

1. Scope of Application

The Basel Pillar III disclosures contained herein relate to American Express Banking Corp. – India Branch, herein after referred to as “the Bank” for the period June 30, 2025. American Express Banking Corp. (AEBC) is organized under the New York State Banking Law and incorporated in the United States of America. AEBC is a wholly owned subsidiary of American Express Company, and conducts business through a branch office in India. In India, AEBC holds a banking license issued by the Reserve Bank of India (RBI) and is subject to the provisions of the Banking Regulation Act. The Bank’s operations are confined to limited business areas viz. card operations, and acceptance of institutional deposits.

The disclosures have been compiled in accordance with Reserve Bank of India’s Master Circular DBR.No.BP.BC. 1/21.06.201/2015-16 dated July 1, 2015 on Basel III Capital Regulations and the amendments thereto issued from time to time.

The Bank does not have any subsidiaries, nor does it hold any significant stake in any companies. Further, the Bank is not required to prepare consolidated financial statements. No quantitative disclosures are required to be made, as the Bank has no subsidiaries. The Bank also does not have any interest in insurance entities.

2. Capital Adequacy

The primary objective of capital management at the Bank is to maintain a consistently strong and flexible capital position and to ensure that the Bank’s capital is of sufficient quality and quantity to meet at a minimum, all regulatory requirements and maintain adequate capital over and above regulatory minimums to act as a safety net for the variety of risks the Bank is exposed to, in its ordinary course of business.

The Bank has established a comprehensive internal capital adequacy assessment process (“ICAAP”) which enables the Bank to set internal capital targets and strategies for achieving those internal targets that are consistent with its business plans, risk profile, and operating environment. This framework facilitates the assessment of the overall capital adequacy of the Bank in relation to its risk profile which includes all material risks faced by the Bank which are not captured by the regulatory minimums prescribed by the regulator. The framework is aimed at ensuring that the Bank’s capital is adequate to address current and future risk and achieve strategic objectives. Key components of the Bank’s ICAAP include: Board and senior management oversight; sound capital assessment and planning; comprehensive assessment of risks, sensitivity and scenario analysis, monitoring and reporting

The Board of Directors is responsible for ultimate oversight of capital management and as such, oversees the annual review and approval of the Bank’s ICAAP, Internal Capital Targets, Capital Plan and ICAAP and Capital Management Policy.

The Bank has implemented a Board approved Stress Testing Framework which forms an integral part of the Bank's ICAAP. Stress Testing involves the use of various techniques

(such as macroeconomic stress testing and event driven scenario / single factor stress tests) to assess the Bank’s potential vulnerability (profitability and capital impacts) to extreme conditions. Stress tests are conducted on a periodic basis and the stress test results are reported to the India Country Asset Liability Management Committee (ALCO), India Risk Management Committee, Board and other governance committees of the Bank. The Bank periodically assesses and refines its stress tests in an effort to ensure that the stress scenarios capture material risks as well as reflect possible changes in the macro economic conditions. The stress tests are used in conjunction with the Banks business plans for the purpose of capital planning in the ICAAP.

Quantitative Disclosure:

	(Amount Rs.'000)	
	As at June 30, 2025	
Particulars	RWA*	Min. Cap. Req.**
Credit Risk		
- Portfolio subject to Standardized Approach	104,643,501	12,034,003
Market Risk		
- Interest Rate Risk	-	-
- Foreign Exchange Risk	1,856,250	213,469
Operational Risk		
- Basic Indicator Approach	37,728,850	4,338,818
Total	144,228,601	16,586,290

* RWA = Risk Weighted Assets.

** Min. Cap. Req. = Minimum Capital Requirement (including capital conservation buffer) at 11.50% of RWA.

Capital Adequacy Ratio	As at June 30, 2025
Common Equity Tier I Ratio	12.46%
Tier I Ratio	12.46%
Total Capital Ratio	18.17%

3. Credit Risk - General Disclosures

Credit Risk is defined as the risk of loss to the Bank due to non-payment of amounts that are contractually owed to the Bank. The Bank’s Management and the Board of Directors continuously monitor credit risk to ensure that prudent lending criteria are established and complied with to minimize the Bank's exposure to credit risk. The AEBC Credit Risk Management Committee (CRMC) is responsible for assisting the Bank in carrying out its credit risk management functions and reports to the Board. It has oversight responsibilities for the Bank’s credit risk and for ensuring compliance with all pertinent policies and regulatory requirements. The Bank’s lending is only in relation to card issuance business and loans to staff.

