements. The Bank evaluates the following risks 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
-Residual Risk of Securitisation

Monitoring and Reporting

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

Common Equity Tier I , Tier I and Total Capital Ratio

Particulars	**As at 31st March 2021**	**As at 31st March 2020**
Common Equity Tier 1 Capital Ratio	24.91%	23.46%
Tier I capital ratio	24.91%	23.46%
Tier II capital ratio	4.65%	5.82%
Total Capital Ratio (CRAR)	**29.56%**	**29.28%**

DF-3: Credit Risk: General Disclosures

Qualitative Disclosures

Credit Risk Management at a holistic level encapsulates the Bank's approach to approving and managing credits and aims at making the systems and controls effective. 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 MD & CEO.

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 Bank's strong franchise and traditional client base in key geographies.

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 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 monitors compliance of the risk parameters and prudential limits set by the Risk Management Committee of the Board.

Credit Risk Measurement, Mitigation, Monitoring & Reporting Systems

- Credit Origination, underwriting

Retail: The retail portfolio consists of JLG Microfinance Loans, Loan against Gold, Two-wheeler loans, Affordable Housing Loans, Loan Against Property, Staff Loan and Personal Loan. The JLG Microfinance Loans has standard underwriting norms for serving the base of the pyramid segment of customers. Other products such as Loan against Gold, Two-wheeler, Affordable Housing Loans 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 centralised 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 as per norms.

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 exceptions and deviations approval as well. The credit sanctions are subject to review by the next higher authority to ensure adequate 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 JLG portfolio. Additionally, detailed Credit Risk dashboard is published on monthly basis, which covers critical aspects such as product-wise asset quality and delinquencies in various buckets: 1+ days, 30+ days, 60+ days, NPA and write off. The Loan to Value (LTV) and collateral values are also closely monitored and initiated necessary action like margin calls. Early warning exercise is also carried out 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 Central Repository of Information on Large Credits (CRILC), are reviewed by Credit Department to ensure timely detection of developments.

- Recovery & Write off Guidelines

The Bank has collection and recovery policy and the objective is to ensure efficient collection and recovery practices in a cost effective and ethical manner. The teams focus on collection in early delinquency buckets while effectively identifying and managing serious delinquency behaviour. The Bank has well defined legal recovery processes including initiating action under SARFAESI Act.

- 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.

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

In accordance with the RBI guidelines relating to COVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020, the Bank has granted a moratorium of three months on the payment of all instalments and / or interest, as applicable, falling due between March 1, 2020 and May 31, 2020 to all eligible borrowers. In line with the additional Regulatory Package guidelines dated May 23, 2020, the Bank granted additional three months moratorium on instalments or interest, as applicable, due between June 1, 2020 and August 31, 2020. For all such accounts where the moratorium has been granted, the asset classification shall remain stand still during the moratorium period (i.e. the number of days past-due shall exclude the moratorium period for the purposes of asset classification under the Income Recognition, Assets Classification and Provisioning norms). Further, the Bank enforced asset classification norms post judgement by Honourable Supreme Court. The RBI subsequently released a circular on April 7, 2021, which provided instructions to all lending institutions to enforce asset classification of borrower accounts.

The Bank follows extant RBI guidelines for resolution of stressed assets, including classification and upgradation of restructured loans.

Quantitative Disclosures

Fund based and Non-Fund based Exposure as on 31st March 2021

Exposure	**Credit Exposure** (INR lakhs)
Fund based Exposure*	6,59,161
Non-Fund based Exposure	0
Total Fund based and Non-Fund based Exposures	6,59,161

*Fund based exposure includes exposure on loans and advances, exposure on Non-SLR Investments and exposure to other banks.

Geographic Distribution of Exposures as on 31st March 2021

Exposures (INR lakhs)	**Domestic**	**Overseas**	**Total**
Fund based Exposure	6,59,161	Nil	6,59,161
Non-Fund based Exposure	0	Nil	0
Total Fund and Non-Fund based Exposures	6,59,161	Nil	6,59,161

Residual Contractual Maturity breakup of Assets

Break up as on 31st March 2021 (INR lakhs)

Time Buckets	Advances	Investments
Day 1	1,648	39,968
2 to 7 days	4,701	1,943
8 to 14 days	7,471	1,834
15 to 30 Days	14,939	3,338
31 days to 2 months	30,394	1,427
2 months to 3 months	32,362	1,598
Over 3 months & up to 6 Month	88,980	7,800
Over 6 Month & up to 1 Year	140,955	16,750
Over 1 year & up to 3 years	156,083	46,555
Over 3 years & up to 5 years	31,400	6,722
Over 5 years	21,179	1
Total	**5,30,112**	**1,27,936**

*Total Net Advances / NPA Ratios / NPA Movement

Particulars	**As at 31st March 2021 (INR Lakhs)**
(i) Gross NPAs to Net Advances (%)	**6.42%**
(ii) Net NPAs to Net Advances (%)	**2.80%**
(iii) Movement of NPAs (Gross)	
(a) Opening balance	4,472
(b) Additions during the year	35,712
(c) Reductions during the year	4,825
(d) Closing balance	35,359
(iv) Movement of Net NPAs	
(a) Opening balance	1,975
(b) Additions during the year	15,012
(c) Reductions during the year	2,146
(d) Closing balance	14,841
(v) Movement of provisions for NPAs (excluding provision on standard assets and floating provision)	
(a) Opening balance	2,497
(b) Provision made during the year	21,108
(c) Write off/ write back of excess provision	3,087
(d) Closing balance	20,518

Write Off & Recoveries

Particulars	As at 31st March 2021 (INR Lakhs)
Gross NPA's as on 1 April of particular year (Opening Balance)	4,472
Additions (Fresh NPAs) during the year	35,712
Sub total (A)	**40,184**
Less :-	
(i) Upgradations	1,289
(ii) Recoveries (excluding recoveries made from upgraded accounts)	143
(iii) Technical / Prudential Write offs	3,393
(iv) Write offs other than those under (iii) above	0
Sub-total (B)	**4,825**
Gross NPAs as on 31st March of following year (closing balance) (A-B)	**35,359**
Opening balance of Technical / Prudential written off accounts as at 1 April	17,814
Add : Technical / Prudential write offs during the year	3,393
Sub total (A)	**21,207**
Less : Recoveries made from previously technical / prudential written off accounts during the year (B)	170
Closing balance as at 31 March (A-B)	**21,037**

Note: Non-performing assets include only non-performing advances as on 31st March 2021.