It is the policy of the Bank to:

- Extend Credit only on a safe, sound and collectible basis.
- Extend Credit in an economically sound fashion.
- Extend Credit only in compliance with applicable law and regulations and the policies of the bank and in full consideration of applicable regulatory guidance.
- Document credit decisions.
- Adopt and use best-in-class risk management tools and practices.
- Require its vendors, including its affiliates, to act in accordance with the policies of the Bank when conducting business on the Bank's behalf.
-

The Bank has established policies and procedures to control and manage the credit risk. These policies and procedures, in particular:

- Establish the governance structure through which credit risk will be identified, assessed, controlled, monitored and reported.
- Details the credit products and services that the Bank may offer.
- Specifies certain key metrics to be used in managing credit risk.
- Establishes the conditions under which exceptions to credit policy may occur.

Management can never eliminate the Bank's credit risk. However, consistent application of the above practices will result in the credit risk being controlled to an acceptable level. Therefore, Management and the Board of Directors continuously monitor credit risk to ensure that prudent lending criterion are established and complied with so as to minimize the Bank's exposure to credit risk.

The Bank follows the RBI guidelines for asset classification. Accordingly, card receivables are treated as non-performing, if any amount is overdue for a period of more than 90 days.

The Bank also identifies all card accounts with delinquencies and writes off in the books of accounts, the outstanding card receivables which are 210 days past billing. In addition, accelerated write off is effected where it is evident that the outstanding is unlikely to be recovered.

Provision for Non-Performing Assets, Standard Assets and Unhedged Foreign Currency Exposure are made in compliance with the prudential norms prescribed by Reserve Bank of India. Corporate clients who are solely or jointly liable, are classified based on their overdue amounts. In the case of sub-standard assets, in addition to minimum provision requirement prescribed by RBI, the bank makes additional provision based on best estimate of probable losses. Accounts classified as doubtful/loss are provided at 100% till written off. Restructured assets are classified and provided for in accordance with the guidelines issued by RBI from time to time. The provisions held by the Bank are in excess of the RBI prescribed norms.

Quantitative Disclosure:

(a) Total credit exposure by industry and geographic distribution of exposure

As at June 30, 2025

(Amount Rs.'000)

Particulars	Fund Based	Non-fund Based	Total
Domestic			
Investments	-	-	-
Advances:	-	-	-
Mining and Quarrying	143,886	-	143,886
Coal	-	-	-
Others	143,886	-	143,886
Food Processing	849,722	-	849,722
Sugar	4,004	-	4,004
Edible Oils and Vanaspati	298,663	-	298,663
Tea	11,104	-	11,104
Coffee	20,000	-	20,000
Others	515,951	-	515,951
Beverages (excluding Tea & Coffee) and Tobacco	472,060	-	472,060
Tobacco and tobacco products	2,350	-	2,350
Others	469,710	-	469,710
Textiles	1,227,107	-	1,227,107
Cotton	254,607	-	254,607
Jute	20,629	-	20,629
Man-made	55,277	-	55,277
Others	896,594	-	896,594
Leather and Leather products	136,986	-	136,986
Leather and Leather products	136,986	-	136,986
Wood and Wood Products	116,969	-	116,969
Wood and Wood Products	116,969	-	116,969
Paper and Paper Products	209,425	-	209,425
Paper and Paper Products	209,425	-	209,425
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	100,600	-	100,600
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	100,600	-	100,600
Chemicals and Chemical Products (Dyes, Paints, etc.)	2,371,449	-	2,371,449
Fertilizers	100,035	-	100,035
Drugs and Pharmaceuticals	1,219,027	-	1,219,027
Petro-chemicals (excluding under Infrastructure)	12,355	-	12,355
Others	1,040,032	-	1,040,032
Rubber, Plastic, and their Products	841,616	-	841,616
Rubber, Plastic, and their Products	841,616	-	841,616
Glass, Glassware, and other non-metallic mineral products	97,726	-	97,726

(Except Cement and Cement products)			
Glass, Glassware, and other non-metallic mineral products (Except Cement and Cement products)	97,726	-	97,726
Cement and Cement Products	113,402	-	113,402
Cement and Cement Products	113,402	-	113,402
Basic Metal and Metal Products	953,822	-	953,822
Iron and Steel	455,016	-	455,016
Other Metal and Metal Products	498,806	-	498,806
All Engineering	3,856,347	-	3,856,347
Electronics	1,838,278	-	1,838,278
Others	2,018,069	-	2,018,069
Vehicles, Vehicle Parts and Transport Equipment's	954,110	-	954,110
Vehicles, Vehicle Parts and Transport Equipment's	954,110	-	954,110
Gems and Jewellery	76,442	-	76,442
Gems and Jewellery	76,442	-	76,442
Construction	541,391	-	541,391
Construction	541,391	-	541,391
Infrastructure	126,174	-	126,174
Infrastructure	126,174	-	126,174
Other Industries	3,237,758	-	3,237,758
Other Industries	3,237,758	-	3,237,758
Services	26,035,893	-	26,035,893
Land Transport and Pipelines	565,394	-	565,394
Water Transport	24,700	-	24,700
Air Transport (Aviation)	27,862	-	27,862
Post and courier activities	38,565	-	38,565
Telecommunication	439,872	-	439,872
Tourism, Hotel and Restaurants	5,035,408	-	5,035,408
Scheduled Commercial Banks	1,708,871	-	1,708,871
Housing Finance Companies (HFCs)	-	-	-
Other NBFCs	48,071	-	48,071
Mutual Fund (MFs)	18,591	-	18,591
Insurance and Pension Funding, Except compulsory Social Security	167,070	-	167,070
DFIs	350	-	350
Other Financial Intermediation activities (please specify)	1,202,983	-	1,202,983
Real Estate Activities (Other than Residential Mortgages)	232,732	-	232,732
Computer and Related Activities	6,940,335	-	6,940,335
Professional Services	5,359,200	-	5,359,200
Other Services	4,225,889	-	4,225,889
Trade	8,060,641	-	8,060,641
Wholesale Trade (other than Food Procurement)	2,587,619	-	2,587,619
Retail Trade	5,473,022	-	5,473,022
Personal Loans	290,769,250	-	290,769,250
Credit Card and Staff Loan	290,769,250	-	290,769,250

Total	341,292,776	-	341,292,776
--------------	--------------------	----------	--------------------

(b) Maturity pattern of total assets:

As at June 30, 2025

(Amount Rs.'000)

	Cash and Balances with RBI	Balances with Banks	Investments	Advances (Net)	Fixed Assets	Other Assets	Total
1 – 14 days	486,728	63,256	37,300,007	22,464,790	-	2,311,574	62,626,355
15 – 30 days	150,609	-	598,868	25,674,044	-	1,328,778	27,752,299
31 days – 2 months	154,237	-	615,949	3,413,602	-	617,739	4,801,527
2 months – 3 months	99,361	-	397,231	1,066,522	-	-	1,563,114
3 months – 6 months	261,226	-	1,198,097	3,230,364	-	167,854	4,857,541
6 months – 1 year	735,604	-	2,938,550	3,708,229	-	-	7,382,383
1 year – 3 years	1,816,495	-	7,257,633	3,003,005	-	1,555	12,078,688
3 years – 5 years	-	-	-	400,276	-	1,030,190	1,430,466
Over 5 years	30,725	-	122,753	183,487	2,988,339	1,210,822	4,536,126
TOTAL	3,734,985	63,256	50,429,088	63,144,319	2,988,339	6,668,512	127,028,499

(c) Amount of NPAs (Gross) - Total

(Amount Rs.'000)

Non performing asset category	As at June 30, 2025
Sub standard	1,107,143
Doubtful	1,915,744
Loss	-
Total	3,022,887

(d) Net NPAs

(Amount Rs.'000)

Net Non performing asset category	As at June 30, 2025
Sub- Standard	400,275
Doubtful	-
Loss	-
Total	400,275

(e) NPA Ratios

(Amount Rs.'000)

Particulars	As at June 30, 2025
Gross NPA as a ratio to gross advances	4.60%
Net NPAs to net advances	0.63%

(f) Movement of Gross NPAs

(Amount Rs.'000)