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

Quantitative Disclosures

Bank's exposure after risk mitigation subject to the standardized approach in the following four major risk buckets as well as those that are deducted:

Particulars	As at 31st March 2021 (INR lakhs)
- At 0% risk weight	2,76,053
- Below 100% risk weight	4,56,269
- 100% risk weight	63,425
- More than 100% risk weight	875
- Deducted (Intangible Assets, Deferred tax assets and first loss credit enhancement in the form of cash collaterals and book debt collaterals)	7,077

DF-5- Credit Risk Mitigation for Standardised Approach

Qualitative Disclosures:

Application of Credit Risk Mitigants

The Bank uses 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 Circular viz., Basel III Capital Regulation dated July 1st, 2015 for application of risk weights for credit risk measurement and capital computation purposes.

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

Particulars	As at 31st March 2021 (INR lakhs)
Loan Against Gold	35,227
Overdraft against Fixed Deposit	1,888

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 dated May 7, 2012, August 21, 2012 and March 24,2014 and any further circulars and guidelines 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 undertakes the transactions 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
4. Provider of Cash Collateral and Book Debts/Guarantees to the extent to be agreed to between the contracting parties.

Accounting Policy on transfer and servicing of Assets

The accounting treatment of the securitisation transactions in the books of the Bank is as per the guidance note issued by the ICAI and as prescribed by the RBI guidelines.

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. 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:

	Particulars	**As at 31st March 2021** (INR lakhs)
a)	No of SPVs sponsored by the bank for securitisation transactions (Nos.)	9
b)	Total amount of securitised assets as per books of the SPVs sponsored by the bank	5,740
c)	Securitised Losses booked during the year	-

d)	Amount of assets intended to be securitised within a year	-
e)	Of (d), amount of assets originated within a year before securitisation.	-
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	0
	First loss	-
	Others	-
	ii) On-balance sheet exposures	-
	First loss	327
	Others	-
	Amount of exposures to securitisation transactions other than MRR	
	a) Off-balance sheet exposures	-
	(i) Exposures to own securitisation	
	First loss	-
	Others	-
	(ii) Exposures to third party securitisation	
	First loss	-
	Others	-
	b) On-balance sheet exposures	
	(i) Exposures to own securitisation	
	First loss	-
	Others	0
	(ii) Exposures to third party securitisation	
	First loss	-
	Others	-
g)	Aggregate amount of securitisation exposures that are deducted entirely from Tier 1 capital	163

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 and investment activities 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 March 2021. The same has been qualitatively assessed under Pillar 2 in ICAAP exercise.

DF-8- Operational Risk

The Operational Risk arises 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 covered by separate policies and monitored by dedicated Information Security Committee.

The Operational Risk Management function is managed by Operational Risk Management Group (ORMG). ORMG reports to the Chief Risk Officer. Operational Risk Management Committee is headed by MD & CEO and meets once in two months. ORMC reports into Risk Management Committee of the Board (RMCB).

Risk identification, assessment and monitoring: ORMG uses Risk and Control Self-Assessment (RCSA), Key Risk Indicators (KRI) and incident management activity to systematically identify various risks that the Bank is exposed to. The identified risks are assessed and monitored on periodic basis.

Small Finance Banks are currently exempt from providing 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 interest rates are de-regularized. Any mismatch in the cash flows or re-pricing dates, therefore, will have an impact 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 delegated 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 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 semi-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 risk as part of ICAAP exercise. 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 2021

(INR Lakhs)	**+ 100 bps parallel shift**	**-100 bps parallel shift**
Market value of Equity-MVE	940	(940)
Earnings at Risk- EaR	1658	(1658)

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

Disclosures: The Bank does not have any exposures to derivatives and hence no specific disclosure is provided.

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 Guidelines relating to capital market exposures.

Quantitative Disclosures

The Bank has nil exposure to equities during the year ended 31st March 2021.

DF – 17 - Summary Comparison of Accounting Assets and Leverage Ratio Exposure measure

Sl No	**Particulars**	**As at 31st March 2021** (INR lakhs)
1	Total consolidated assets as per published financial statements	7,96,622
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 recognised on the balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure	-
4	Adjustments for derivative financial instruments	-
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)	0
7	Other adjustments	-7,077
8	**Leverage ratio exposure**	**7,89,544**

DF – 18 - Leverage Ratio

Sl No	Particulars	As at 31st March 2021 (INR lakhs)
1	On-balance sheet items (excluding derivatives and SFTs but including collateral)	7,96,458
2	Balance sheet assets deducted from Tier 1 capital and not reckoned for exposure measure above	6,914
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1) and 2))	7,89,544
	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	0
18	(Adjustments for conversion to credit equivalent amounts)	-
19	Off-balance sheet items (sum of lines 17 and 18)	0
	Capital and total exposures	
20	**Tier 1 capital**	**94,049**
21	**Total exposures (sum of lines 3, 11, 16 and 19)**	**7,89,544**
	Leverage ratio	-
22	**Basel III leverage ratio (%)**	**11.91%**