Particulars	For the Quarter ended June 30, 2025
Opening Balance (As at April 1, 2025)	2,952,784
Additions during the period	4,482,285
Reductions during the period	4,412,182
Closing Balance (As at June 30, 2025)	3,022,887

(g) Movement of Provisions for NPAs#

(Amount Rs.'000)

Particulars	For the Quarter ended June 30, 2025
Opening balance (As at April 1, 2025)	2,574,625
Provisions made during the period	4,042,046
Reductions made during the period due to write-off, upgradation and recoveries	3,994,059
Any other Adjustments, including transfer between provisions	-
Write-back of excess provisions	-
Closing balance (As at June 30, 2025)	2,622,612

including provision for diminution on NPA restructured advances

(h) Details of write offs and recoveries booked directly to the Income Statement

(Amount Rs.'000)

Particulars	For the Quarter ended June 30, 2025
Write offs	455,984
Recoveries	138,701

(i) Movement of Provisions for Standard Assets*

(Amount Rs.'000)

Particulars	For the Quarter ended June 30, 2025
Opening balance (As at April 1, 2025)	371,118
Provisions made during the period	1,009
Write-back of excess provisions	-
Closing balance (As at June 30, 2025)	372,127

* includes provision created for Unhedged Foreign Currency Exposure, Willful Defaulters and other provisions created and recorded as part of standard asset provision, excluding provision for Counter Cyclical Provisioning Buffer amounting INR 88,500 ('000).

(j) Amount of Non-Performing Investments: NIL

(k) Amount of Provision held for Non-Performing Investments: NIL

(l) Movement of Provision held for depreciation on Investments: NIL

(m) Geographic and industry wise distribution of Gross NPA, Provision for NPA, NPA Write-offs and Provision for Standard Assets

As at June 30, 2025

(Amount Rs. '000)

Particulars	Gross NPA	Provision towards NPA**	NPA Write offs	Provision for Standard Assets*
Mining and Quarrying	5,372	5,120	-	492
Coal	-	-	-	-
Others	5,372	5,120	-	492
Food Processing	2,061	1,250	-	2,839
Sugar	-	-	-	12
Edible Oils and Vanaspati	-	-	-	879
Tea	-	-	-	46
Coffee	-	-	-	123
Others	2,061	1,250	-	1,779
Beverages (excluding Tea & Coffee) and Tobacco	15,467	14,896	-	2,454
Tobacco and tobacco products	-	-	-	7
Others	15,467	14,896	-	2,447
Textiles	2,993	2,503	1,238	3,197
Cotton	430	430	-	724
Jute	-	-	-	28
Man-made	-	-	-	120
Others	2,563	2,073	1,238	2,325
Leather and Leather products	18,329	18,329	-	201
Leather and Leather products	18,329	18,329	-	201
Wood and Wood Products	-	-	-	379
Wood and Wood Products	-	-	-	379
Paper and Paper Products	774	465	-	346
Paper and Paper Products	774	465	-	346
Petroleum (non-infra), Coal Products (non-mining)	-	-	-	580

and Nuclear Fuels				
Petroleum (non-infra), Coal Products (non-mining) and Nuclear Fuels	-	-	-	580
Chemicals and Chemical Products (Dyes, Paints, etc.)	58,915	47,725	1,175	7,680
Fertilizers	2,457	1,941	-	172
Drugs and Pharmaceuticals	54,578	44,523	573	3,691
Petro-chemicals (excluding under Infrastructure)	-	-	-	6
Others	1,880	1,261	602	3,811
Rubber, Plastic and their Products	-	-	-	2,172
Rubber, Plastic and their Products	-	-	-	2,172
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	431	306	-	244
Glass, Glassware and other non-metallic mineral products (Except Cement and Cement products)	431	306	-	244
Cement and Cement Products	18	11	-	283
Cement and Cement Products	18	11	-	283
Basic Metal and Metal Products	614	520	406	2,091
Iron and Steel	384	382	406	858
Other Metal and Metal Products	230	138	-	1,233
All Engineering	317,884	291,381	987	11,910
Electronics	91,509	88,512	797	7,224
Others	226,375	202,869	190	4,686
Vehicles, Vehicle Parts and Transport Equipments	3,300	3,227	1,213	3,548
Vehicles, Vehicle Parts and Transport Equipments	3,300	3,227	1,213	3,548
Gems and Jewellery	280	280	-	202
Gems and Jewellery	280	280	-	202
Construction	986	625	2,894	1,944
Construction	986	625	2,894	1,944
Infrastructure (Pertaining to Industries Sector Only)	-	-	-	376
Infrastructure (Pertaining to Industries Sector Only)	-	-	-	376
Other Industries	14,184	13,301	9,571	3,351
Other Industries	14,184	13,301	9,571	3,351
Services	1,479,063	1,420,893	10,488	103,835
Land Transport and Pipelines	8,854	7,576	1	1,558
Water Transport	-	-	-	67
Air Transport (Aviation)	44	44	-	64
Post and courier activities	-	-	640	81
Telecommunication	53,137	53,137	-	892
Tourism, Hotel and Restaurants	25,397	22,968	598	19,503
Scheduled Commercial Banks	3,223	1,934	-	378

Housing Finance Companies (HFCs)	-	-	-	0
Other NBFCs	-	-	-	132
Mutual Fund (MFs)	-	-	-	69
Insurance and Pension Funding, Except compulsory Social Security	13,175	13,175	15	385
DFIs	-	-	-	2
Other Financial Intermediation activities	43,757	41,093	-	5,831
Real Estate Activities (Other than Residential Mortgages)	10	10	46	698
Computer and Related Activities	630,312	603,663	4,114	31,934
Professional Services	619,548	604,994	3,133	28,590
Other Services	81,606	72,299	1,941	13,651
Trade	35,379	27,560	5,509	31,863
Wholesale Trade (other than Food Procurement)	11,442	7,124	894	8,993
Retail Trade	23,937	20,436	4,615	22,870
Personal Loans	1,066,837	731,832	398,249	191,858
Credit Card and Staff Loan	1,066,837	731,832	398,249	191,858
Total	3,022,887	2,580,224	431,730	371,845

* includes provision created for Unhedged Foreign Currency Exposure, Willful Defaulters and other provisions created and recorded as part of standard asset provision, excluding provision for diminution on standard restructured advances amounting INR 275 ('000) and Counter Cyclical Provisioning Buffer amounting INR 88,500 ('000).

**excluding provision for diminution on NPA restructured advances amounting INR 42,388 ('000)

4. Credit Risk: Disclosures for Portfolios Subject to Standardized Approach.

The Bank lending business is confined to card lending through its card issuance business and loans to staff. In view of this limited lending activity, the Bank does not use any rating assigned by the eligible external credit rating agencies for measuring credit risk. The card receivables under consumer portfolio are covered under the Specified Category attracting risk weight of 150%, card receivables under corporate portfolio are covered under the Claims on Corporates, AFCs and NBFC-IFCs Category attracting risk weight of 150% and loans to staff attract risk weight of 20% as per the RBI guidelines. All interbank balances with scheduled banks have been reckoned at 20% as per the RBI guidelines, as the counterparty banks have capital adequacy ratio of 9% and above.

Quantitative Disclosure:

Amount of bank's outstanding, by risk weight are as follows:

Risk Weight Applied*	(Amount Rs.'000) As at June 30, 2025
Below 100% risk weight	55,124,409
100 % risk weight	8,818,267
More than 100% risk weight	61,669,382
Deducted (in computation of Net Owned Funds)	-

* Net of provisions and collaterals

5. Comparison of accounting assets vs. leverage ratio exposure measure

As at June 30, 2025

Summary comparison of accounting assets vs. leverage ratio exposure measure		
S No.	Particulars	Amount in Rs. '000
1	Total consolidated assets as per published financial statements	127,028,499
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)	27,744,322
7	Other adjustments (Intangibles other than mortgage-servicing rights (net of related tax liability))	(341,780)
8	Leverage ratio exposure	154,431,041

Leverage Ratio as at June 30, 2025

(Amount Rs.'000)

S No.	Particulars	Leverage ratio framework
On-balance sheet exposures		
1	On-balance sheet items (excluding derivatives and SFTs, but including collateral)	127,028,499
2	Asset amounts deducted in determining Basel III Tier 1 capital	(341,780)
3	Total on-balance sheet exposures (excluding derivatives and SFTs) (sum of lines 1, 2 and 2A)	126,686,719
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	-
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	-
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	-
Other off-balance sheet exposures		
17	Off-balance sheet exposure at gross notional amount	277,443,223
18	(Adjustments for conversion to credit equivalent amounts)	(249,698,901)
19	Off-balance sheet items (sum of lines 17 and 18)	27,744,322
Capital and total exposures		
20	Tier 1 capital	17,975,273
21	Total exposures (sum of lines 3, 11, 16 and 19)	154,431,041
Leverage ratio		
22	Basel III leverage ratio	11.64%

6. Net Stable Funding Ratio (NSFR)

Qualitative Disclosures

Net stable funding ratio (NSFR) was introduced by Basel Committee on Banking Supervision (BCBS) in order to ensure that banks maintain a stable funding profile in relation to the composition of the assets, liabilities, and off-balance sheet activities. NSFR limits overreliance on short-term funding and promotes funding the activities with longer term stable sources indicating funding stability. RBI issued the regulations on the implementation of the Net Stable Funding Ratio in May 2018 with minimum requirement of equal to at least 100%. The implementation was effective from 1st October 2021.

NSFR is defined as the amount of available stable funding relative to the amount of required stable funding. “Available stable funding” (ASF) is defined as the portion of capital and liabilities expected to be reliable over the time horizon considered by the NSFR, which extends to one year. The amount of stable funding required ("Required stable funding") (RSF) of a specific institution is a function of the liquidity characteristics and residual maturities of the various assets held by that institution as well as those of its off-balance sheet (OBS) exposures.

General principle and the overall framework for managing the liquidity and funding risk are defined in the liquidity and funding policy of the Bank duly approved by the Country Executive Committee (CEC).

Following table sets out the details of NSFR of the bank as on 30th June 2025

NSFR Disclosure Template as at 30th June, 2025						
(Rs. In thousand)		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
ASF ITEM						
1	Capital (2+3)	18,536,519	-	-	38,551,871	57,088,390
2	Regulatory capital	18,536,519	-	-	7,665,540	26,202,059
3	Other capital instruments	-	-	-	30,886,331	30,886,331
4	Retail deposits and deposits from small business customers: (5+6)	-	-	-	-	-
5	Stable deposits	-	-	-	-	-
6	Less stable deposits	-	-	-	-	-
7	Wholesale funding: (8+9)	-	22,613,677	17,512,328	61,983	20,093,994
8	Operational deposits	-	-	-	-	-

9	Other wholesale funding	-	22,613,677	17,512,328	61,983	20,093,994
10	Other liabilities: (11+12)	30,657,868	697,024	381,027	639,091	-
11	NSFR derivative liabilities		-	-	-	
12	All other liabilities and equity not included in the above categories	30,657,868	697,024	381,027	639,091	-
13	Total ASF (1+4+7+10)					77,182,384
RSF ITEM						
14	Total NSFR high-quality liquid assets (HQLA)					2,482,583
15	Deposits held at other financial institutions for operational purposes	-	-	-	-	-
16	Performing loans and securities: (17+18+19+21+23)	58,522,993	-	-	-	29,246,806
17	Performing loans to financial institutions secured by Level 1 HQLA	-	-	-	-	-
18	Performing loans to financial institutions secured by non-Level 1 HQLA and unsecured performing loans to financial institutions	41,973	-	-	-	6,296

19	Performing loans to non-financial corporate clients, loans to retail and small business customers, and loans to sovereigns, central banks, and PSEs, of which:	58,481,020	-	-	-	29,240,510
20	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
21	Performing residential mortgages, of which:	-	-	-	-	-
22	With a risk weight of less than or equal to 35% under the Basel II Standardised Approach for credit risk	-	-	-	-	-
23	Securities that are not in default and do not qualify as HQLA, including exchange-traded equities	-	-	-	-	-
24	Other assets: (sum of rows 25 to 29)	17,832,139	-	-	-	16,758,126
25	Physical traded commodities, including gold	-	-	-	-	-
26	Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs	-	-	-	-	-
27	NSFR derivative assets	-	-	-	-	-

28	NSFR derivative liabilities before deduction of variation margin posted	-	-	-	-	-
29	All other assets not included in the above categories	17,832,139	-	-	-	16,758,126
30	Off-balance sheet items	277,443,223	-	-	-	13,872,161
31	Total RSF	407,185,008	-	-	-	62,359,676
32	Net Stable Funding Ratio (%)					123.77%